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Dawgen CARI-GAIN AI™

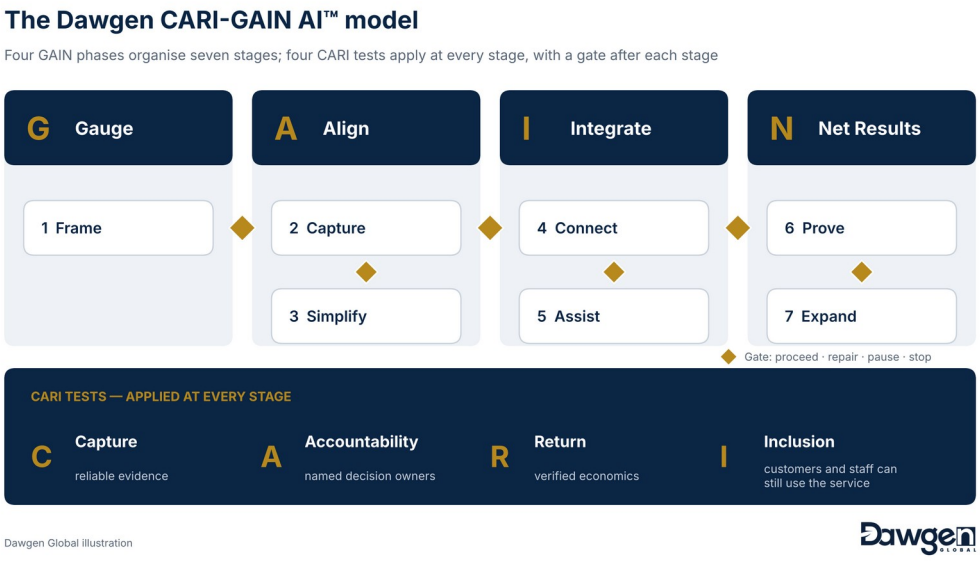
AI transformation through better workflow design — built for Caribbean financial institutions and measured by its contribution to earnings

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At a glance

Dawgen CARI-GAIN AI™ is Dawgen Global's framework for helping Caribbean banks, credit unions, insurers, securities dealers, lenders and payment providers redesign work, strengthen digital capture and apply artificial intelligence where it measurably improves performance — and to prove that the improvement reaches earnings.

At a glance	In brief
The problem	Many AI investments move work rather than remove it. Paper and photographs still need checking, difficult cases pile up in correction queues, and "hours saved" never appear in the accounts.
The idea	Transform the complete workflow, not the tool. Fix how information enters, how it becomes reliable, who decides and how results are evidenced — then place AI where it adds value.
Four CARI tests	Applied at every step: **C**apture — can we trust the input? **A**ccountability — does a named person own each decision? **R**eturn — does the benefit survive all costs and reach earnings? **I**nclusion — can every customer still be served, and are staff part of the change?
Four GAIN phases	**G**auge — find where work consumes value. **A**lign — make inputs reliable and simplify the work. **I**ntegrate — connect systems and place AI under bounded authority. **N**et Results — prove the results, then extend what works.
Seven stages, seven gates	Frame · Capture · Simplify · Connect · Assist · Prove · Expand. Each ends in a recorded decision: proceed, repair, pause or stop.
How you start	The CARI-GAIN Scan — a fixed-scope diagnostic that produces your baseline, a ranked portfolio of workflows and a business case for a controlled ninety-day pilot.



The Dawgen CARI-GAIN AI™ model. Dawgen Global illustration.

A message from our Executive Chairman

Across the Caribbean, financial institutions are under pressure to do more with less: serve customers faster, satisfy supervisors more fully and compete with digital entrants, all from operations that still depend on paper, spreadsheets and the knowledge of a few experienced people. Artificial intelligence promises relief. Too often, it delivers a new kind of work instead.

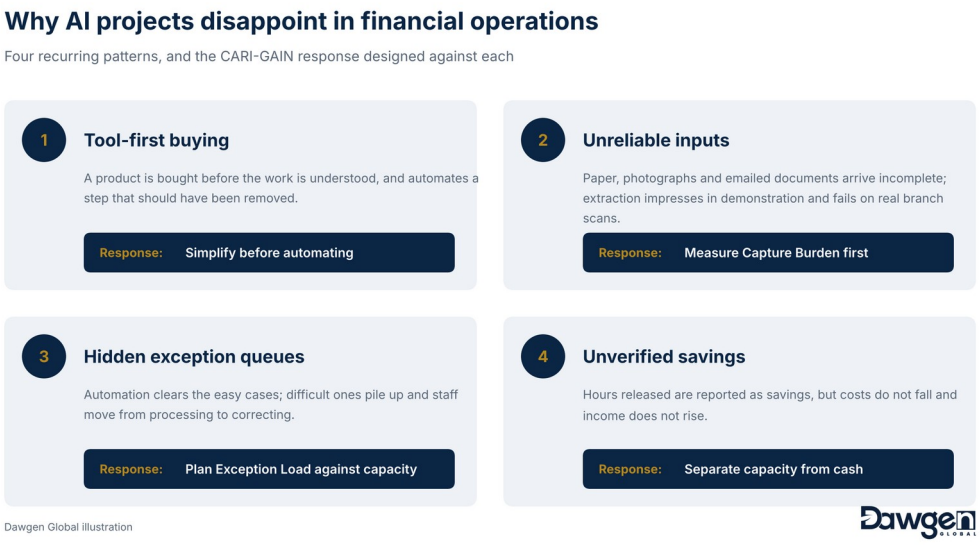
We built CARI-GAIN AI™ because we believe the region deserves a better way. It begins with the work itself — how a request enters your institution, how its information becomes reliable, who decides, how systems act and how the result is evidenced — and only then asks where AI belongs. It applies four tests at every step: can we trust the input, does a named person remain accountable, does the benefit reach earnings, and can every customer still be served.

