

Aruba Bank

Helping you grow!



Aruba Bank Solutions

- Improve collection – Direct debit service
 - Support administration-PCard
- Improve collection and administration – Push transaction file system (PUSH transaction system)
 - Drive sales - E-commerce



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Who we are

Where we are going



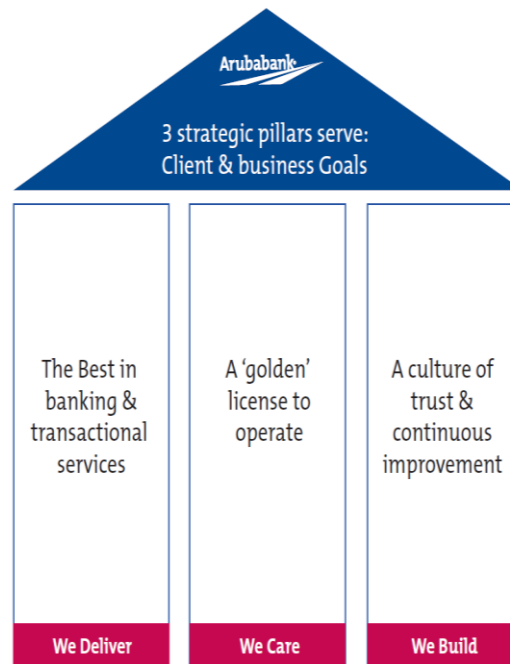
Who we are

Solid leadership, exceptional brand, a pioneering spirit, and a dynamic workforce dedicated to delivering A Superior Experience to customers have served as the foundation for four consecutive record years for Aruba Bank.

We celebrate nearly a century, of walking alongside the Aruban community, taking care of our clients' financial affairs during their lifetime.

We remained Aruba's largest commercial bank in 2015 and 2016, 2017, 2018 with over 47% share of the market. We cherish this position and reputation.

Strategic Pillars



Question

What are the key drivers for starting your own business?

The Best way to start is...

Start with a good business idea and ambition to run your own business!

Most common way to start is through a sole proprietorship.

Be Prepared

Consider your skills and experience

- Choose the line of business

Consider the market and its players: choose your target.

- Calculate your investment
 - Project your returns

All the stars are aligned..... Choose the best fit for financing.

Registered Companies

- 2017: 1350 (52% are sole proprietorship)
- 2018: 1309 (52.5% are sole proprietorship)

Motivation

As an entrepreneur you are

Self-assured that your business will provide services and products which will generate a stable income, growth opportunities, create employment and profits.

To help our customers attain their goals

We listen to our customers' challenges and share our knowledge to help them grow....

Financial Challenge

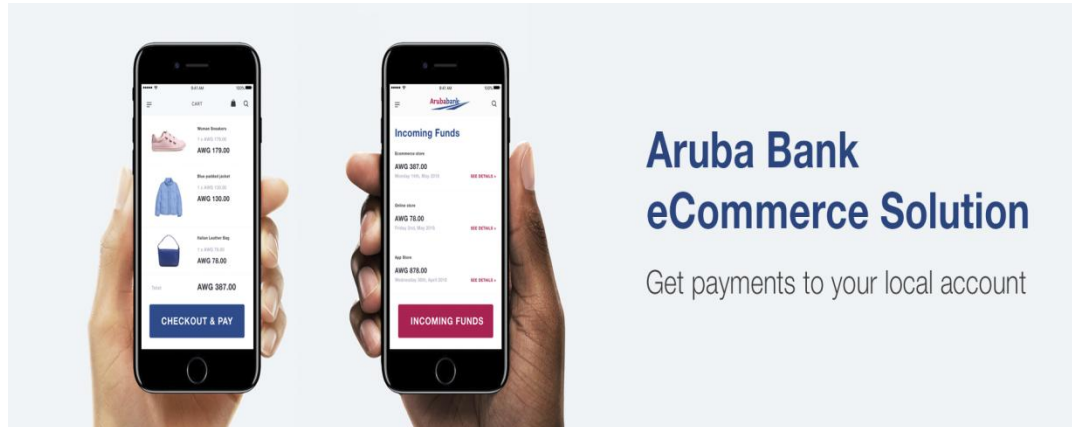
Access to capital is the major obstacle for startups and small businesses in particular.

Other obstacles:

- Lack of a business plan.
 - Limited own input,
 - Limited collateral,
- Limited history dealing with financial institutions
 - No credit terms from suppliers

Additional Challenge

- Challenges to collect permits
 - Challenges to pay suppliers timely
 - Challenges with getting the right employee
- Other challenges that consume time to sell products and services



Aruba Bank eCommerce Solution

Get payments to your local account

[Click here for video](#)

Continued focus on Small Business in 2019

Customer demands:
Fast and easy banking services and products



DANKI