

Grab x British Chamber

# DIGITIZE YOUR BUSINESS

Present by Tun Tun Linn,  
CEO of Citizen Pay

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# Event Agenda

- 16:30 - 17:00 - Welcoming Cocktail
- 17:00 - 17:05 - BCCM Welcoming Speech
- 17:05 - 17:35 - Digitize Your Business (Present by Tun Tun Linn)
- 17:35 - 17:50 - Q&A session
- 17:50 - 18:00 - Brief of Grab for Business
- 18:00 - 19:30 - Networking
- 19:30 - Lucky Draw Session & Closing Remark

**Digitize Your Business**



# Introduction

Make fast, secure, and hassle-free digital payments



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**Tun Tun Linn**

**CEO, Citizens Pay**

**Group Chief Digital Officer, Capital Diamond Star Group**



**Citizens Pay is a mobile wallet that enables Digital Payment**

- Cash in / Cash out
- Send Money (Wallet- Wallet and Remittance)
- Top up (mobile/internet)
- Bank Linkage
- Bill Payments
- Loan Repayments
- Online and Offline Merchant Payments
- Pension, Salary, Loan Disbursements



# What does it mean to Digitize a Business?

Digitization: converting from a non-digital to a digital process, presence, access, data, tool, platform

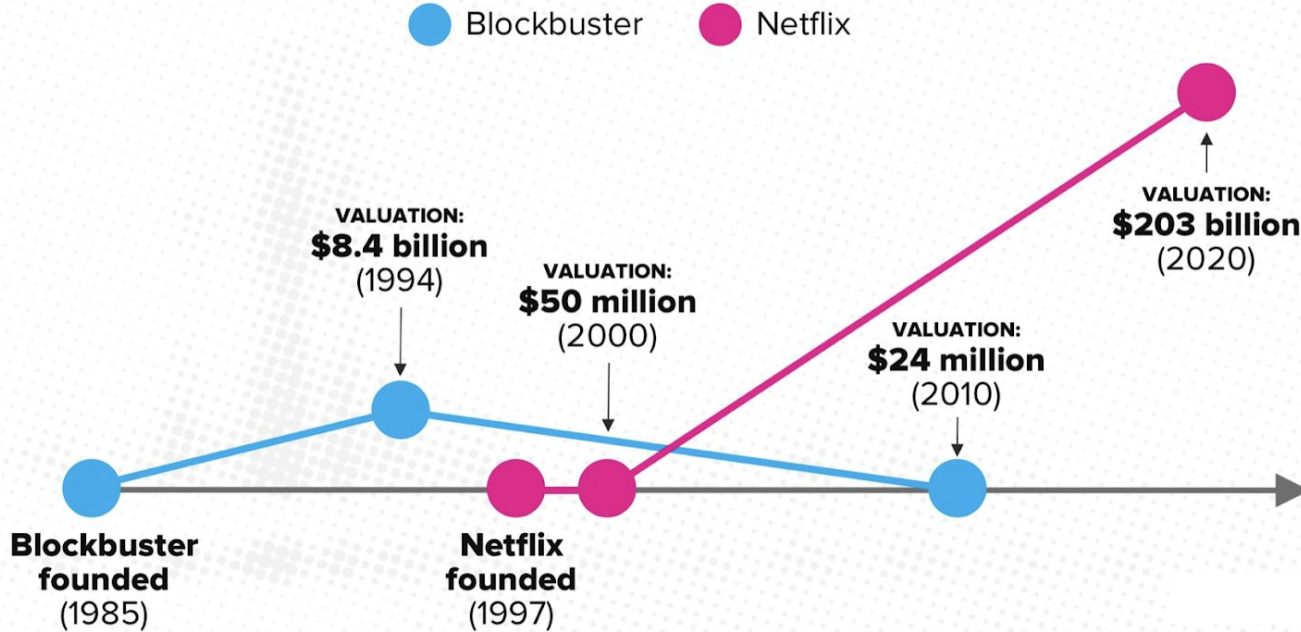
Digitalization: “The use of digital technologies to change a business model and provide new revenue and value-producing opportunities; it is the process of moving to a digital business.” (Ref: Gartner)

Adopting a digital-first mindset to improve business processes, streamline operations, and drive greater customer and shareholder value.

For many businesses, it can mean the difference between becoming the market leader or becoming obsolete.



