



**Leader in the Brazilian market in
state-of-the-art technological
solutions for payment means,
Customer Experience (CX) and
clients' loyalty and incentives**

**FEBRUARY
2022**

CARD
B3 LISTED NM

About CSU

WHO WE ARE?



03. Business

04. History

05. Market

06. Clients



PAYMENTS

Full service for card activity
 High availability (**24x7**)
 High **security and precision**
 Robustness for **large volumes**

R\$ 230B processed*

BaaS

Modern and flexible technology
Digital accounts (Individuals and Companies) + App
Embedded finance concept
Financial services marketplace

Market of R\$ 2B (2025+)

LOYALTY

Loyalty and incentive management
 Customer **engagement**
Points management platforms
Redemption marketplace (**OpteMais**)

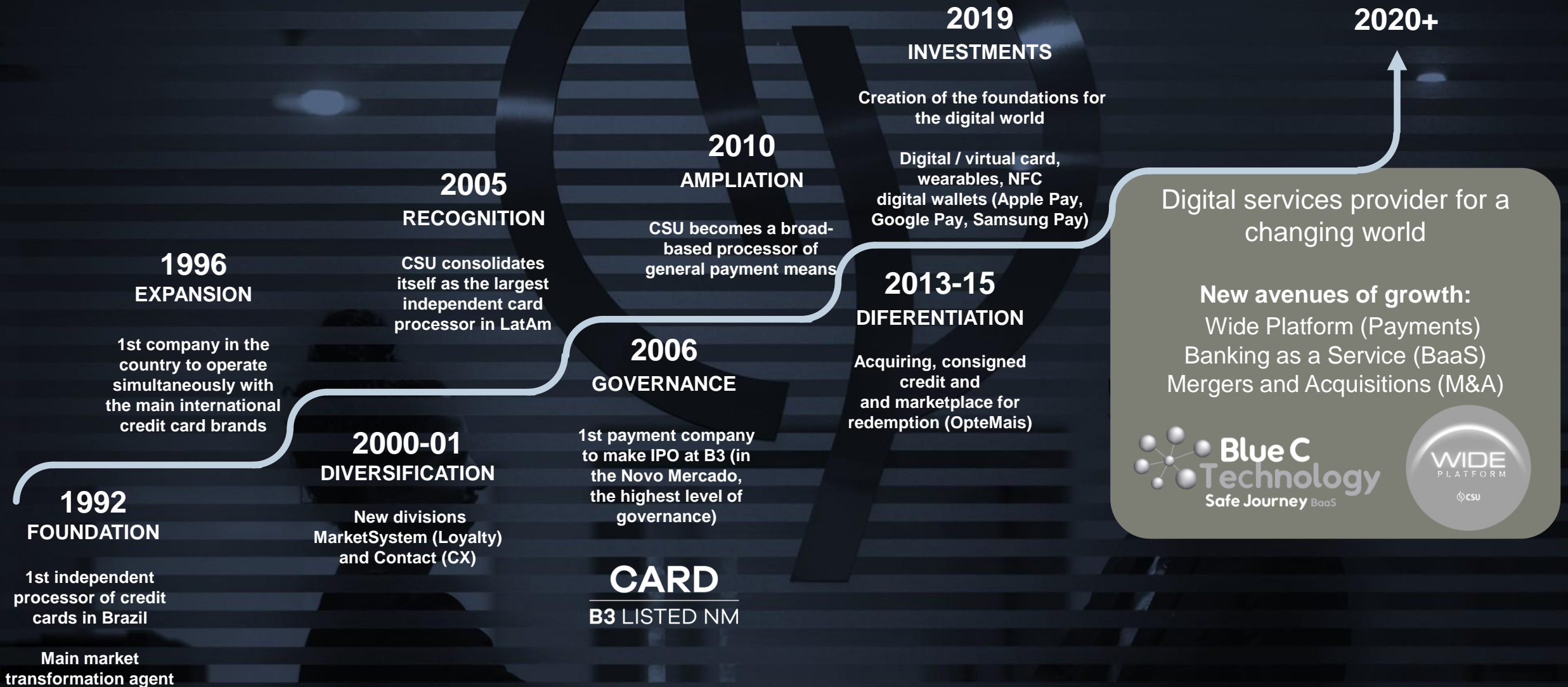
500K types of redemption (SKUs)