For Caribbean financial institutions, AI creates value when reliable information moves through well-designed work, employees remain accountable, and the improvement reaches earnings. That is the standard we hold ourselves to, and the standard this framework helps your leadership team apply.

Dr. Dawkins Brown, Ph.D., MCMI, ACFE Executive Chairman, Dawgen Global

1 Why AI investments disappoint in financial operations

Most institutions do not fail at AI because the technology is weak. They fail because the technology is placed into work that was never redesigned to receive it. Four patterns recur.



Four reasons AI projects disappoint — and the CARI-GAIN response. Dawgen Global illustration.

Tool-first buying. A product is purchased after an impressive demonstration, before anyone has observed the workflow it is meant to improve. It automates a step that should have been removed.

Unreliable inputs. Applications arrive as photographs taken on a phone, scans with missing pages and emailed attachments. Extraction that looked flawless on clean samples struggles on real branch documents.

Hidden exception queues. Automation handles the easy cases. The difficult ones — the **exceptions**, cases that cannot be completed without a person — accumulate. Staff are moved from processing to correcting, and nothing is gained.

Unverified savings. “Hours released” are reported as savings. But unless costs fall or income rises, the hours are capacity, not cash. The board’s confidence erodes.

CARI-GAIN AI™ is designed against each of these patterns.

2 Built for Caribbean conditions

The World Bank has identified small markets, uneven connectivity and differing regulations as practical constraints on Caribbean financial digitalisation. Supervisors are paying closer attention: the Caribbean Group of Banking Supervisors made the impact of AI on the financial sector a key focus of its May 2026 annual conference, and the Centrale Bank van Curaçao en Sint Maarten has placed AI and advanced analytics at the heart of its 2026–2028 strategic plan. Much of the region continues to rely on data protection law, outsourcing rules and existing sector supervision rather than AI-specific legislation — which means existing obligations will be applied to new technology.

The Caribbean is not one operating environment. CARI-GAIN translates the region’s realities into design choices, and tests each one with your institution rather than assuming it.



Caribbean operating conditions and the design responses they require. Dawgen Global illustration.

3 The CARI-GAIN model

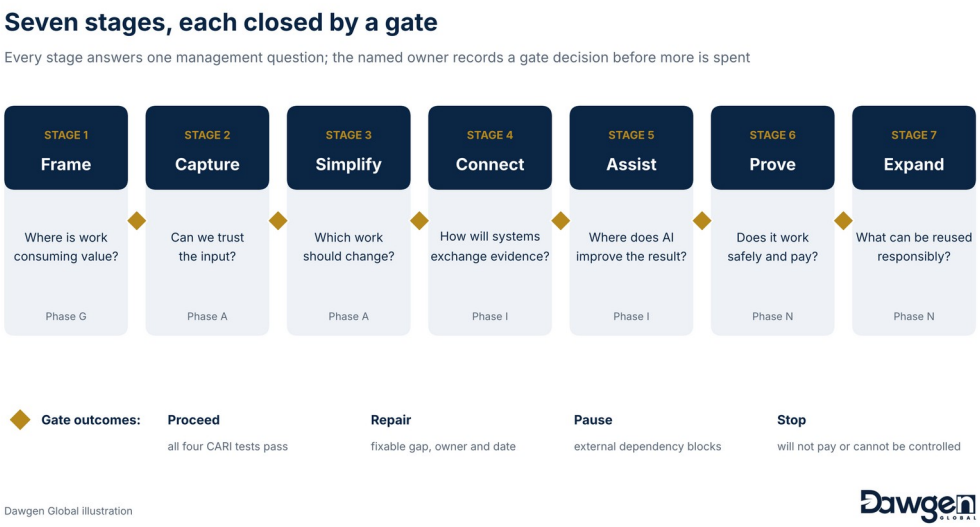
CARI-GAIN combines what must always be true — the four **CARI tests** — with the order in which work is done — the four **GAIN phases** and their seven stages.

3.1 The four CARI tests

Test	The question	What “passing” looks like
C — Capture	Can every material output be traced to a permitted source, a verified field and the rule or model version used?	Critical fields meet agreed accuracy on representative documents — including paper and photographs, not only clean digital inputs.
A — Accountability	Does a named person own each decision, with a defined limit on what the system	Reviewers have the information, time and authority to change the outcome.