# THE RISE OF NETFLIX (AND THE FALL OF BLOCKBUSTER)



# Why Digitize Your Business?



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Key Benefits of Digitizing Your Business:

- ✓ Higher Efficiency
- ✓ Greater Productivity
- ✓ Lower Operational Costs
- ✓ Better Customer Experience
- ✓ Greater Customer Satisfaction
- ✓ Improved Communication

# How can Businesses in Myanmar digitize?



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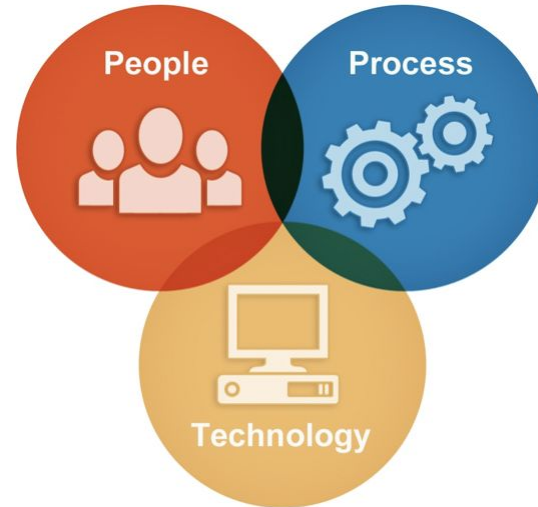
Three Steps of Digitalization:

- 1) Digitization (from a non-digital to a digital process, data, presence, access, workflow, platform)
  - Front Office (Sales, Marketing, Service, etc.)
  - Back Office (Finance, IT, Operations, HR, Admin, etc.)
- 2) Optimization (connecting and analyzing data to optimize processes, services, and solutions)
- 3) Transformation (to new possibilities, to a new business model)



# Lessons Learned from the Trenches

- It is Not about buying a new computer or software
- It is a Change Management Process
- Requires a Shift in Mindset
- Requires Top Management Buy-in
- Requires Commitment and Collaboration from all stakeholders
- There will be Resistance
- You need Strong Partners
- It is about **People + Process + Technology**



# Q&A



# Thank You



Min Tun Hla Maw

## Head of Deliveries

- Call me **Matt**
- Been with Grab for **5 years**
- Officially **Head of Deliveries**,  
but I'm a melting pot of BD,  
Sales, Product, and even PA/PR

# Grab for Business

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Grab for Business is a web-based solution that helps businesses control, track and monitor their employees' Grab expenses.



# What **Problems** are we **Solving** for our Clients?

## **UNPRODUCTIVE ROUTINES**

Employees spend an enormous amount of time submitting claims each month

## **LOW EMPLOYEE MORALE**

Excessive admin duties have been proven to lower morale. Added benefits such as food boosts morale

## **LACK OF TRANSPARENCY**

There is a huge lack of transparency with manual claims processes.



## **LACK OF COST-CONTROL**

Manual claims processes require human approvals, which are not fool-proof. Many approvers don't check claims in detail.

## **FRAGMENTED SYSTEMS**

Many businesses use multiple channels to control different suppliers for rewards, incentives and expenses.

## **EXPENSE CLAIM FRAUD**

Expense claim fraud has never been easier with technology such as photoshop. Manual approvals with limited verification tools further enables this.