CX

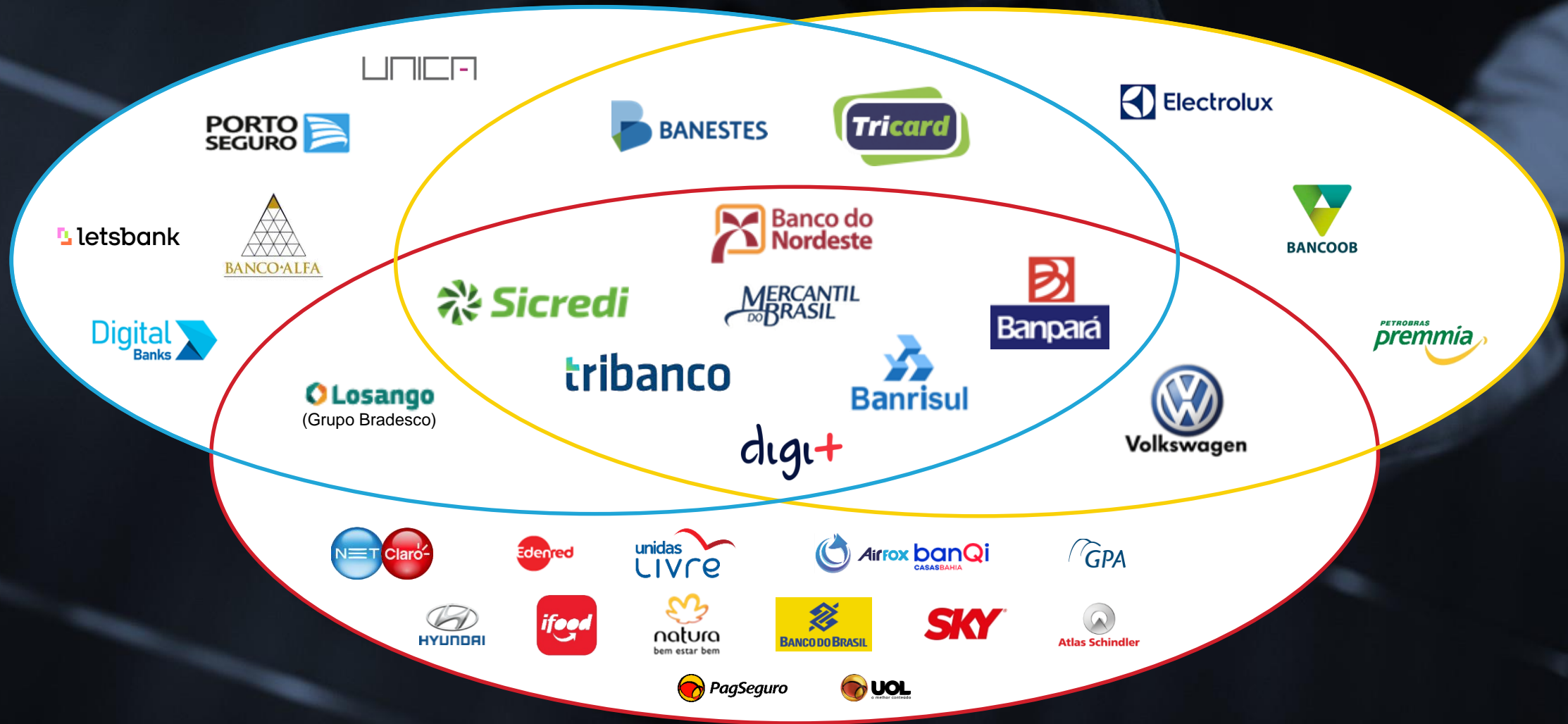
Omnichannel relationship
 Focus on the **end customer**
 Use of **automation and bots**
Digital economy demands

28M de attendances/year





Payments + Loyalty & Incentives + Customer Experience



WHAT WE DO?



