



As the Commercial Director for Massy Stores (Barbados) Ltd. in the country of Barbados. At the time my role included leadership of the Home Goods (Appliances and Electronics) division of the business of which Hire Purchase (also known as instalment credit) is a major aspect. We are the largest retail entity in our country, and we are one of the largest providers of instalment credit for appliances and electronics.

The installation of the Alpha Banking system solved a significant amount of "pain points" in our operations, in terms of customer service, reporting and compliance. As a consumer facing organization, the ability to complete transactions swiftly and use information effectively are key to us being successful. The introduction of Alpha Banking into our operations allowed us to make significant improvements in those areas that we would not have been able to accomplish using our prior system.

We went 'live' in August 2016 and the Highgate team was on call every step of the way. They ensured they were always available and exhibited a level of professionalism and customer service that I can only describe as excellent.

Our experience with the Alpha team has been beneficial to our organization, and even post implementation the team has been nothing if not responsive to our needs and challenges. I have no hesitation in recommending the Alpha Banking system and the Alpha team based on my experience with them.

Sincerely

Massy Stores (Barbados) Ltd.

A handwritten signature in blue ink, appearing to read 'J. Wright', written over a horizontal dotted line.

Jared Wright

Commercial Director