# Our comprehensive suite of management, compliance, and policy controls



## User Management

Update employee roster, set access controls, and organize them in groups



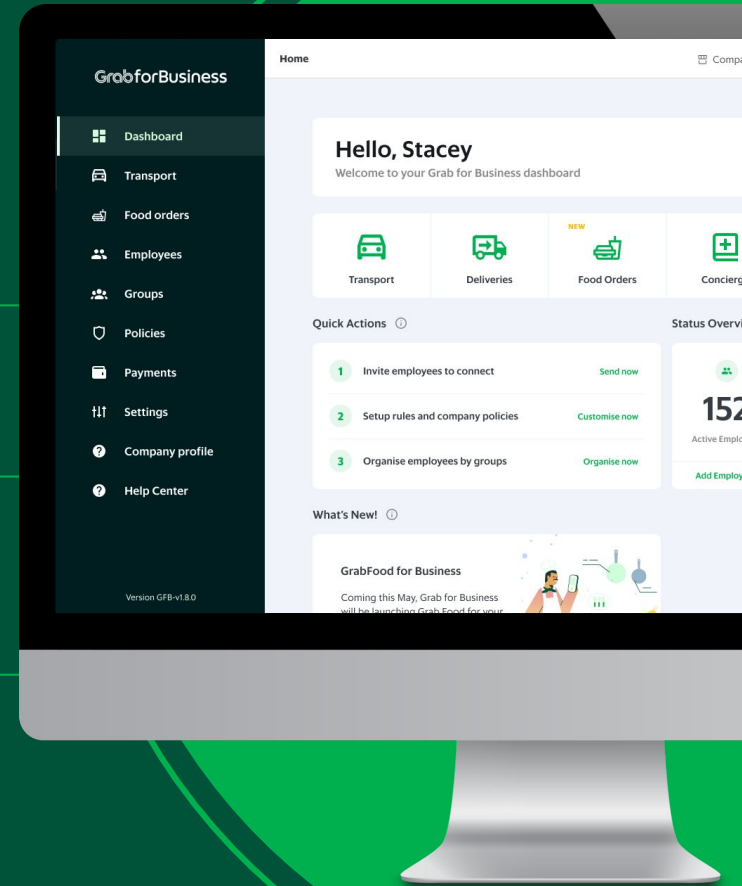
## Policy Management

Assign policies and spending limits as required to ensure individual to company-wide compliance



## Payment Management

Manage payment options for employee corporate rides, food and mart orders, as well as package deliveries



# CORE VALUE PROPOSITIONS

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## COST EFFICIENCY

Save staff costs and overhead by not having to manually verify all your monthly business rides and delivery receipts



## GOVERNANCE FRAMEWORK

Implement and control advanced company settings & policies on business rides & deliveries



## TRANSPARENCY & REPORTING

Real-time updates after every transaction with detailed reporting available at any time



## AUTOMATION

Variety of automation tools to increase productivity and remove inefficiencies across the business





# Enterprise-grade solutions available to move your business forward



## Joint Business Plans

Coordinate support on executions or activations and get constant alignment if objectives are fulfilled through business reviews



## Leading SaaS Portal

Admins can manage employees, payments methods, policies, and reports. Employees simply need to link their Grab account



## Worry-Free Bookings

Automated tools to ensure a seamless booking experience to keep employees focused on more productive tasks



## 24/7 Client Support

Access 24/7 in-app support for escalated situations to reach out to dedicated service teams

# Simplified policy setting and management for organized company admins

Set allowances and policies in order to control your costs and limit usage. Customize and assign these policies to different departments to mitigate manual approvals.

## Different policy types for your company regulations:



Time



Food Allowance



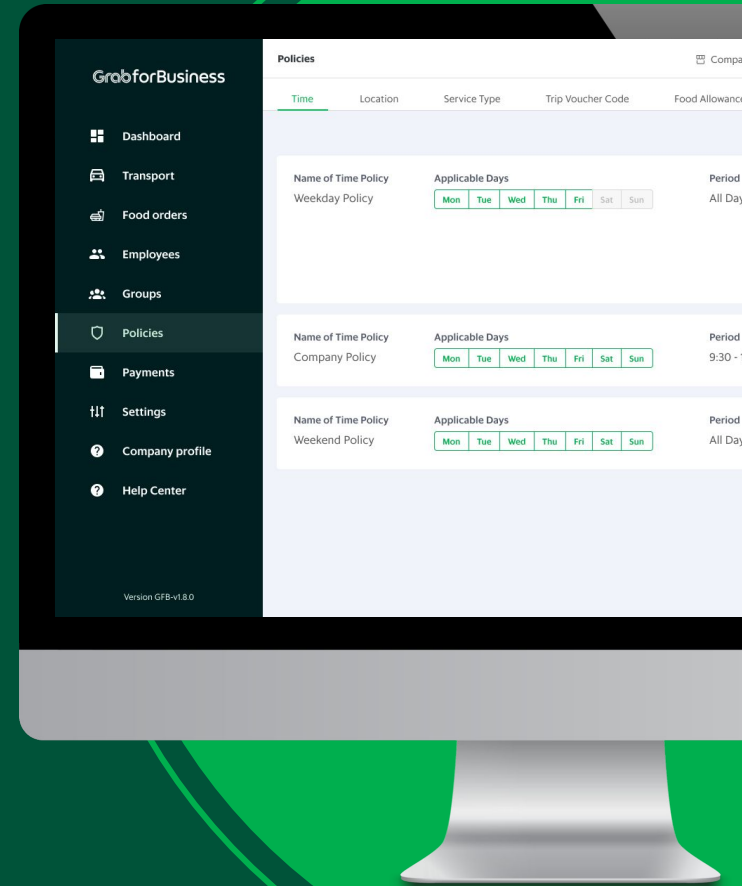
Location



Cost Code Validation



Service Type



# Get full visibility and insights on all employee transactions through the Grab for Business dashboard



## Transport

Employee

Driver Name

Date & Time

Service Type

Price

Plate Number

Payment Method

Booking Code

Addresses

View and download transaction reports straight from the Portal

# Transport

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Simplify and manage your company's transport needs



