



PAYMENTS
CANADA

WHERE PAYMENTS MEETS PURPOSE.

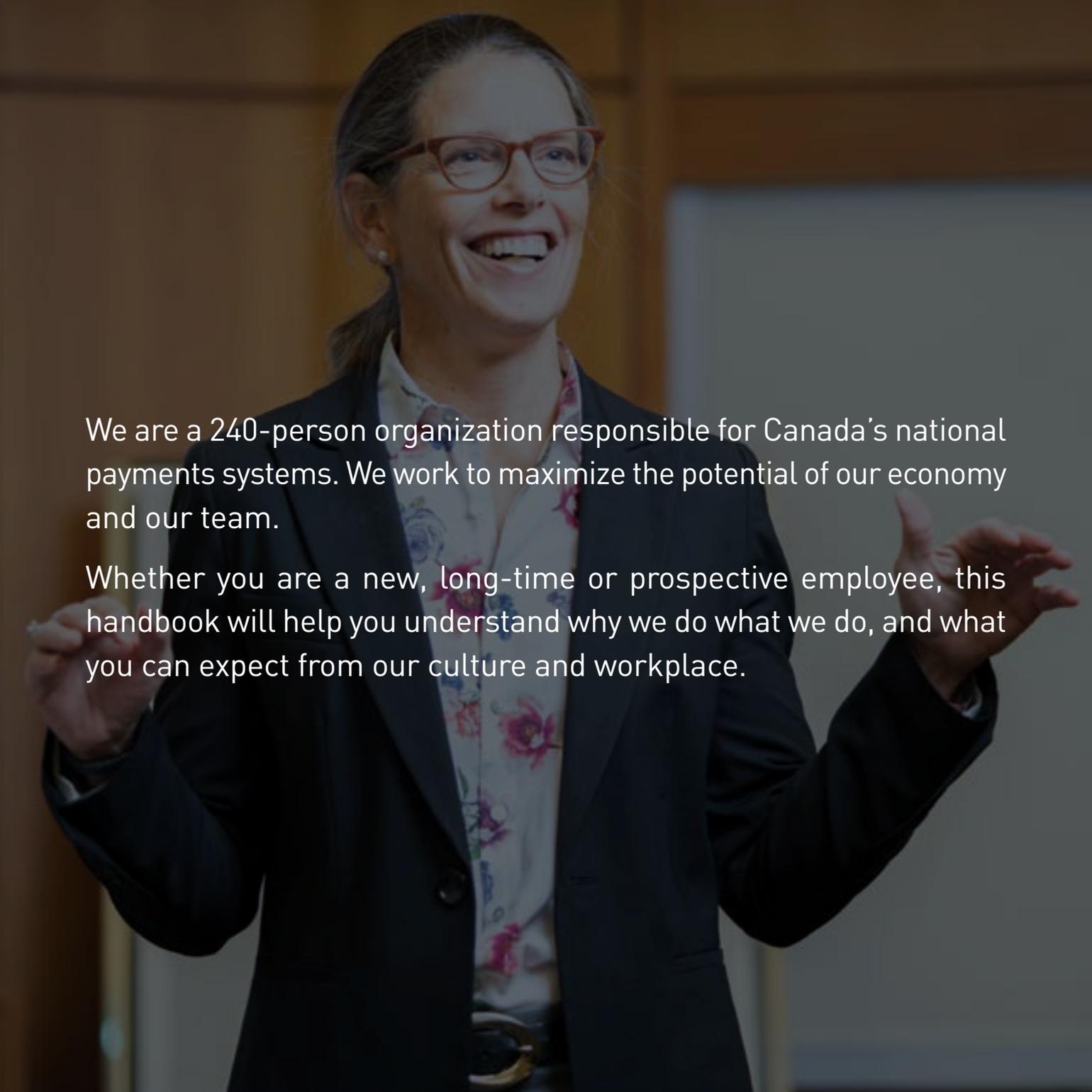
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EMPLOYEE HANDBOOK



WHERE PAYMENTS MEETS PEOPLE.

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EMPLOYEE HANDBOOK



We are a 240-person organization responsible for Canada's national payments systems. We work to maximize the potential of our economy and our team.

Whether you are a new, long-time or prospective employee, this handbook will help you understand why we do what we do, and what you can expect from our culture and workplace.