08. Payments (1/2)

09. Payments (2/2)

10. Loyalty

11. CX

12. Innovation



CSU is a B2B provider that processes transactions of issuers and acquirers



*3Q21 Financials

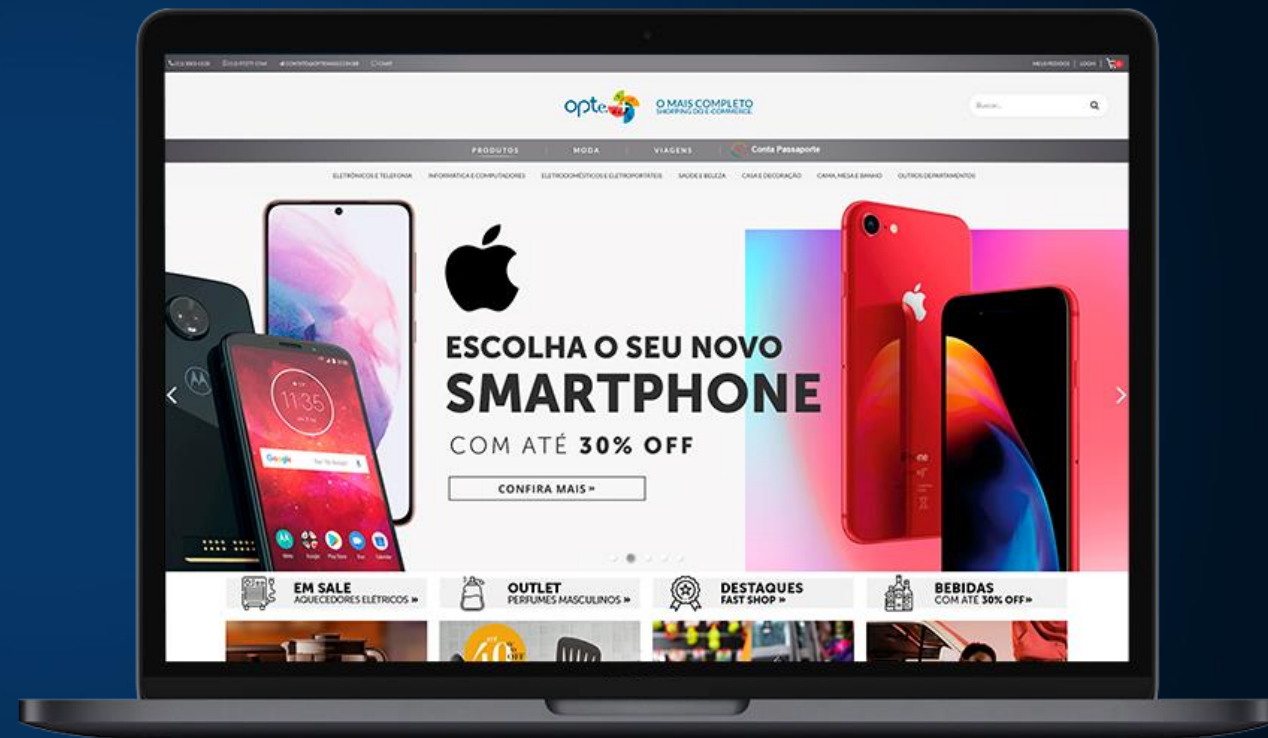
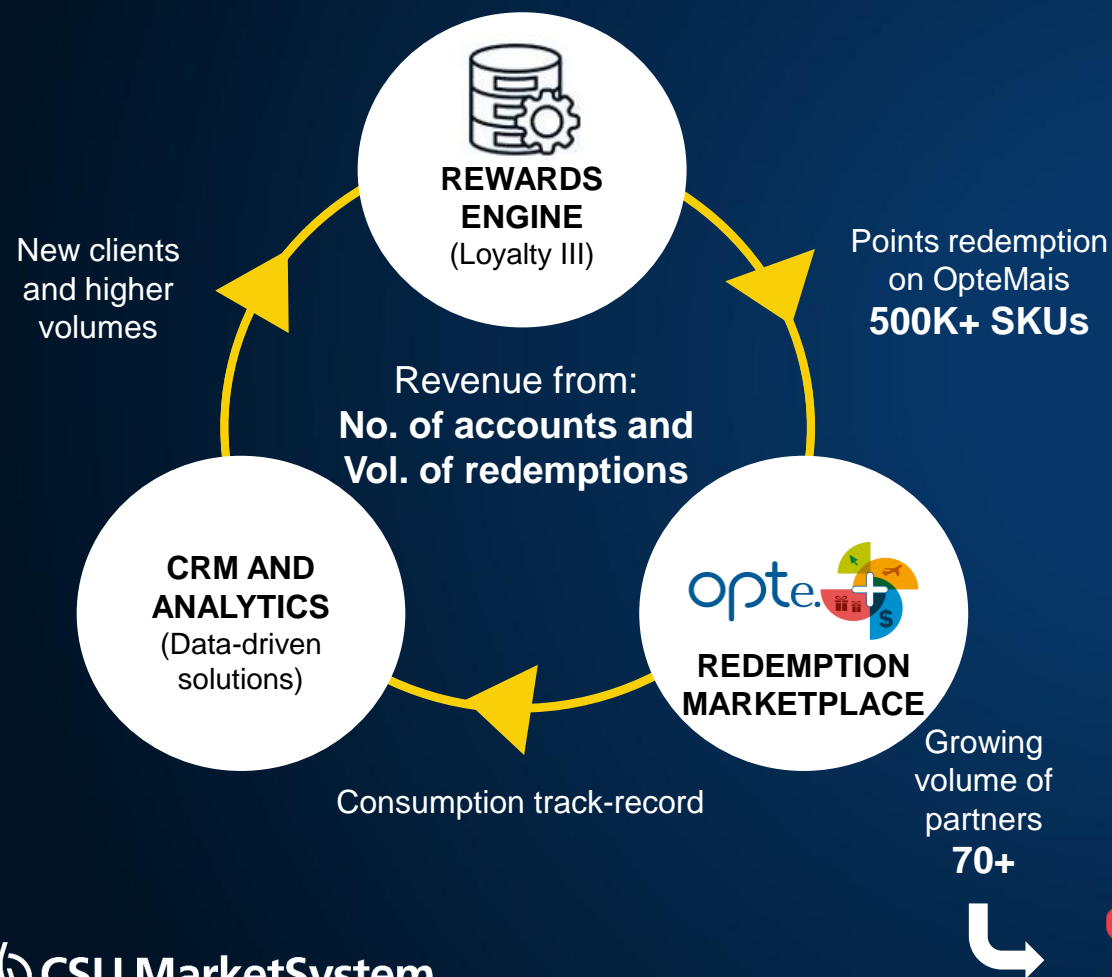
29 mi
registered cards