Test	The question	What "passing" looks like
	may do and a real escalation route?	Someone can suspend the workflow.
R — Return	Does the expected benefit survive the full cost of capture, exceptions, integration, supervision and technology?	Your finance team has reviewed each benefit line, and there is an evidenced route to positive earnings.
I — Inclusion	Can every affected customer still complete the journey, and are affected staff involved, trained and redeployed?	Assisted routes remain open; abandonment and assisted-completion rates are tracked; staff plans are agreed before go-live.

3.2 The four GAIN phases and seven stages



The seven stages, their management questions and the gate at the end of each. Dawgen Global illustration.

Phase	Stage	What happens	What you receive
G — Gauge	1 Frame	We observe the work as it is actually done, measure volumes, handling time, delays, errors, overtime and customer impact.	A baseline signed by your business and finance owners; a ranked long list of workflows.
A — Align	2 Capture	We define the required record, measure the effort needed to make inputs reliable and set field-level validation.	A Capture Profile and a correction route for customers and staff.
	3 Simplify	We remove duplicate data collection, unnecessary approvals and re-keying before anything is automated.	An approved future-state process with controls and exception owners.
I — Integrate	4 Connect	We agree how systems exchange data, with completeness checks, access controls and recovery.	Interface and access designs that reconcile at every step.

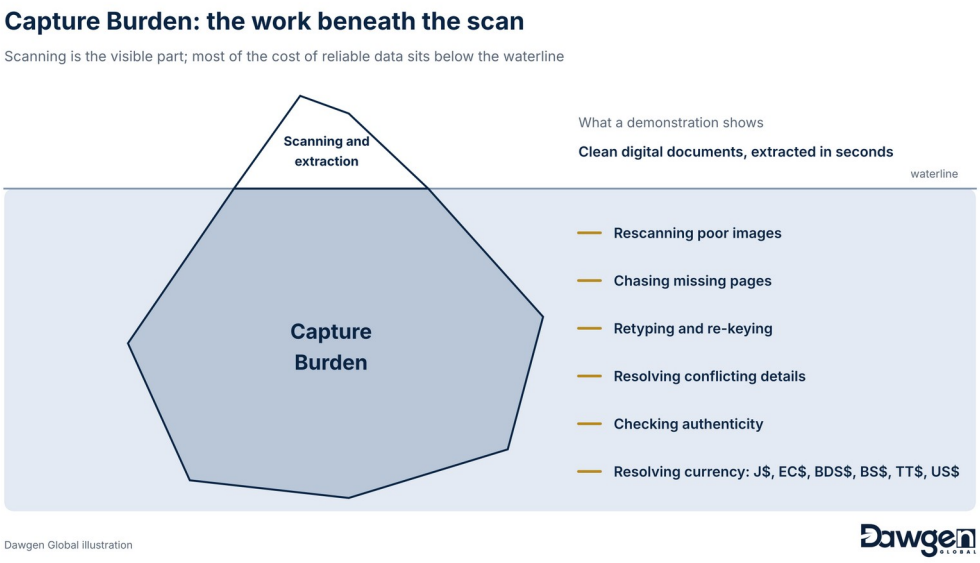
Phase	Stage	What happens	What you receive
	5 Assist	We allocate each task to rules, AI assistance or people, validate models and set authority limits.	A Decision Register and an Exception Plan sized to your staff capacity.
N — Net Results	6 Prove	We run a controlled pilot against thresholds agreed in advance.	Pilot results, a finance-reviewed Earnings Bridge and a recorded decision.
	7 Expand	We extend only what has been proven, revalidating documents, rules and economics for each new product or territory.	An extension plan and continuing monitoring.

3.3 Every stage ends in a decision

Each stage closes at a gate with four permitted outcomes. **Proceed** when all four CARI tests pass. **Repair** when a specific gap can be fixed. **Pause** when an external dependency — procurement, a core-system change, a regulatory process — blocks progress. **Stop** when the evidence shows the workflow will not pay or cannot be controlled. A framework that cannot stop a project is a sales process; CARI-GAIN treats a well-evidenced stop as a successful result.

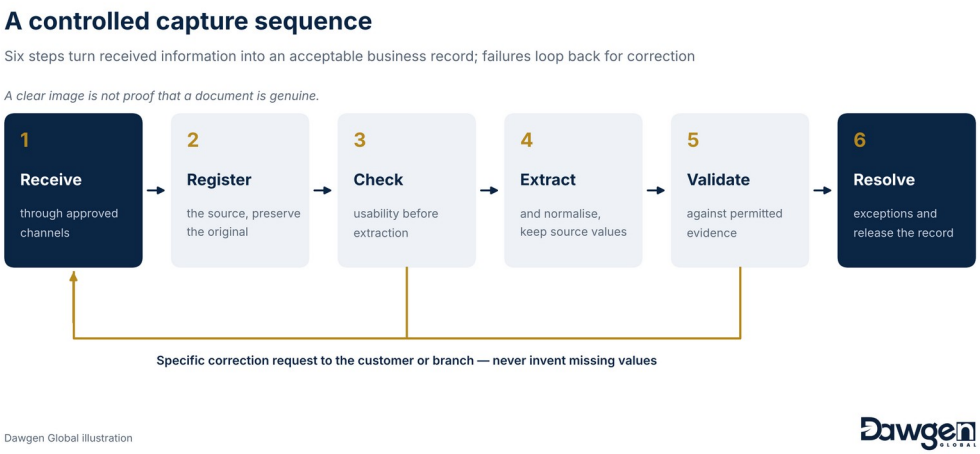
4 Capture: the foundation most programmes skip