07 CANADA DEPENDS ON US.

- 08 Be the best in the world
- 11 Bring balance

15 WE ARE PAYMENTS CANADA.

- 16 Contribution, not hierarchy
- 16 Open doors
- 16 Respect for ideas
- 16 Love the challenge
- 17 Trust in each other
- 17 We've got your back

19 WORK WHERE IT WORKS.

- 20 Offices
- 20 Tools
- 20 Flexibility

23 OBSESSED WITH OUR TALENT.

- 24 Investment in you
- 24 Always be learning
- 24 Autonomy to grow
- 24 Change with stability

27 OTHER GOOD STUFF.

- 28 Compensation to compete
- 28 Our pension plan
- 28 When life happens, you are covered
- 28 Benefits to live well
- 29 Maternity and parental leave
- 29 Time away, vacation, etc.
- 29 Don't forget fun

THE PAYMENTS CANADA **SUMMIT**



CANADA DEPENDS ON US.

We're a non-government, public-purpose organization that makes it possible for value to flow across, to and from our economy. And now we're tasked with improving how it all works.

It's a big responsibility, but we're up to it.

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// OUR PURPOSE

BE THE BEST IN THE WORLD AT WHAT WE DO.

Our vision is about leadership, confidence and fulfilling the potential of what our organization and country can be.





BRING BALANCE.

Supporting a complex and ever-changing ecosystem with diverse stakeholders means we're always balancing different needs and interests. There is always tension. And we value striking the right balance.

THINK BIG, AND ACT RESPONSIBLY

THINK BIG

Thinking big means being willing to see and do things differently. It means applying our creativity to challenges, big or small. It means questioning assumptions before figuring out how to solve the problem.

ACT RESPONSIBLY

We will always remember that we're a public-purpose organization. We have a duty to act responsibly in the best interest of all Canadians while also serving our participants and direct stakeholders.



"We all get to work together to make big changes happen."

Senka, Payments and Technology

BE AMBITIOUS, AND RAISE THE TEAM

BE AMBITIOUS

It's important to push ourselves to take on challenges and achieve success. To constantly learn and grow. To target greatness and work hard to get there.

RAISE THE TEAM

Ambition is most powerful when channeled towards making everyone around us better. We are a team of teams, and we thrive together when we are candid, collaborative and highly reliable. We love what we do and are at our best when we're having fun.

KEEP MOMENTUM, AND BE RIGOROUS

KEEP MOMENTUM

Decisions need to be rooted in diligence, but they also must get made. It's vital that we show persistent and prudent progress in all that we do, and deliver on what we say.

BE RIGOROUS

We know we need to make smart choices. We will do so with thorough research, individual learning, keen focus and a passion for performance.

"Knowing that what I'm doing is adding value, and that Canadians are benefiting, that drives me. That is why I wear the pin."

Ofure, Risk





WE ARE PAYMENTS CANADA.

What makes Payments Canada a uniquely rewarding place to work? It's our culture. It's the way we approach the work we do every day, and how we relate to our colleagues and stakeholders.

What does that look like?

CONTRIBUTION, NOT HIERARCHY

We know what's important is not our title but how we show up for our team. We strive to make Canada better—and to make each of us better in the process.

OPEN DOORS

At Payments Canada, we believe that great decisions get made, and potential developed, when everyone has access to everyone else on the team. This starts at our executive leadership team. They are on the ground listening, challenging and sharing in our work. We know that access to senior leadership is an incredible asset to our people.



"Here, you get to be yourself. Everyone here is just themselves. It is celebrated. I don't feel I need to temper my personality."
Kelly, Marketing and Communications

RESPECT FOR IDEAS

At Payments Canada, everyone has the chance to bring new ideas to the table. Everyone is encouraged to think about how to do our work better, and to share those ideas for discussion, feedback and, yes, implementation. It doesn't matter if you are the CEO or you are a new hire, a good idea is a good idea.

LOVE THE CHALLENGE

Modernizing Canada's payments system is no easy task. We are constantly balancing the needs of multiple stakeholders as well as ever-changing technology. It's hard. And our team truly embraces the challenge. Hard work? Tough problems? Bring it on.

TRUST IN EACH OTHER

At Payments Canada, we know our team is the best in the business. We trust everyone to do their jobs to the best of their ability. That level of trust facilitates a work environment where autonomy reigns, where people are trusted to work in the way that works best for them, and to work together and support each other on the journey.

WE'VE GOT YOUR BACK

Tackling tough challenges. Taking responsibility. Trusting in our team. All of these are made possible by one axiom: everyone is here to support you. At Payments Canada, we are like a family—one that gets along.

"This is a very caring organization. Things happen outside of work and Payments Canada has always been there."
Zarin, Modernization

// COMMITTED TO:

DIVERSITY & INCLUSION

Diversity is important to us. As a public-purpose organization, we make it a priority to represent the diversity of Canadians in our hiring and performance management processes.