732 mi*
processed transactions

R\$ 230 bi*
transacted

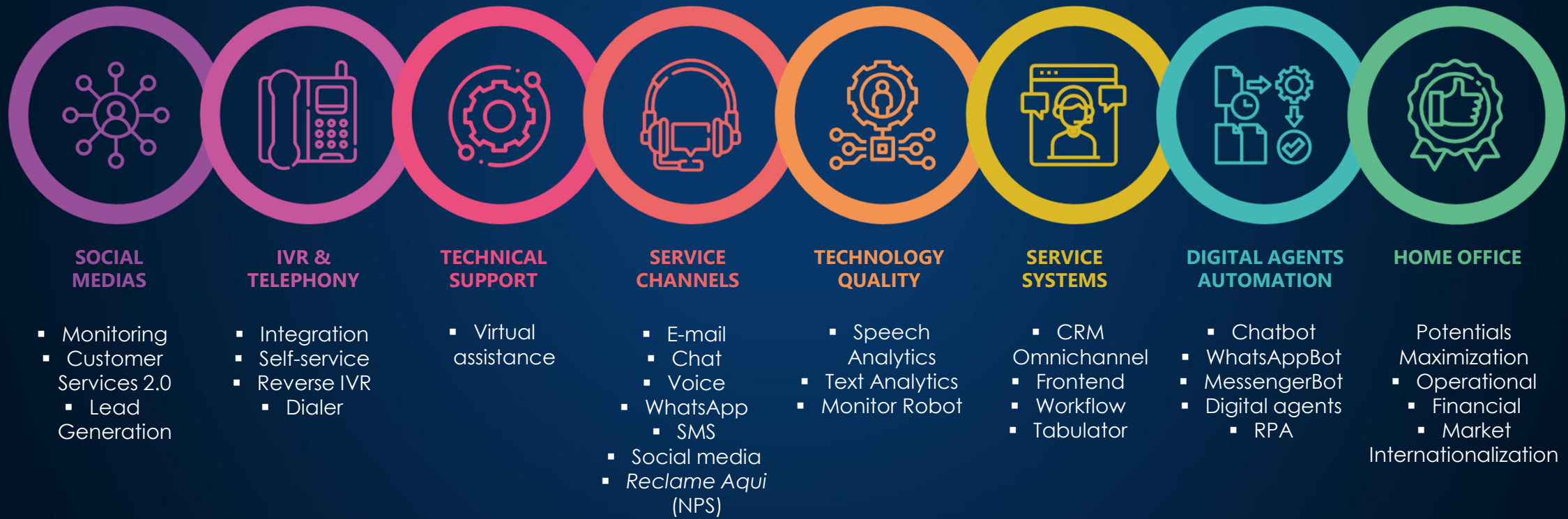
~4 bi*
consumed APIs



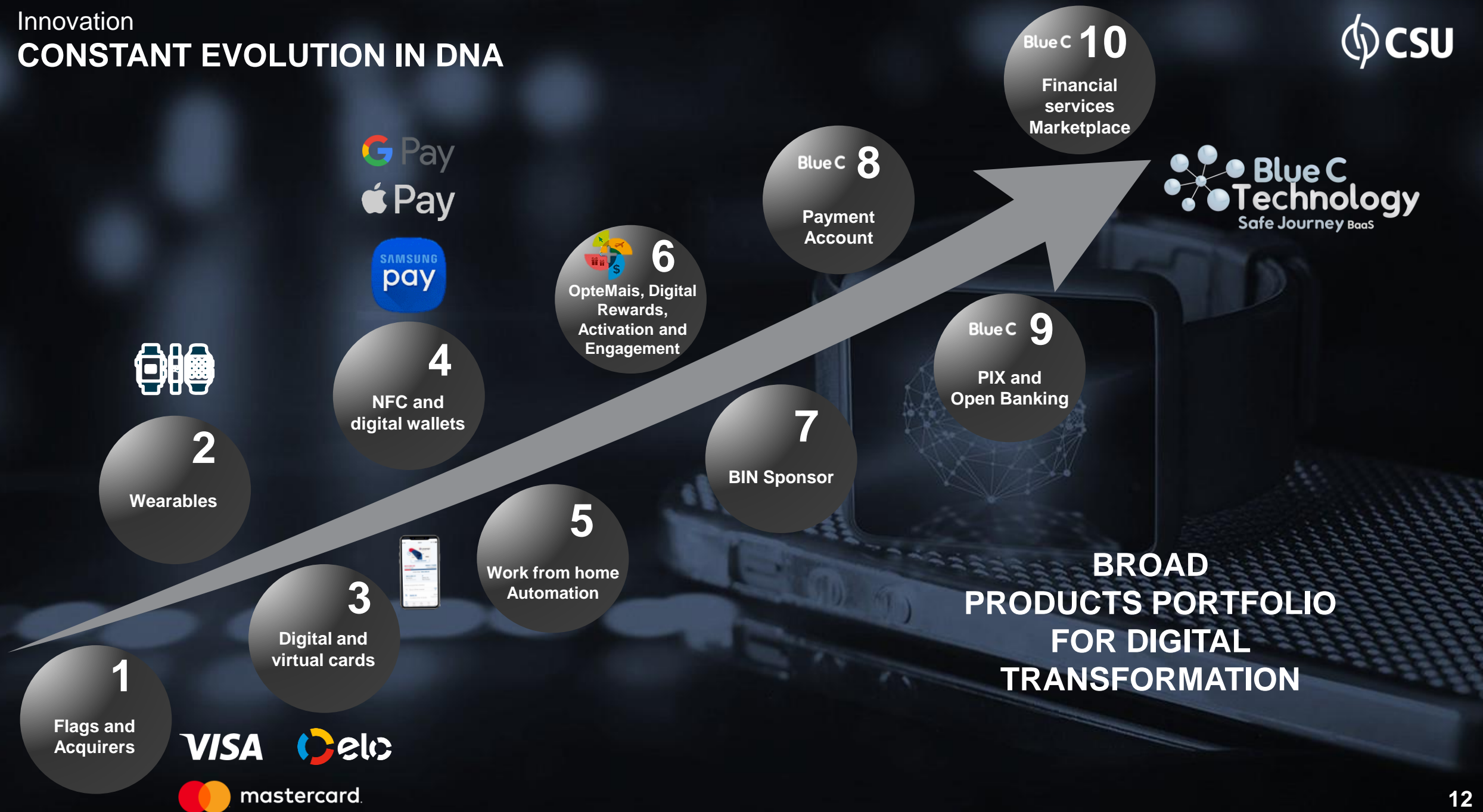


Access: WWW.OPTEMAIS.COM.BR

Customized products according to the contractor and business segment needs.



Innovation
CONSTANT EVOLUTION IN DNA



AVENUES OF GROWTH



14. Strategy

15. Wide Platform

16. Blue C Technology

17. M&A



A

Leverage revenues and expand margins
(Payments, Loyalty e CX)

B

Banking as a Service - BaaS offer
(via Blue C Technology)

C

Accelerate and consolidate new business in digital markets
(M&A)

Electronic payment transaction
processing platform that combines
security, performance, agility and **flexibility**

VisionPLUS®



Go Big

Go Fast



Microservices
architecture



High resource
flexibility



APIs
Integration



Safety,
adherent to PCI



Continuous
development



24x7 redundant
operation



100% digital accounts

CSU Credentials

Experience

_Leader in Brazil in technological solutions

Governance

_Listed on B3's Novo Mercado since 2006

Flexible model

- _Modular services
- _Based in APIs
- _Parameterizable rules engine

State-of-the-art technology

- _Architecture in microservices
- _State-of-the-art core banking*
- _100% in public cloud

Full Service Blue C

State-of-the-art core banking...

- _100% digital onboarding
- _Integrated to SPB (TED) and SPI (PIX)
- _Payroll (bank slips and bills)

... totally integrated with CSU solutions...

- _credit and pre-paid cards
- _Loyalty programs + marketplace OpteMais
- _CX management (final customers)

... providing the most complete experience to users!

- _Financial services marketplace (via partners)
- _Relationship SuperApp

Target-markets

Companies of any size, in different segments



Payment
Intermediator



E-Commerce



Industry



Retail



Utilities



Insurance



Accelerate and consolidate new digital businesses

FOCUS ON STRENGTHENING PAYMENTS AND BAAS BUSINESSES



M&A main goals:

Maximize growth (clients and revenues)

Reach new key segments

Accelerate time-to-market for new solutions and technologies

Strengthen business at the base (cross-sell)

Mature Co.

