

Helping you Grow!

Mrs. Gina Habibe | Aruba Bank

Aruba Bank
Helping you grow!



Who we are
Where we are going



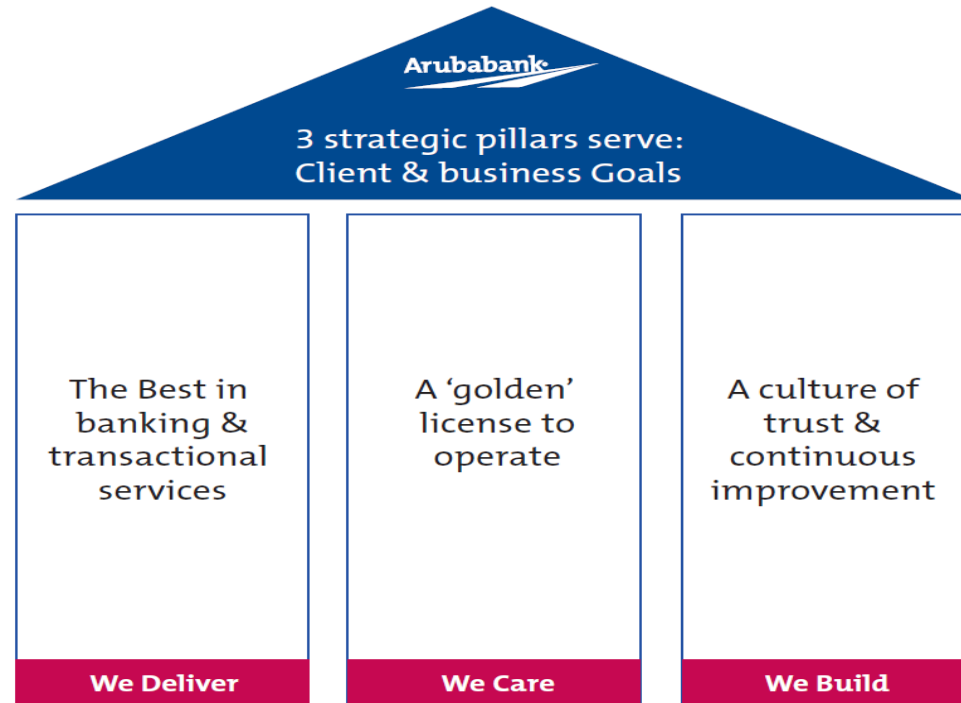
Who we are

- Solid leadership, exceptional brand, a pioneering spirit, and a dynamic workforce dedicated to delivering A Superior Experience to customers who 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

When 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)
- 2019 until now: 571 (56.22% 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
- Challenges that consume time to sell products and services
- Changes in the marketplace and the way consumers purchase products

Recent Business Solutions

Aruba Bank Solutions

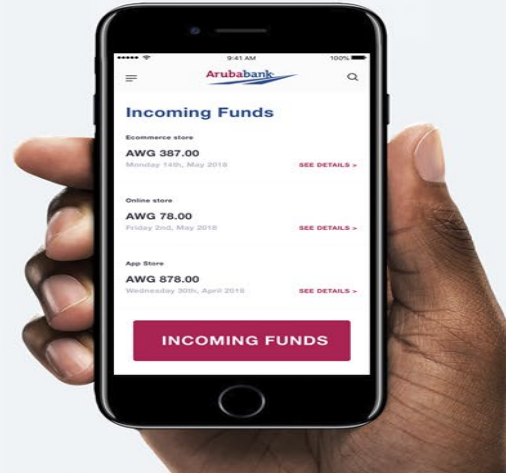
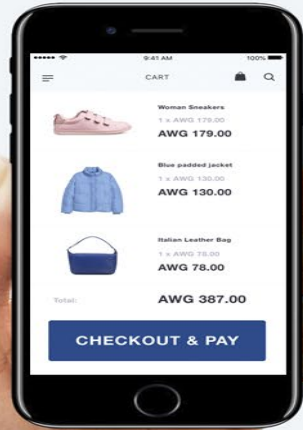
- Improve collection – Direct debit service
 - Support administration-PCard
- Improve collection and administration – Push transaction file system (PUSH transaction system)
 - Aruba Bank Mastercard Debit with Maestro
 - Drive sales - E-commerce

Features

- Offer Customers a Superior Payment Experience
- Make purchases simply, quickly, and completely secure
- The new “hybrid” card is the only one in its form in Aruba, and unique to the region
- The card allows for both Mastercard Debit transactions as well as Maestro transactions

Benefits

- Shop online with your Mastercard Debit card
 - Worldwide acceptance of your card
 - Make fast contactless payments



**Aruba Bank
eCommerce Solution**
Get payments to your local account

Features

- eCommerce solution in partnership with CX Pay
- Allows you to easily create and maintain your online store
- Allows you to receive funds from your eCommerce store straight into your Aruba Bank account
- Whether you're in the launch stages of establishing an eCommerce site or are already operating an online store and are interested in expanding your business by selling products and services to customers all over the world

Benefits

- Streamline the billing process by reducing the time it takes to manage the paperwork and get paid
- Real time invoice creation and delivery to encourage faster payments
 - Ability to accept payments in full or in multiple partial payments

Continued focus on Small Business in 2019

Customer demands:

Fast and easy banking services and products



Thank You!

