


*Let the adventure
begin !* 



PIXPAY CULTURE BOOK



SUMMARY.

PIXPAY'S ORIGINS

PIXPAY'S CORPORATE CULTURE

#1 - What we do?

#2 - Who we are?

#3 - What are our working principles?

A COMMITTED TEAM



PIXPAY'S ORIGINS.

*The founders of
Pixpay. that's us!*

The evidence is striking: we lack financial education. It is not taught in school and it's a heavy task for parents who are not always best placed to deal with it. Willing to make kids better with money as we approach a cashless society, Benoit, Caroline and Nicolas decided to launch Pixpay in 2019.

They wanted it to be cool, super easy and in tune with the needs of families. In short, a far cry from what traditional banks were offering.

As you can imagine, a lot has happened since 2019.

Let them tell you our story...

NICOLAS.

CAROLINE.

BENOIT.



Well...

What has happened since we started ?

Jan. 2019

Pixpay's name is registered at the INPI

May 2019

1st fundraising - 3,1M€

Feb. 2020

We launch Pixpay Academy, our first class of 14yo!

Mar. 2020

Launch of Pix&Love, a cashback programme with a dozen brands!
+ 2nd fundraising - 8M€

July 2021

Stop it, we're on TV for the first time!

Jan. 2021

Dream On first edition

Oct. 2020

Already 1 million transactions with Pixpay cards!

Sept. 2020

Guess who's the first Apple and Google Pay enabled teen card?

Oct. 2021

150 000 thanks for 150 000 users <3

Nov. 2021

Pixpay goes international: we launch our offer in Spain

June 2022

Pixpay and GoHenry get a little closer!

Jan. 2023

Yay! Pixpay launches the Italian market!

PIXPAY'S CORPORATE CULTURE.

A corporate culture is best experienced by living it, but after 3 years of existence, we thought it was about time to finally write it down.

But... **WHAT IS A
CORPORATE CULTURE?!**

There are so many ways to define this term. For us, corporate culture is composed of **three very important elements:**

#1

WHAT WE DO



#2

WHO WE ARE



#3

HOW WE DO IT



#1

WHAT WE DO?



OUR MISSION.

Help the young generation to **become money smart.**



OUR AMBITION.

Make our service used by millions of families in the entire world by having **a positive impact on teens and parents daily lives.**



OUR VISION.

Provide financial education from an early age thanks to appropriate digital tools and learning by doing experiment.

#2

WHO WE ARE?

Pixmen and Pixwomen are full of **PEPS** !



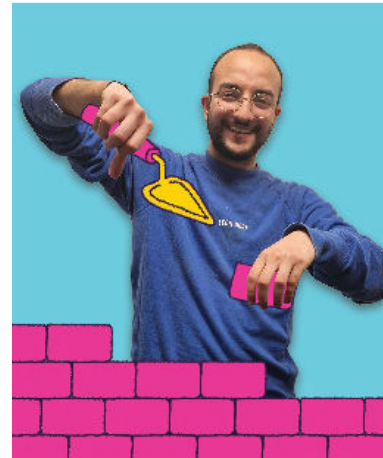
POSITIVE

We are always **enthusiastic** even in difficult times. Because we're **problem solvers**, we find the positive in every challenge.



ENTREPRENEUR

We are **tenacious** in everything we do and are **not afraid to take risks** even if we make mistakes. We are **collective**: the success of Pixpay is more important than individual success.



PRAGMATIC

We are **humble** and able to learn from others. We are real doers and are always excited to build projects. **Change is never a bad thing for us.**



SUPERHERO

We are **ambitious**! To have a strong impact, we aim for excellence but always in an ethical way. We are **hard workers** and we don't hesitate to help each other when needed.

#3

WHAT ARE OUR WORKING PRINCIPLES ?



Together, we have set up **4 main working principles** among many others that guide our daily business life to best achieve our mission.

FOR US, PIXPAY IS...

CUSTOMER CENTRIC

BUILT STEP BY STEP

RESULT-DRIVEN

SCALABLE

CUSTOMER CENTRIC.

**WE ARE CONSTANTLY AWARE
THAT WE ARE WORKING FOR
OUR CUSTOMERS.**

We know

OUR CUSTOMER

Most of us are a little past the target age of Pixpay and that's one of the reasons why we are constantly striving to know our customers, their needs and expectations - to offer them the most suitable product and create added value. With every decision we make, we have the customer at the forefront of our mind.

We live

OUR PRODUCT

All Pixmen have a Pixpay card from their first week of onboarding. The more we use the Pixpay card, the more we can understand our customers by putting ourselves in their shoes.

BUILT STEP BY STEP.

**WE HAVE TO DO BETTER
THAN BEFORE.**

We are not afraid to try

**BETTER TO MOVE FORWARD THAN WAIT
TO DO SOMETHING PERFECTLY.**

We try things, we test quickly and if it gives positive signs, we make time to optimise. Everyone is fully encouraged to launch initiatives and projects. Do you believe in something? Try it! Anything is possible!

We review and repeat

TO CONSTANTLY IMPROVE OURSELVES.

We always keep track of our past projects to remind us that they are never final. We always take the time to understand what works and what doesn't, the main KPIs and the progress of the projects.

RESULT DRIVEN.

**WE HAVE TO SET UP OBJECTIVES,
ANALYZE RESULTS AND MAKE DECISIONS.**

We prepare

OUR PROJECT

Before starting a project, we take the time to frame it, with clear steps to follow and a targeted result. We also define who to refer to for each project: a project without a clear leader can't progress.

We learn and share

OUR EXPERIENCES

We always take a step back from our projects by sharing our experiences and explaining all the learnings we have gained (positive or negative) and how we can improve on them.

SCALABLE.

**WE THINK BIG AND SET UP PROCESSES
AS SOON AS WE CAN.**

The default thinking is

**TO BUILD PROJECTS WITH A JOINT LAUNCH
IN ALL COUNTRIES.**

As an exception, it is possible to launch in one country first, but it is important to rationalize this decision (proof of concept in one country, high marginal cost of launching in all countries, etc.)

We anticipate

THE FUTURE

We build a product that can correspond to a maximum of users and that can be quickly and easily deployed in all countries. To do this, we automate as many processes that impact execution as possible. Yet, because we build everything step-by-step, we always start with quick (and not so dirty) launches.

We always try

TO STAY ON TOP OF THE MARKET

To be scalable and reach our international ambitions, we always try to be innovative in our product, our practices and the technologies used. We also follow closely the current uses to be as close as possible to our customers.

A COMMITTED TEAM .

Pixpay is above all a human adventure, we love spending quality time and special moments together and we deeply believe that this strengthens our corporate culture.



Pixpay's events

Pixpay organizes many events throughout the year to **develop cohesion** and facilitate exchanges between all teams: seminars, Christmas parties, WeShare... **Anything is possible!**

Team events



Teams also organise their own events, for more informal moments and to develop a **strong team spirit** with its own special quirks.

Pixmen's events

We encourage personal initiatives:

game nights, baking contests, office treasure hunts,... Every Pix(wo)men has the opportunity to organize the events that are important to him or her and we love it!

Who wants to be next?

