



Central PaymentsSM

Structural Objectives

- **BE A PLATFORM.** Embrace the transformation from sponsor bank to technology platform with embedded issuing capabilities.
- **BE THE HUB AND NOT SIMPLY A SPOKE.** Commit to OpenCP and the bank-as-a-service model of product delivery and issuing, including maximizing OpenCP opportunities with existing clients.
- **BE SELF-SUFFICIENT.** Operate without undue dependencies and seek out opportunities for even greater vertical integration.
- **BE A MARKET SOLUTION.** Design solutions that respond to the needs of our market rather than fill a void in someone else's solution.
- **BE COMMITTED.** Evaluate all new initiatives by the degree to which they advance our commitment to vertical integration, B-a-a-S and OpenCP.

Performance Objectives

- **BE VALUABLE.** Ensure sustainable profitability through attractive financial arrangements with entrenched partners and prudent expense management.
- **BE AGGRESSIVE.** Maintain a rapid growth trajectory by leveraging the financial advantages of vertical integration and program management.

- **BE INFORMED.** Understand key drivers of margin and profitability, identify cost saving opportunities, and make decisions based on data and dependable reporting.

External Objectives

- **BE THE LEADER.** Expand market and industry awareness of our value proposition before competitors emerge.
- **BE FOUNDATIONAL.** Focus on maintaining a stable and regulatory compliant issuing structure supported by experienced, subject matter experts as the bedrock for supporting growth.
- **BE CREATIVE.** Remain agnostic to the devices triggering a financial transaction and focus on solutions that support the authorization and settlement of any financial transaction.

Internal Objectives

- **BE INDISPENSABLE.** Provide prompt, dependable service to our clients and your peers.
- **BE AN EXPERT.** Recruit, promote, and reward team members who absorb change, embrace technology, demonstrate initiative, and develop new skills.
- **BE FAIR.** Commit to being stewards for our customers and community by exemplifying integrity, compliance and security.

SIMPLY PUT: BE ESSENTIAL