CORPORATE CITIZENSHIP

Payments Canada recognizes the fundamental importance of supporting employees who want to give back. We offer multiple volunteer and fund raising opportunities throughout the year, and encourage the corporate citizenship efforts of all employees.





WORK WHERE IT WORKS.

At Payments Canada we believe people thrive in their chosen habitat. Our environment reflects a culture that is all about collaboration, autonomy, productivity and trust. Whether you love the hustle of Toronto's financial district or the small-town/big-city vibe of our nation's capital, the buzz of a busy office or flying solo at your kitchen table, you'll find a home here.

// OFFICES

OTTAWA TORONTO, BEYOND

With headquarters in downtown Ottawa and a growing team in Toronto's financial district, we offer employees the opportunity to work and play in two of Canada's most dynamic cities. We also have many flex employees (folks without a dedicated desk) who use a combination of office, common spaces and remote work to dial-in peak productivity.

// TOOLS

HIGH TECH + HIGH DESK

We are serious about giving our employees the right tools to work at their best, including the latest Surface tablets, paid cellphones, collaborative tools such as Google Jamboards, and highly configurable workstations.

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// HOURS

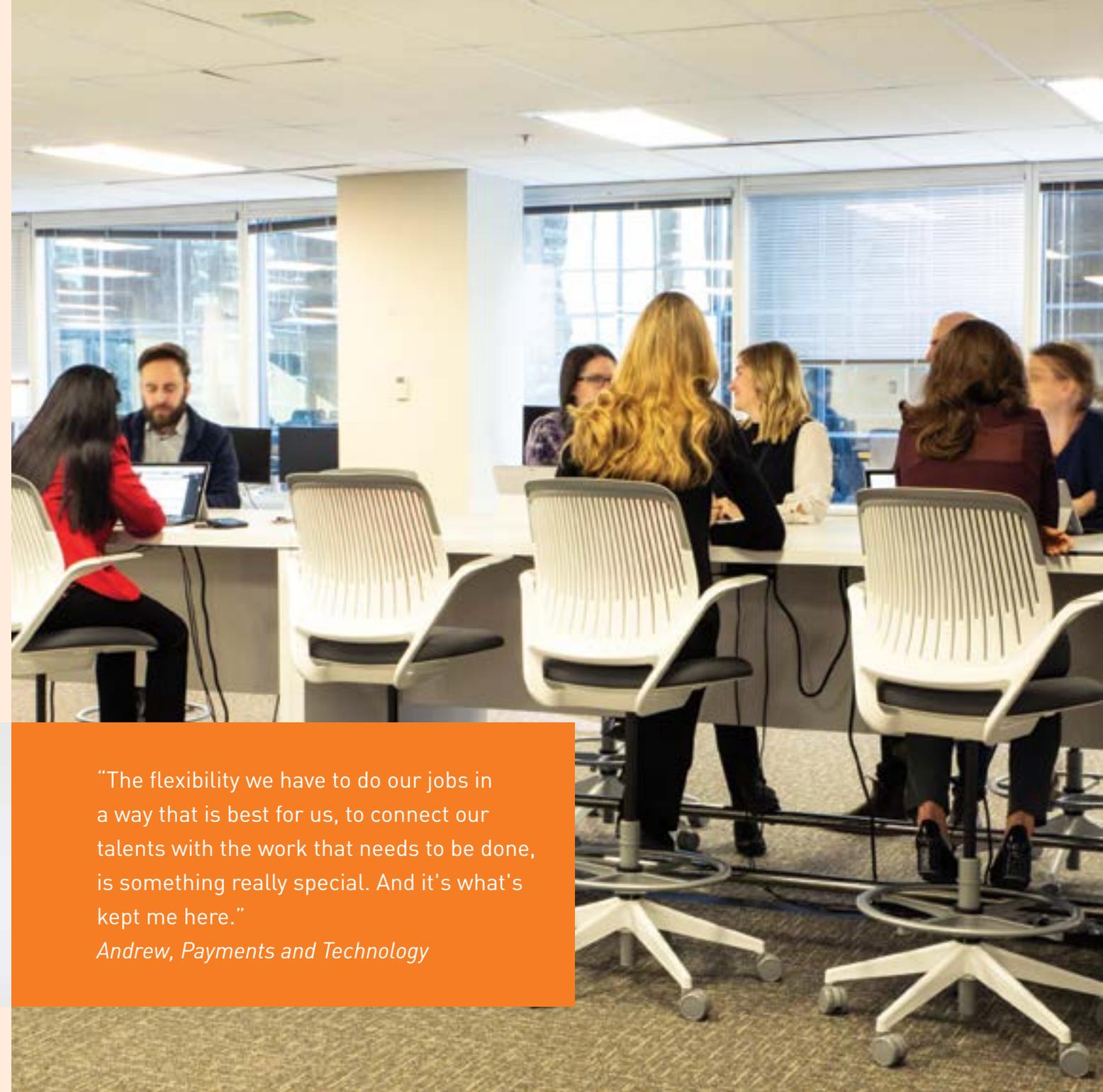
FIND YOUR FLOW

We know that not everyone works at their best at the same time of day. We also value the commitments our employees have outside of work, including family commitments. At Payments Canada, there is a culture of trust that allows for flexibility in hours. Need to step away for an appointment? Want to work from home on something that needs quiet? We get it.



"The flexibility we have to do our jobs in a way that is best for us, to connect our talents with the work that needs to be done, is something really special. And it's what's kept me here."

Andrew, Payments and Technology





OBSSESSED WITH OUR TALENT.

We expect a lot from our team, and we need to. But it's a two-way street. While we expect a lot from you, we are committed to giving as much as we get. Our first commitment to you is to develop your potential. We want the best people and we invest in helping them become their best.

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// OUR COMMITMENT

INVESTMENT IN YOU

There is nothing we are more passionate about than developing the potential of our people. From formal training courses to mentorship programs to the opportunity to work closely with senior leaders, we invest in professional development at every level of the organization. We are serious about you (and us) making the very most of your talents.

ALWAYS BE LEARNING

The pace of change in the payments sector falls somewhere between quick and light-speed. Every day we need to learn something new to do our job and we're committed to supporting our team members in the learning they need, including professional development, admission to conferences and on-site resources.

AUTONOMY TO GROW

We believe that autonomy is one of the most critical factors in developing mastery. We are committed to selecting the right team members (through our rigorous hiring process) and then giving them the space and responsibility to grow and become the best at what they do.

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CHANGE WITH STABILITY

