



Quotes from Strategic Partners

From Start Digital Partners:

1. DBS

SMEs can significantly improve efficiency and outreach by digitising their operations. Whether it is their internal processes, banking or marketing, all can and should be transformed. Unlike large companies, individual SMEs often lack the resources to do this on their own. It takes a village to help them change and as the World's Best Digital Bank and the World's Best Bank for SMEs, DBS is pleased to be part of this journey. – **Mr Piyush Gupta, CEO of DBS Bank**

2. Maybank

"Assisting SME clients' transformation in this digital world has been integral to our SME business strategies at Maybank, where we started offering SME clients an external software provider's payroll and cloud-based accounting services two years ago. We are now pleased to be named one of the Start Digital Partners, so we can provide an even more holistic digital package to clients to improve the way they manage their human resources and digital marketing etc. Together with our clients, we back the Smart Nation movement to increase business productivity and competitiveness." - **Dr John Lee, Country CEO and CEO of Maybank Singapore**

3. OCBC Bank

"The digital journey for SMEs is not only critical to their success, but also a more complex one than for consumers. When we polled our SME customers in January 2018, 65% said they needed to go digital to stay relevant – and 50% had already begun the journey. This is why the Start Digital programme for SMEs is both timely and vitally important. From digitalising HR functions to accounting, from marketing to supply chain management, OCBC – as a leader in the SME segment – has been working closely with SMEs to ensure that their digital transformation is seamless, convenient and sustainable. We are pleased that the Singapore government is giving its support in making 'going digital for SMEs' even simpler."

- Samuel Tsien, Group CEO, OCBC Bank

4. UOB

"Starting a business is an exciting yet complex process. Business owners need to manage many competing priorities, with their main priority being to generate revenue. Investing in digital solutions is often put on the back burner because it is considered a costly option for early-stage businesses seeking growth. However, small business owners should know that many solutions today offer them the flexibility of paying only for what they use and scaling the solution based on their business' needs.



For example, UOB BizSmart gives our small business customers complimentary access to the entry-level option of the cloud-based integrated business solution. As their operations expand, businesses can add new capabilities or increase the number of users without having to invest further. Our customers who use UOB BizSmart have been able to improve their business performance, seen more than 30 per cent increase in productivity and saved up to 60 per cent in administrative costs." – Mervyn Koh, Managing Director and Country Head of Business Banking, UOB

5. Singtel

"We are pleased to support the Start Digital initiative by providing the full range of solutions to help SMEs accelerate their digital journeys. With the right tools and strategy, SMEs can take proactive steps to scale up and importantly, stay safe online since cyber security is a critical issue for any company regardless of size. We look forward to partnering SMEs as they step up their digitalisation efforts," – Mr Andrew Lim, Managing Director, Business Group at Singtel.

6. StarHub

"SMEs play an important role in driving Singapore's economic growth and competitiveness. As more SMEs understand how digitalisation can create benefits and efficiencies for their businesses, we at StarHub believe they will benefit from more help to accelerate their digitalisation efforts. We are very pleased to participate in the government's Start Digital initiative, to help new SMEs start on the right foot with a digital-first business model and thrive in the digital economy." – Dr Chong Yoke Sin, Chief of Enterprise Business Group, StarHub

From E-Invoicing Partners:

1. Esker

"In today's international context where each country has its own legislation and e-invoicing rules are becoming increasingly complex, Esker strongly supports the global movement to standardise exchanges," said Jean-Michel Bérard, CEO at Esker. "Throughout the years, PEPPOL has been one of the best examples of standardisation and Esker supports Singapore's move to facilitate its national e-invoicing. As an official certified PEPPOL Access Point, Esker is ready to help companies in Singapore implement e-invoicing and streamline their processes." – **Jean-Michel Bérard, CEO & Founder, Esker**