## Safe and secure travel

Worry-free corporate ride experience with our highest standards of safety and transparency



## Convenience

Choose from a wide range of corporate transport services



## World class mobility

Have a seamless booking experience across more than 500 cities and towns in the region



# Safety and security by design

The ride experience has been designed with safety, convenience and transparency in mind

## Before the Grab ride



Comprehensive driver background checks and training to ensure driver capability



Passenger and Driver Selfie Verification



GrabChat & Number Masking for privacy and safety. User contact information is anonymised to protect profile and identity



Driver Fatigue Monitoring

## During the Grab ride



Allow employees / clients to access various payment options



Access regional support 24/7

## After the Grab ride



Protection via Grab commercial insurance and Driver 3rd party insurance



Track employees drop-off location via our portal



Track / share ETA for rides  
SOS hotline - Emergency Button on app



Telematics gives real-time report on drivers' driving pattern (speed, braking, acceleration and more)



# Our 5 safety commandments



## Code of Conduct

Legal compliance, safety, security and service standards we expect of our partners



## Anti-Harassment

Our zero tolerance policy on sexual harassment to preserve a healthy ecosystem



## Data Privacy

Our promise to keep your personal data and information safe and secure



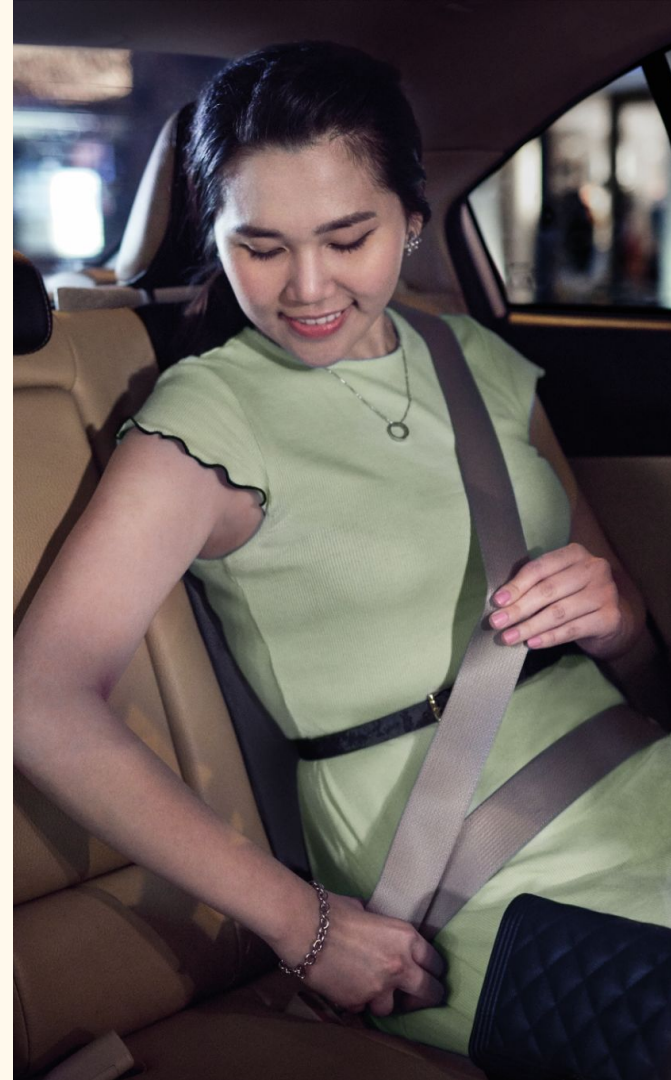
## Terms of Service

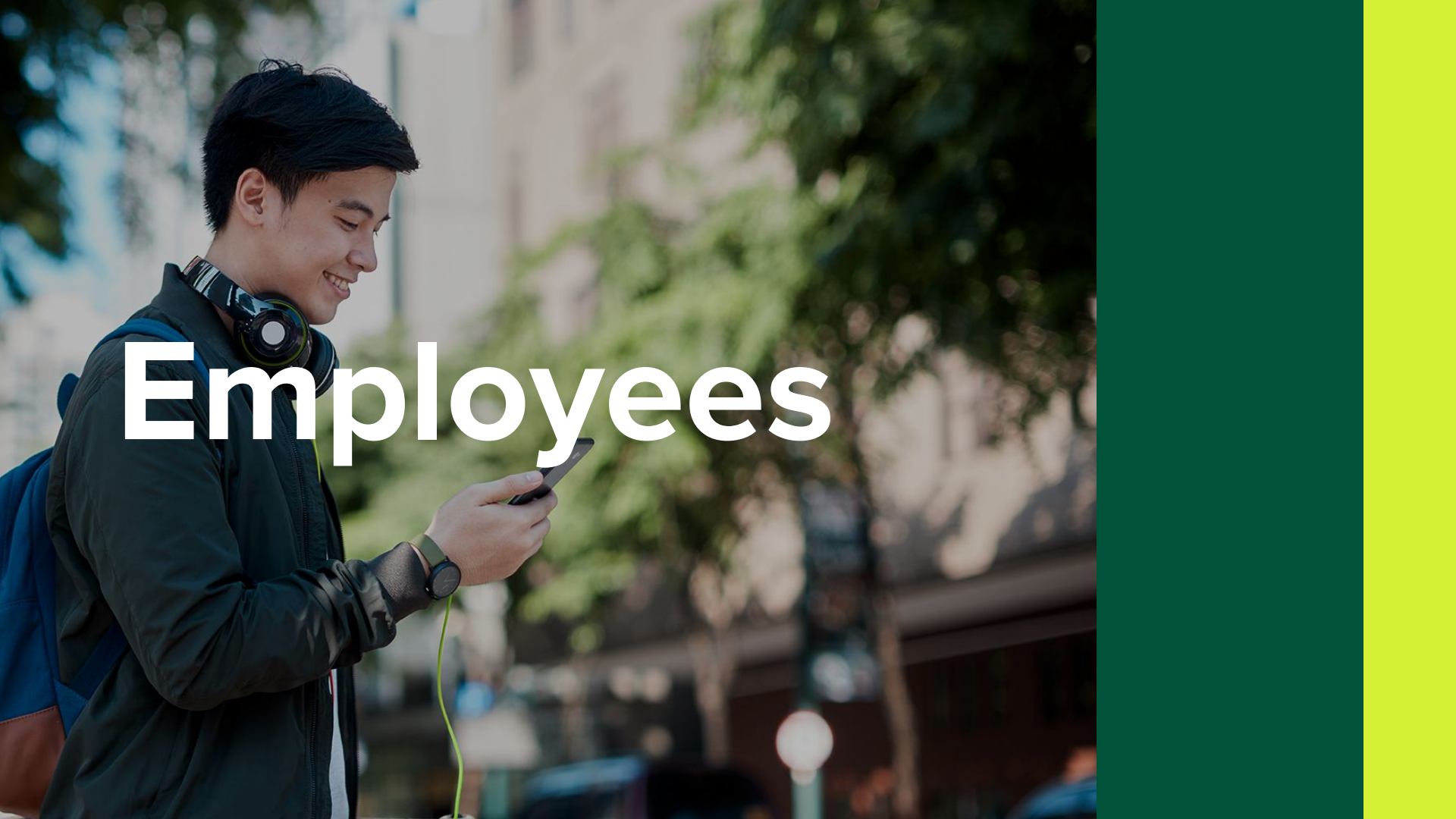
Conditions that apply to any usage of Grab's service



## Data Security

Our commitment to ensuring our systems are well-protected to safeguard your privacy





# Employees





# How do employees benefit from Grab for Business?



Reduce **workflow interruptions** and administrative tasks with tools that **automate these processes**



Enable employees to continue using the Grab app they know and love as they simply **toggle between personal and corporate profiles**



Experience **industry leading safety innovations** and trust programs by Grab for each booking



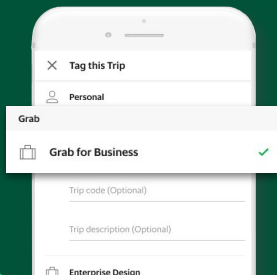
**No more out-of-pocket-expenses, GrabRewards points** for all their corporate transactions and more **seamless corporate incentives.**

1

Employee needs to book a Grab

2

Tags it to Company



3

### Policies



Automated permission checking based on policies set

Chooses a payment method, then **click Book**

4

### Payment



Employer pays (Corporate Billing Model or Corporate Credit Card)

Completes transaction

5

Employer **receives a report** of the Grab transaction

Employee receives a report of his/her Grab transaction

GrabForBusiness

[grab.com/business](https://grab.com/business)