Capture Burden is our term for the total work required to turn information your institution receives into a record it can rely on: rescanning poor images, chasing missing pages, retyping, resolving conflicting details, checking authenticity and confirming which currency a dollar sign refers to. Scanning alone does not remove it — and it is usually where the largest hidden cost sits.



Capture Burden: the work beneath the scan. Dawgen Global illustration.

CARI-GAIN applies a controlled six-step capture sequence, with a correction loop that returns a specific, immediate request to the customer rather than a silent rejection.



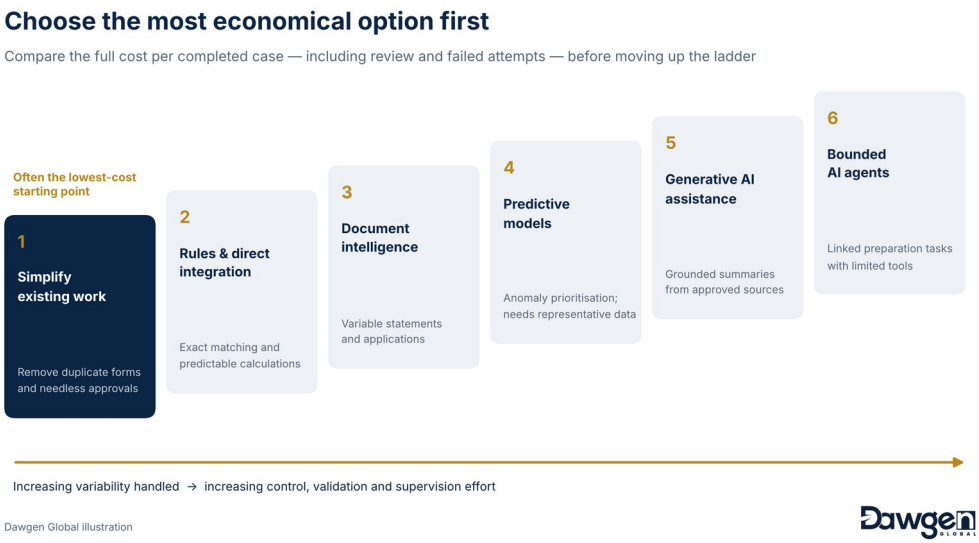
The controlled capture sequence. Dawgen Global illustration.

Measure	What it tells you
First-pass usable rate	The share of submissions accepted without correction.
Verified critical-field accuracy	How often key fields — identity, amounts, account numbers, beneficiaries — are correct when independently checked, by field and channel.
Capture cost per accepted case	The full cost of intake, extraction, correction and checking.
Customer completion burden	Repeat submissions, visits and elapsed time to complete a valid case.
Unresolved capture backlog	Cases awaiting correction, by age and owner.

Results are always reported by document type and channel, so that good digital inputs cannot conceal failure on paper-based cases. A model's own confidence score is never treated as proof of correctness.

5 Choosing the most economical solution

AI is not always the answer. CARI-GAIN compares simplification, rules-based automation and AI as competing options, on the complete cost per successfully completed case at your actual volumes — including failed attempts and human review.



Choose the most economical option first. Dawgen Global illustration.

Two design principles apply throughout. First, financial calculation, approval authority and transaction execution stay in controlled systems: **an AI explanation does not authorise a payment.** Second, documents and customer messages are treated as untrusted input; instructions hidden inside them can never change system permissions or business rules.

6 Where to start: priority workflows

Workflow	How CARI-GAIN shapes it	How value is evidenced
Payments and reconciliation	Exact matching first; AI suggests links only for unresolved items; reconciliation kept separate from funds release.	Cost per reconciled item; incorrect matches; aged breaks; close time.
Documents and onboarding	Completeness checks, field extraction and identity-evidence validation prepare the case; authorised staff decide eligibility.	Capture cost; first-pass completeness; application completion; critical-field errors.
Fraud investigation	Rules and validated models prioritise cases and assemble evidence; investigators decide.	Time per case; false positives; verified losses; sampled missed cases.
Compliance monitoring	Alerts consolidated and evidence summarised; qualified officers retain investigation and reporting.	Review time; overdue alerts; evidence completeness.
Customer support	Authentication before account access; answers only from approved sources; warm transfer to staff.	Verified resolution; repeat contacts; complaints.
Insurance and lending operations	Files prepared and gaps identified; calculations by approved rules; separate governance for automated decisions.	Handling cost; turnaround; claims or portfolio quality.

