

Enfuce.  
Culture.  
Now.





Enfuce





**You are reading the Enfuce culture manifesto.  
It will give an overview of:**

- what culture means to us
- why it's important to define our culture together
- how we can live our culture in the day-to-day

# What is culture?



*Culture is a shared mindset  
that enables people to convert  
their values and principles  
into everyday behaviour.*

*Culture will happen, whether we like it or not. Culture will evolve in one direction or another, whether we define that direction or not. When we have our culture clearly defined, we have a joint understanding of what it means to be an Enfucer and a tool for making the right decisions concerning our people.*

# Why culture?

# Why now?

*On our growth journey, Enfuce has reached a point where we need a clearly defined culture to grow together in the same direction and get the right people onboard. We define our culture so that we can purposefully live it every day and make Enfuce a meaningful and commitment-worthy place to work for all Enfucers and an attractive choice for future employees.*

*When we talk about Enfuce as  
“we” and “us”, we want every  
Enfucer to feel included in it.  
That is why we need us all to  
contribute to our culture.*

”

**Why all  
of us?**



# Strategy + Culture

*Strategy guides us to do the right things.  
Culture guides us to do things right.*



*Our values empower us to execute our mission, drive us towards our vision, and help us work to fulfil our purpose. Our culture empowers us to convert our values into everyday behaviour.*



# Our Vision



To be the world's number-one payments company for our customers, and the best workplace for our employees.



# Our Mission

To help fintechs, banks and merchants grow and become the number-one choice for their customers.

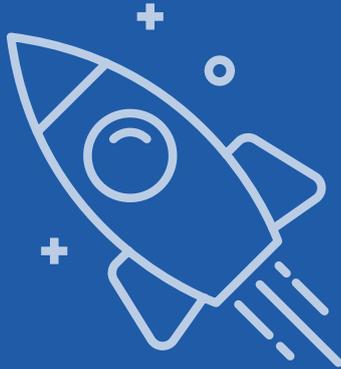
# Our Purpose

“From payment to purpose.”

Our reason to exist on the planet is making payments purposeful for our customers, employees, and the planet.



## OUR VALUES



# #Collaborate

We wreck silos by sharing knowledge and carrying responsibility over team borders. We value collaboration with customers and partners, and constantly have our ear to the ground to learn with them, grow together, and support them over the finish line.

# #Think big

We set bold goals and work towards them with daring thinking, curious minds, and forward-looking innovation. We look for new, better ways of doing things to excel with our customers, partners, and colleagues.





## #Excellence

We proudly claim our place as top experts in the payments value chain. We set the bar high with everything we do and take the driver's seat with customers to exceed their expectations. We respect the delicate nature of dealing with data and money and carry out security and compliance with excellence.

## #Sustainability

We drive environmental awareness and corporate responsibility in our products, our partnerships, and the way we conduct everyday business. We commit to fair play, transparency, and high ethics towards our customers, employees, and all other stakeholders.





# Our cultural foundation



Trust  
Respect  
Transparency  
Ambition  
Psychological safety





# Trust

We have trust in every Enfucor as a default. We trust everyone to carry out their work to the best of their ability and care for themselves, their colleagues, and Enfuce. If trust is lost, we give people the chance to rebuild that trust.

*#sustainability #collaboration #excellence*





# Respect

We make mistakes. We disagree. We are fundamentally different from one another. Through it all, we respect one another by acknowledging those differences and embracing the opportunities to gain new perspectives. We have a zero-asshole rule in place to protect every Enfucer against bullying, shaming, undermining, verbal abuse, and all other forms of disrespect.

*#sustainability #collaboration*





# Transparency

We want all Enfucers to see crystal clear what we work towards and how everyone's input is crucial. We wreck silos by communicating and carrying responsibility outside team borders. We acknowledge that assumption is the mother of all fuckups and encourage each other to follow through, ask questions, and share knowledge.

*#sustainability #collaboration #thinkbig*

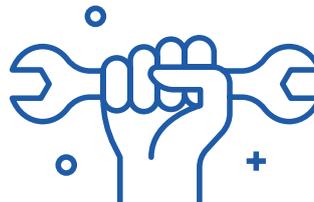




# Ambition

We strive for growth and success on a personal and company level. We will provide the tools and resources to do that, and we will lead by example. By learning together and supporting one another through the rough patches, we can reach and exceed our shared goals.

*#thinkbig #excellence*





# Psychological safety



We are a community where everyone can ask questions, raise issues, communicate ideas, and express emotions without fear of negative consequences. We help people reach their full potential by making them feel they can be open and vulnerable as their true selves.



*#sustainability #excellence*



# Our culture building blocks

Diversity  
Communication  
Work  
Leadership  
Decision making  
Learning  
Holistic approach

# Diversity

## Our goal

Every Enfucer feels they are accepted and appreciated and can contribute to our success as they are.

## This is how we do it:

- We see our different personality traits as strengths, as opposed to weaknesses.
- We don't assume everyone feels included and equal but have discussions and make changes to make sure they do.
- We acknowledge that every person needs different things to excel at work, and we do our best to fulfil those needs.