2. EzyProcure

"One of EzyProcure's key tenets has always been our belief in doing away with very tedious and manual, error-strewn business processes. As such, the e-invoicing capability had been an integral part of our platform from the start to ensure that businesses get paid without delays. We are extremely excited to be part of the Government's drive to ensure alignment to the Pan European Public Procurement On-Line (PEPPOL) standard. By being an Access Point (AP) and when utilised in tandem with EzyProcure, we hope to provide value, by



increasing productivity, reducing operating costs and ensure payments are processed quickly for businesses in Singapore." – **Edmund Louis, CEO/Founder, EzyProcure**

3. IBM

"E-Invoicing is definitely a great platform to lead us into a Truly Digital Economy and bringing more Benefits and Supports to an Intelligent, Efficient & Productive Nation." – Ms Irence Wee, Asia Pacific, Head of Partner Ecosystem, IBM

4. Pagero

"Singapore is a hub for global business with a strong technical infrastructure, and its quick adoption of PEPPOL is indicative of this. Pagero has been part of OpenPEPPOL and the e-invoicing community for many years, and we have seen the positive effects of the PEPPOL infrastructure on different regions. We are uniquely placed to help businesses utilise the full value of digitalisation, and look forward to helping businesses in Singapore transition to the new infrastructure." – **Karan Shankar, Director of Sales Asia, Pagero**

5. PracBiz

"PracBiz, as an early advocate and enabler of e-invoicing for more than 2,000 companies, strongly embraces this national e-invoice standard initiative. Our customers have seen a significant reduction in invoicing cost of up to 80% and reaped productivity gains allowing them to remain competitive. E-invoicing is also driving more digital payments and access to fast and affordable financing, both of which are essential to a company's financial well-being. PracBiz is looking forward to help more companies unlock the intrinsic value of their invoices for stronger business growth." – **Neo Teck Hoe, Group CEO, PracBiz**

6. StarHub

"The adoption of a standards based E-Invoicing network will lead to greater efficiencies and gain access to International opportunities for Singapore businesses. This is yet another step on the road to transform Singapore into a Digital Economy." – Dr Chong Yoke Sin, Chief of Enterprise Business Group, StarHub

From Data Protection Trustmark Certification (DPTM) Participants:

DPTM-Certified Organisations

1. DBS

"Being the first bank to be certified with the Data Protection Trustmark is an honour, and more importantly reflects our commitment to upholding customer trust. As companies progress in their respective journeys to deliver better products and services by using data, it is equally important to show – including by external assessment – that customer data is



protected and used responsibly." – Lam Chee Kin, Head of Group Legal, Compliance and Secretariat, DBS Bank

2. MaNaDr

"Trust is one of MaNaDr's core values. Our doctors and patients entrust us with their personal data and medical records. We go for the certification for the Data Protection Trustmark because we want to be accountable to our doctors and patients, and we cherish their trust."

– Dr Siaw Tung Yeng, CEO & Founder, MaNaDr Pte Ltd

3. Carpe Diem @ ITE

"We believe that protecting personal data is important. Participating in DPTM is our way of assuring our customers that we are committed to safeguard their personal data as well as to demonstrate accountability." – **Tan Kiah Hui, Director, Carpe Diem @ ITE Pte Ltd**

Organisations Which Have Expressed Interest in Signing Up for DPTM

4. GOGOVAN

"With today's business climate being characterised by disruption and volatility, GOGOVAN is committed to safeguarding our customers and drivers' privacy and personal data. We are always learning and our upcoming participation in IMDA's Data Protection Trustmark certification reaffirms our commitment to improve towards industry best practices." – Patrick Wong, Country Manager, GOGOVAN Singapore

5. M1

"As a leading communications provider in the industry with over two million customers in Singapore, customers' privacy is of utmost importance to us. We adopt strict practices to protect our customers' personal information and adhere to a high standard of personal data protection. M1's Data Protection Policy describes how M1 adheres to the principles and requirements of the Personal Data Protection Act 2012. Through the Data Protection Trustmark certification, we aim to demonstrate our commitment and assure our customers of our rigorous and accountable data protection practices, to boost customers' confidence on how data are collected, used and disclosed at M1." – **Stamford Low, Director, Customer Service, M1**