It sounds like an oxymoron: change and stability? In our sector, change is constant, and we need to be nimble. But Payments Canada is also a national public-purpose organization enshrined in federal law, with established funding, governance, and leadership. So, you can embrace change knowing that the organization will be around next year.

“My favourite part of the job is that every day there's something new. Sometimes it's a good something new, sometimes it's a not-so-good something new, but there's always something happening, every day.”

Tracey, President and CEO





OTHER GOOD STUFF.

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// BENEFITS

COMPENSATION TO COMPETE

At Payments Canada, we are driven by purpose more than pay cheque (or, rather, direct deposit) but that doesn't mean compensation is not a priority. We want the best people and that means creating a fair, transparent, competitive compensation model. What does that look like?

- Annual salary increases
- Annual performance bonuses
- Transparent job grade and salary range structure
- A commitment to gender parity

OUR PENSION PLAN

We believe you can have a start-up culture while still having long-term security. As part of that balance, we are proud to offer all permanent employees a defined contribution pension plan. Our internal Pension Advisory Committee helps ensure our employees are well served by our plan.

WHEN LIFE HAPPENS, YOU ARE COVERED

Nothing is more important than our health. And taking care of our health sometimes means taking time off. Whether you need to take a few extra days to deal with a nagging issue or you need a longer term leave to manage a serious illness, we offer short-term and long-term disability plans that will give you the peace of mind that you need to focus on getting better.

BENEFITS TO LIVE WELL

Payments Canada provides a competitive health benefits package, including an Employee Assistance Program (EAP), to all full-time and permanent part-time (over 20 hours/week) employees. We regularly review our package to ensure it offers our employees the health, dental and supplementary coverage they need for their daily lives.

MATERNITY AND PARENTAL LEAVE

Payments Canada is committed to creating an environment where parents are supported in the journey of parenting. Payments Canada provides a 100% top-up (covering the difference between employment insurance and full salary) to new parents for a period of 17 weeks.

TIME AWAY, VACATION, ETC.

We recognize that being at our best means taking time away from work to relax and recharge. At Payments Canada, we value vacation time and require all employees to take at least two weeks off per year. Extra time can be rolled over. All employees qualify for a minimum of three weeks of vacation per year, which increases with your years of service.

We also offer a range of other policies to accommodate employees' needs including sick days, personal days and extended personal leaves of absence.

DON'T FORGET FUN

Talk to anyone at Payments Canada about what makes it amazing to work here and you will hear the same message: It's the people! Through regular social activities including waffle breakfasts for new employees, beer and cheers, golf tournaments, and more, we create opportunities for our people to come together, learn about and be inspired by each other and, most of all, have fun.



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