## Our goal

Every Enfucer feels they have all the necessary information to do their work and all the necessary channels to connect with other Enfucers in a meaningful way.

## This is how we do it:

- We make and keep all our communication channels open and inclusive.
- We clearly communicate everyone's roles and objectives so that they know what is expected of them.
- We minimise information overflow by defining what materials, channels, and meetings are relevant for people's work.

# Communication





# Work

## Our goal

Every Enfucer feels they have the right tools, resources, and compensation to excel in their work.

## This is how we do it:

- We provide fair pay and benefits to all.
- We trust people to know best when, where, and how they get work done.
- We grant people trust and freedom so that they can carry responsibility.

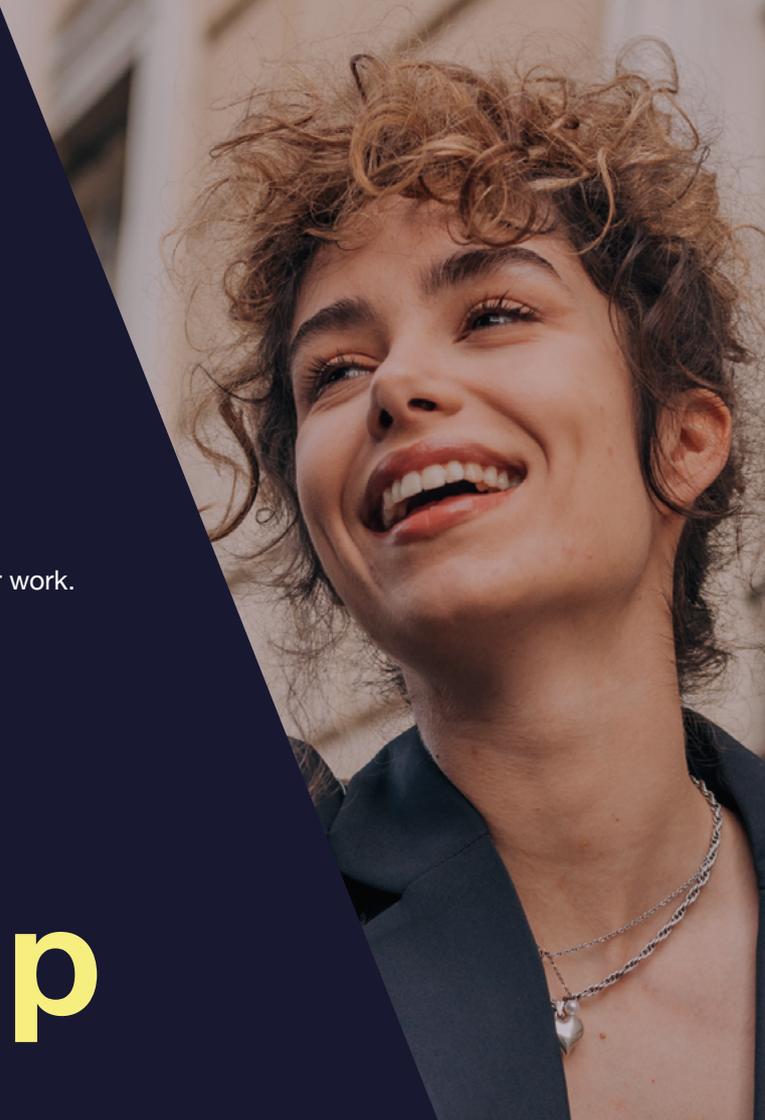
## Our goal

Every Enfucor feels they are provided clear direction, support when they need it, and freedom to do their work as they see fit.

## This is how we do it:

- We see leaders as servants who enable the success of the teams and individuals and provide clear direction for work.
- We trust people to manage their work in a way that best serves them and the good of the company.
- We trust people to let us know if they need something or when they come across problems.

# Leadership



# Decision making

## Our goal

Every Employee feels heard in decisions that impact their work and life.

## This is how we do it:

- We acknowledge that all individuals have full autonomy to make decisions that only affect themselves.
- We give teams full autonomy to make decisions that only affect the team.
- We make wider decisions close to and together with the people who are impacted by them.

## Our goal

Every Enfucer feels up to date about what is going on with Enfuce and can grow as a professional in a meaningful direction.

## This is how we do it:

- We find the lessons learned in every project to improve future activities.
- We have the channels and forums to share learnings and ask questions.
- We provide people with the necessary tools and resources to further develop their skills in a direction that advances their careers and helps the company.

# Learning





# Holistic approach

## Our goal

Every Enfucer feels that work supports their well-being, and they are seen as humans living their ups and downs, not as resources.

## This is how we do it:

- We encourage a healthy work-life balance and appreciate that it means different things for different people.
- We acknowledge and accept that, in creative work, no one can give 100 percent all the time.
- We understand that loved ones are a priority over work.

Dear Enfucers,

**People are culture. Thank you for living  
and being Enface culture every day.  
We invite you to co-define our culture  
so that it reflects the values and  
sentiment of all Enfucers. Stay tuned!**

Best,

Monika Liikamaa & Denise Johansson