Every efficiency measure is paired with a control or customer-outcome measure, because a workflow can look faster while quietly getting worse.



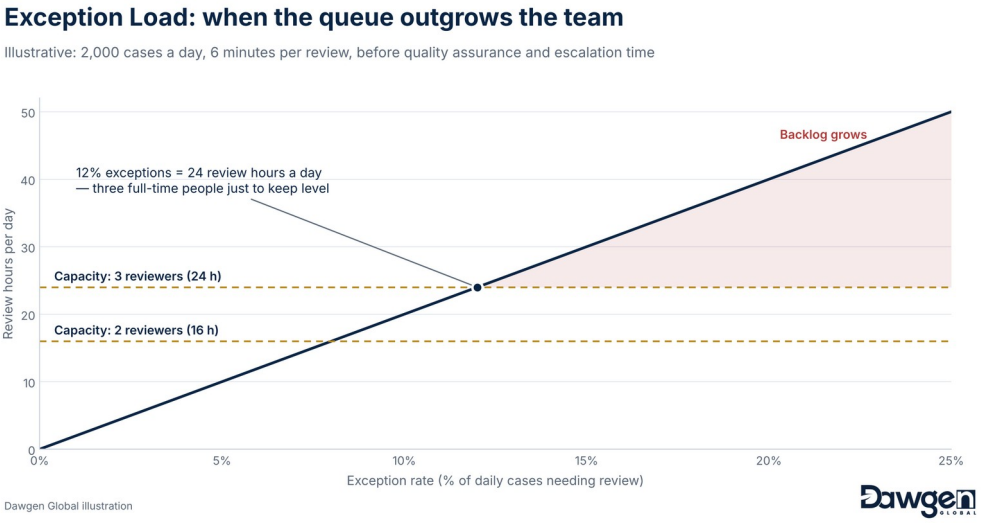
Speed measures need partners. Dawgen Global illustration.

7 Exception Load: planning the work automation leaves behind

Exception Load is the total staff effort needed to clear the cases automation cannot complete. It is simple to estimate and frequently ignored:

Daily review hours = daily cases × exception rate × minutes per review ÷ 60, plus quality assurance and escalation.

At 2,000 cases a day, a 12 per cent exception rate and six minutes per review, the queue needs 24 review hours every day — roughly three full-time people simply to keep it level. If exceptions exceed staffed capacity, CARI-GAIN improves capture or narrows scope before adding automation.



Exception Load rises quickly with the exception rate. Dawgen Global illustration.

The reconciliation pattern below shows the principle in practice: deterministic matching does the bulk of the work, and AI is confined to the unresolved items, with a person approving every suggestion during the pilot.



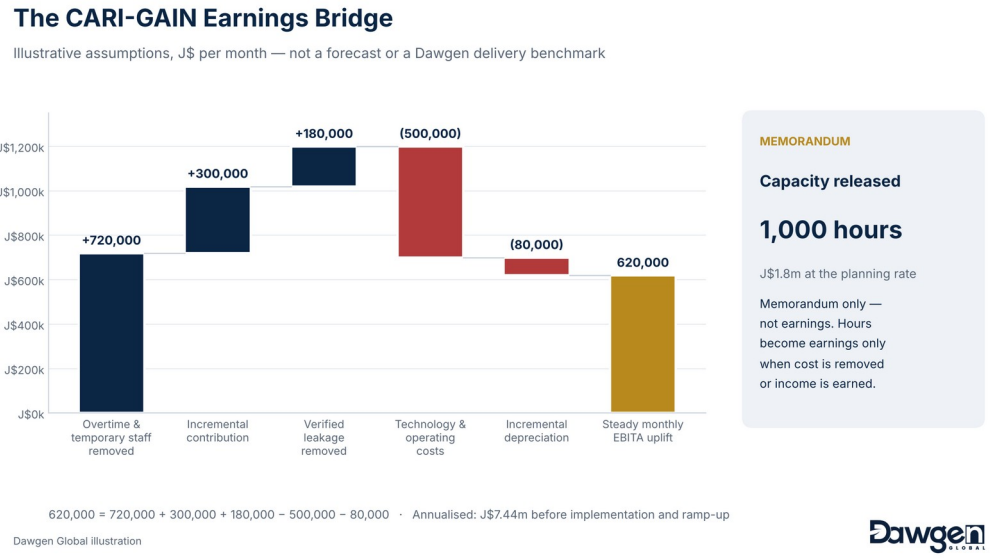
A redesigned reconciliation workflow. Dawgen Global illustration.

8 Proving the earnings: the CARI-GAIN Earnings Bridge

The **CARI-GAIN Earnings Bridge** separates six elements — capacity released, expenditure removed, incremental contribution, verified leakage removed, recurring costs and depreciation — so that hours saved, and income earned with those same hours, are never counted twice. We use **EBITA** (earnings before interest, tax and amortisation) as defined in your own management reporting; for deposit-takers and lenders, net interest income, impairment, cost-to-income and risk-adjusted returns are assessed alongside it.

The following illustration uses assumptions in Jamaican dollars per month. It is not a forecast or a performance claim.

