

Payce Digital

**Strategic Execution in
Dynamic Environments**





In this Presentation

Overview of Payce Digital

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Strategic Pillars and Tactical Planning

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Digital First Mindset: A Journey of Digital Transformation

.....

Key Learnings & Other Considerations





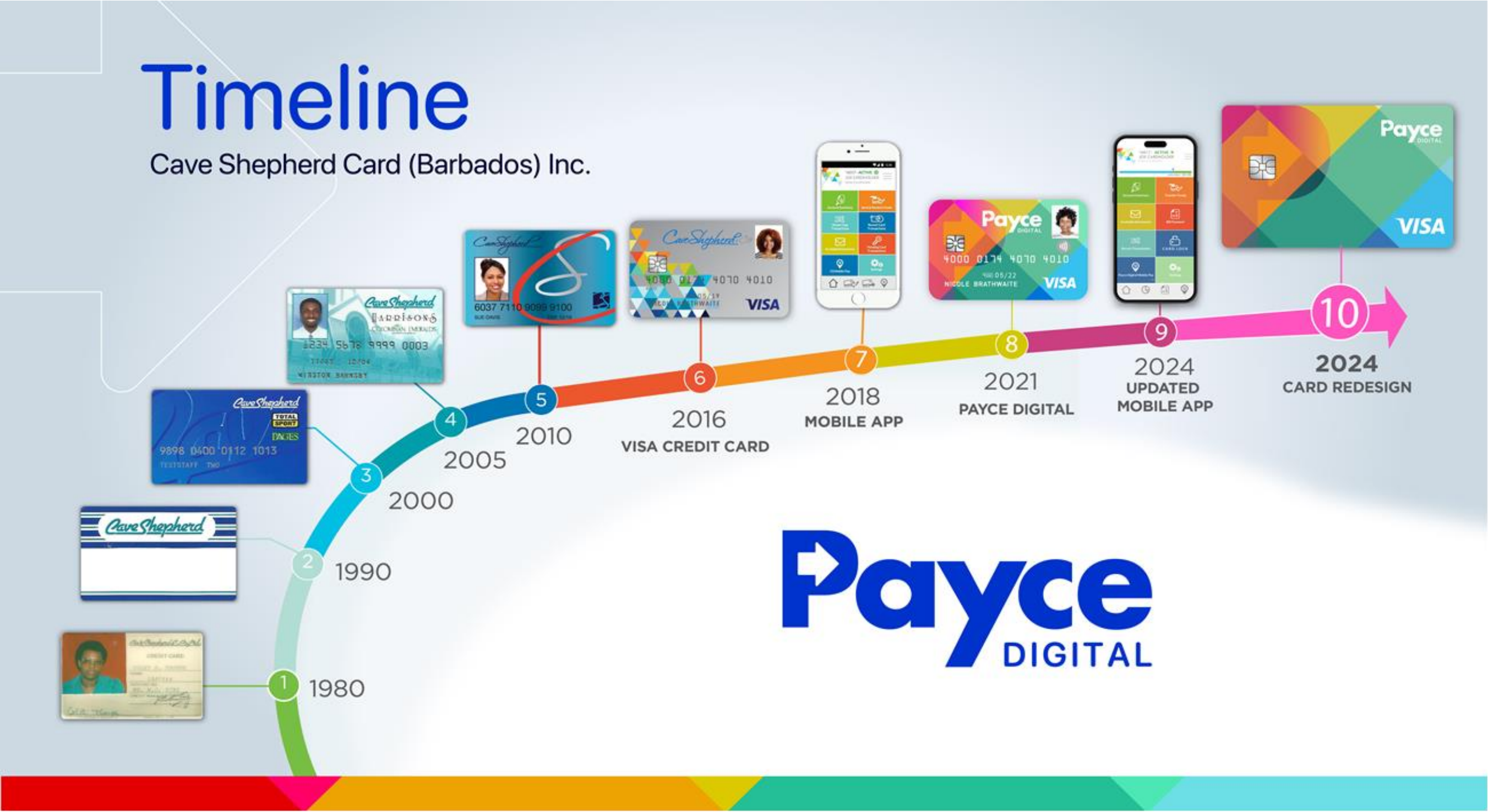
About Payce Digital

Credit Card and Mobile Payments Service provider with global reach.
First Non-Financial Institution in the Latin America & Caribbean Region
to acquire a Principal Visa Membership License

More Ways To Pay ● ● ●



A brief history of Cave Shepherd Card (Payce Digital)



11 team members	→	37 team members
1 product	→	3 products
\$11M Card Receivables	→	\$68M Card Receivables



Key Strategic Pillars ...

- 1. Culture**
- 2. People Development**
- 3. Continuous Improvement**
- 4. Service Excellence**

Launching Pad ...



Vision Mapping



Board Alignment



Skills Assessment & Resources Allocation

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Team Culture ...

**Transformation begins internally
with a Mindset Shift of the people**

- **Strategic Alignment**
- **Continuous Improvement**
- **Trained Subject Matter Experts**
- **Rewards and Recognition**
- **Performance Management System
re: Profit Sharing Model**
- **Sense of Urgency**

“Culture will eat strategy for breakfast everyday.” ~ Peter Drucker
A strong organizational culture can outweigh even the best-laid strategies.

People Development ...

Continuous Learning & Upskilling

Both internal cross training and external workshops

Performance & Feedback Culture

Mentorship and coaching through hands on consultative and collaborative engagements

Agility & Growth Opportunities

Project based assignments to allow for individual and team development



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Digital Transformation ...

With Continuous Improvement as one of our key strategic pillars it forces us to “Self Disrupt”.

- **Customer Centric Innovations**
- **Mindset Shift to Embracing Change**
- **Phygital Channels (blend of physical and digital channels)**
- **Understanding the market and industry outlook**
- **Monitoring Consumer Behaviors and Emerging Trends**
- **Digital Literacy (both team and customer)**

**Digital Transformation is not about technology.
It is about people, change, and the mindset we bring to that.**



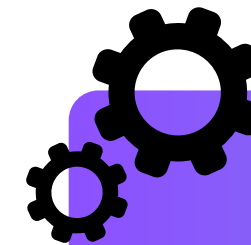
Service Excellence ...

Focus on offering extraordinary service driven by a desire to deliver extra care and extra value through design of customer centric user journeys.



Customer Centric

Focus on exceeding expectations, responsiveness, extra value



Solutions Driven

Active monitoring of controls through quality checks, mystery shoppers, surveys, Net Promoter Score (NPS)



Monitoring & Strategic Evaluations...

1. Board Meetings
2. Business Performance Management Reports
3. Management & Team Meetings
4. Strategic Planning Meetings
5. Team Retreats
6. Internal and External Audits





Key Successes ...

1. First Non-Bank to obtain Visa License
2. Strong Market Positioning
3. Payce Rebrand (brand equity)
4. Government Partnership e.g. EZ Pay QR Code integration
5. >25%Year-on-Year Growth in Digital Payments
6. >500% growth in profitability during period under review
7. Retain delinquency below 2%

Card services evolving over the last 40 years provides a high level of service excellence. The last decade was focused on delivering customer centric innovations, fostering a more skilled, dynamic work force, culture and maximizing profitability.

Thank
You!