An institution processes 24,000 records a month. Handling time falls from four minutes to 1.5 minutes per record, releasing 1,000 staff hours — J$1.8 million of capacity at a planning rate of J$1,800 an hour. Only part of that becomes earnings.



The CARI-GAIN Earnings Bridge (illustrative). Dawgen Global illustration.

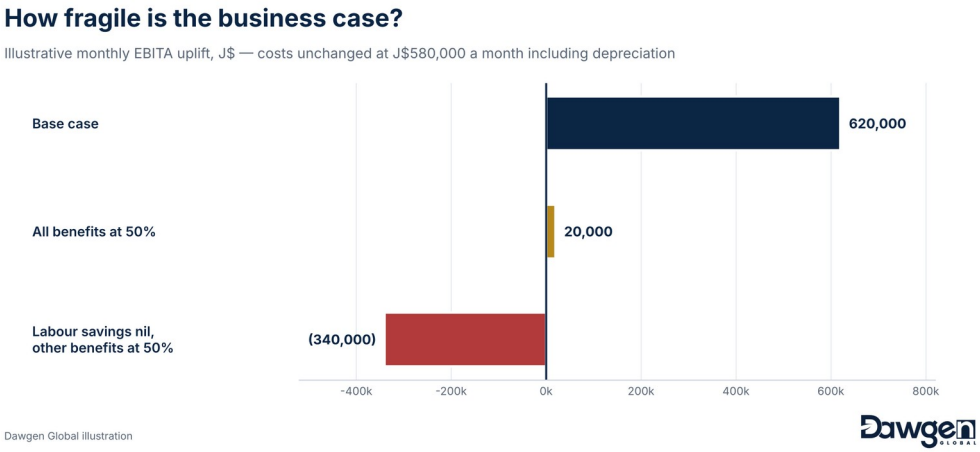
Overtime and temporary staffing actually removed (J$720,000) accounts for 400 of the released hours. Faster turnaround and fewer abandoned applications add J$300,000 of contribution after servicing, funding and expected-loss costs; verified processing leakage removed adds J$180,000. Technology and operating costs (J$500,000) and depreciation (J$80,000) are deducted, leaving a steady monthly EBITA uplift of J$620,000 — J$7.44 million a year. On an upfront investment of J$4.8 million, simple cash payback is about 6.9 months after full performance.

The other 600 hours carry no earnings until management removes a cost or earns income with them.



Capacity is not cash. Dawgen Global illustration.

Sensitivity matters as much as the base case. If all three benefits come in at half the expected level, the uplift falls to J$20,000 a month; if labour savings do not materialise and the other benefits halve, the workflow loses J$340,000 a month. That is why the Return test asks for finance sign-off on every benefit line.

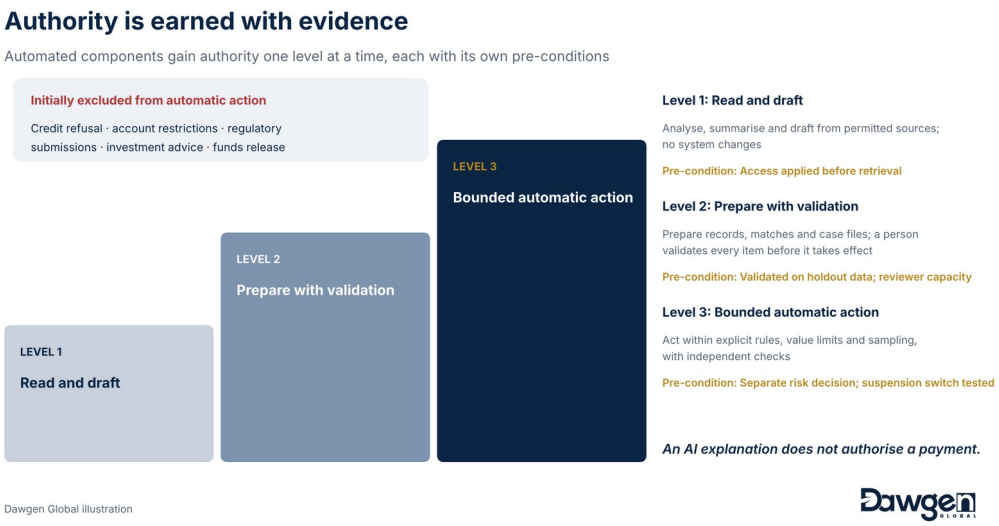


How sensitive is the business case? Dawgen Global illustration.

After go-live, the **Verified Earnings Ratio** — finance-verified uplift divided by business-case uplift — tells your board whether the promise is being kept.

9 Governance: authority is earned, not installed

Automation receives authority only as evidence accumulates.



Authority increases only with evidence. Dawgen Global illustration.

Six roles carry accountability. In a small institution, one person may hold more than one role — but the person who builds a workflow never approves its live authority.



Six accountable roles around every workflow. Dawgen Global illustration.

CARI-GAIN's controls include enterprise-approved tools, least-privilege access (each user and system sees only what it needs), encryption, contractual and technical prevention of customer data being used to train a provider's general models, protected logs, testing for manipulation and data leakage, monitoring of model and vendor changes, and a tested suspension switch with a manual fallback. An **Applicability Register** records obligations by jurisdiction, entity and activity — privacy, outsourcing, sector rules, AML/CFT, consumer protection, records and cross-border transfers — with a named owner and status for each.

10 Inclusion: culture becomes a design requirement

Relationship banking is a Caribbean strength. CARI-GAIN treats it as an asset to design around, not an obstacle to remove.

- **Ask the people who do and receive the work** — branch staff, operations teams, compliance officers and customers across ages, channels and locations.
- **Design for understanding** — plain language, local examples, and the ability for customers to correct captured information and ask for help.
- **Keep the assisted route** — a digital channel must never make a previously accessible service practically unavailable.
- **Invest in people** — branch champions, paid training time and redeployment plans agreed before go-live.
- **Measure what speed hides** — abandonment, repeat visits, complaints and assisted completion alongside turnaround.
- **Relationships support; controls decide** — familiarity with a customer never overrides identity checks or approval limits.

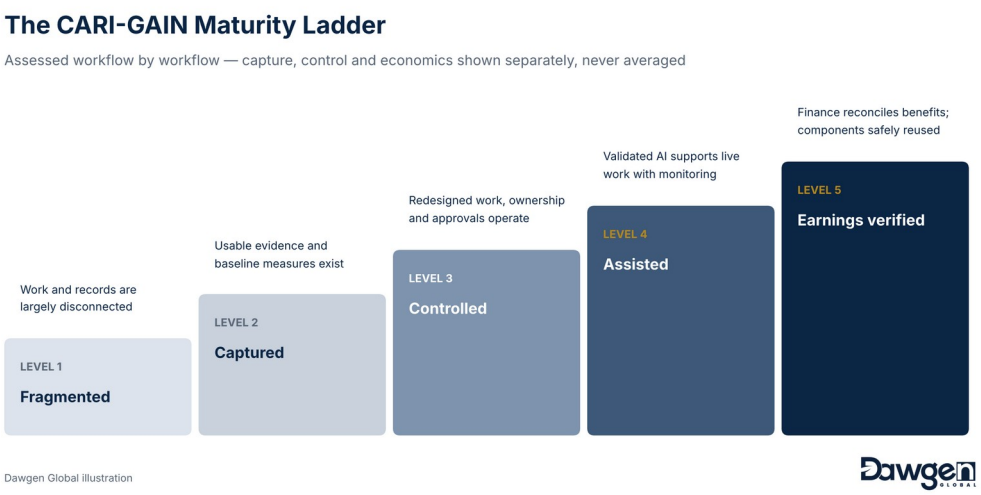
11 Readiness: choosing the right workflows

Before any workflow is ranked, mandatory conditions are confirmed: a lawful processing purpose, a named owner and reviewer, a credible baseline, a permitted integration route, defined exception and recovery arrangements, and completed legal, privacy, security and regulatory review. Workflows that pass are ranked with the **CARI-GAIN Opportunity Score**, a weighted 100-point assessment based on documented evidence.



The CARI-GAIN Opportunity Score, with a worked example. Dawgen Global illustration.

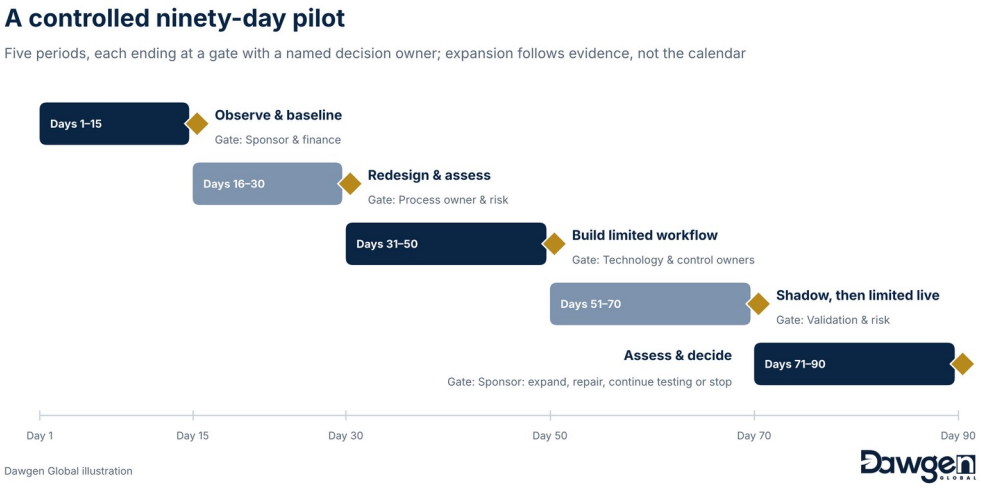
Capability is then tracked on the **CARI-GAIN Maturity Ladder**, assessed workflow by workflow. A critical control failure is never averaged into an attractive institution-wide rating.



The CARI-GAIN Maturity Ladder. Dawgen Global illustration.

12 The controlled ninety-day pilot

Where prerequisites and data access exist, a single end-to-end workflow can be taken from observation to a board-defensible decision in about ninety days. Procurement, core-system changes or regulatory processes can extend the timetable; Dawgen Global sizes the team to meet your deadline where scope allows.



The ninety-day pilot and its decision gates. Dawgen Global illustration.

Before testing begins, a **pilot acceptance contract** fixes the sample, test periods (including peak dates and disrupted connections), how correct answers will be independently established, and numerical thresholds for each material field, decision and service outcome. Production requires acceptable accuracy on critical fields, no unresolved material control defect, sufficient review capacity, a successful recovery exercise, tested customer escalation, a completed Inclusion check and a finance-reviewed business case. Automatic processing stops whenever a material control fails.

13 How Dawgen Global works with you



The CARI-GAIN engagement ladder. Dawgen Global illustration.

Engagement	Purpose	What you receive
CARI-GAIN Scan	A fixed-scope diagnostic: where work consumes value and whether AI belongs there.	Baseline for priority workflows; Opportunity Scores; ranked workflow portfolio; maturity rating; business case for your first pilot; initial Applicability Register.
CARI-GAIN Pilot	Prove one end-to-end workflow safely and economically.	Workflow Charter, Capture Profile, Decision Register, Exception Plan, pilot record, finance-reviewed Earnings Bridge and a recorded gate decision.
CARI-GAIN Scale	Extend proven components across products, branches, entities or territories.	Approved integrations and controls, training, monitoring and knowledge transfer.
CARI-GAIN Assure	Continuing oversight of live workflows.	Monthly benefits verification, model and vendor change reviews, exception and control reporting, annual maturity reassessment.

We own the delivery. Dawgen Global takes responsibility for completing each engagement, then trains your team so that knowledge transfers once the work is done — your people are not asked to carry the project alongside their day jobs. Each engagement is scoped before it is priced, and fees are customised to your circumstances and the deliverables agreed in your engagement letter. For credit unions and smaller institutions, CARI-GAIN can be delivered as a managed service with segregated records and named institutional owners. You are never made dependent on Dawgen Global or a technology supplier without workable data export and transition arrangements.

14 Ten questions every board should ask about AI

1. Which workflow is this investment meant to improve, and has anyone observed it end to end?
2. What does one case cost today, and has finance signed that baseline?

3. What share of inputs can be used first time — on paper and photographs as well as digital forms?
4. How many cases will still need a person, and do we have the staff hours to clear them?
5. Who is accountable for each decision the system touches, and who can switch it off?
6. Which actions are excluded from automation, and who approved that list?
7. Which benefits are cash, and which are capacity only?
8. What happens to the business case if the benefits come in at half?
9. Can every customer still complete the journey, including those without a modern phone or reliable data?
10. What thresholds, set before testing, will tell us to proceed, repair, pause or stop?

15 Why Dawgen Global

- **Caribbean understanding.** Over 24 years serving Caribbean business, across 35 territories in the Caribbean and the Americas, with all services managed centrally from our Caribbean headquarters for consistent quality.
- **Multidisciplinary depth.** CARI-GAIN brings together our Technology & Cyber, Audit & Assurance, Finance & BPO and Growth & Recovery specialists — process, data, controls, finance and change in one team.
- **Earnings discipline.** We measure AI by its verified contribution to earnings, not by the number of tools deployed.
- **Delivery ownership.** We complete what we start, then transfer knowledge to your team.

> **Start with the CARI-GAIN Scan**
> Find out where work is consuming value in your institution, which workflows are ready for AI, and what a controlled ninety-day pilot would deliver. Contact Dawgen Global's advisory team to arrange an initial conversation with your leadership.
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About Dawgen Global

Dawgen Global is an independent, integrated multidisciplinary professional services firm serving 35 territories across the Caribbean and the Americas, with over 24 years serving Caribbean business. Its services span Audit & Assurance; Tax Advisory; Technology & Cyber; Finance & BPO; Growth & Recovery; and HR & Legal.

As a multidisciplinary firm, Dawgen Global offers some regulated services; in each case the head of the regulated division holds the appropriate professional practice licence in the respective jurisdiction.

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Important information

This publication describes Dawgen Global's methodology for general information. Illustrative figures are assumptions used to explain the method; they are not forecasts, benchmarks or promises of results. Nothing in this publication is legal, regulatory or investment advice; institutions should confirm their obligations in each jurisdiction. CARI-GAIN AI™, the CARI-GAIN Earnings Bridge, Capture Burden, Exception Load, the CARI-GAIN Opportunity Score and related terms are Dawgen Global's own; the underlying technologies and general improvement methods remain widely available. Regional context draws on publications by the World Bank (November 2025), the Bank for International Settlements Financial Stability Institute (FSI Insights 73, March 2026),

the Central Bank of Barbados (July 2025), the Centrale Bank van Curaçao en Sint Maarten (Strategic Plan 2026–2028) and reporting of the Caribbean Group of Banking Supervisors' 2026 annual conference.

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