Fintechs and Startups

Model	Controlling shareholder	Minority interest
Share	51-100%	5-100%
Revenue (R\$ M)	25 - 150	2.5 - 10
EBITDA Margin	> 20%	N/A
EV/Sales	2-4x 12M	4-10x NTM

Potencial targets

300+

Mapped companies

225

Negotiations

60

Signed NDAs

16

Completed transactions

1



R\$ 10.0 million (mar/21)

RESULTS AND PEERS

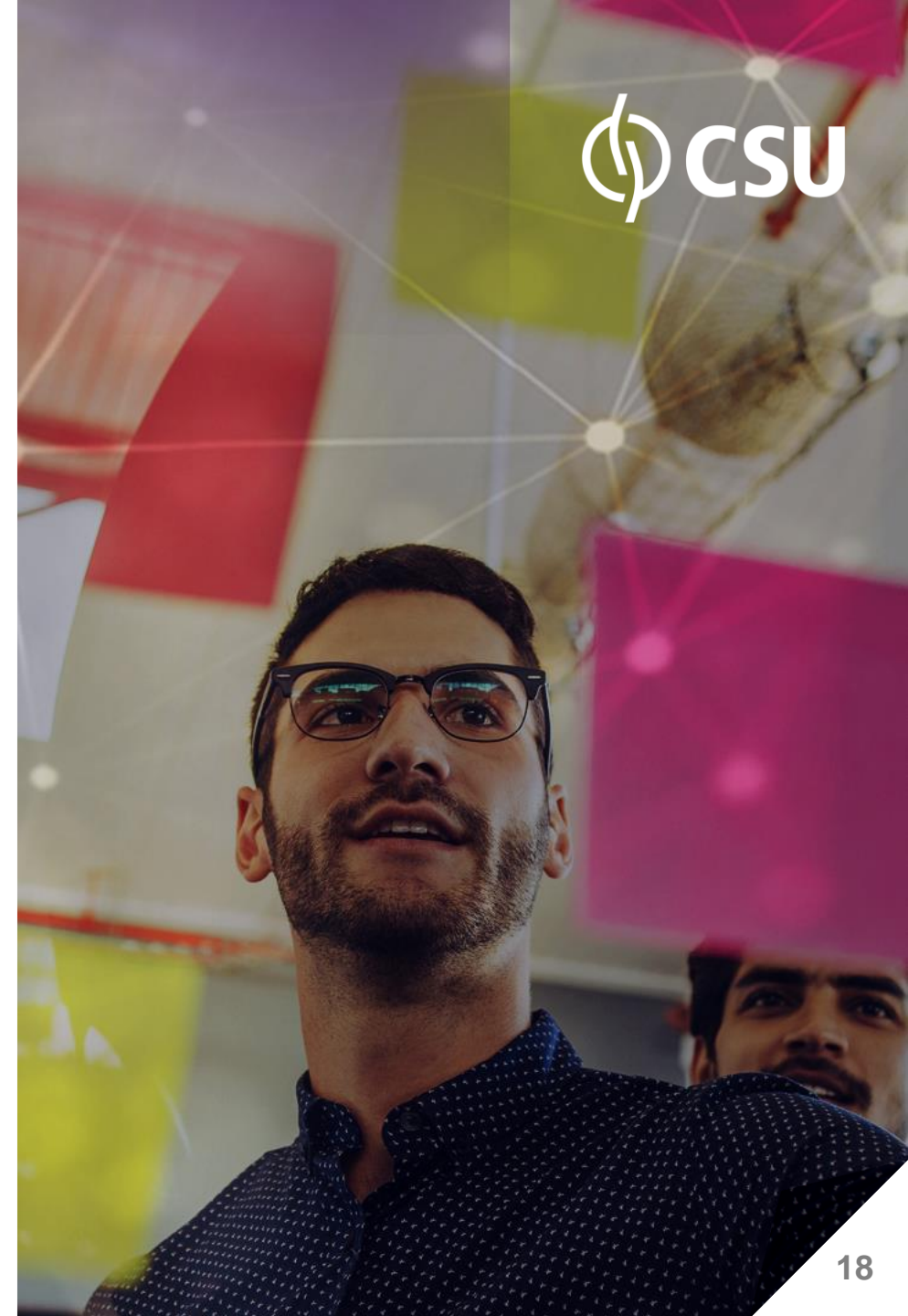


19. Highlights (3Q21-12M)

20. Quarter evolution

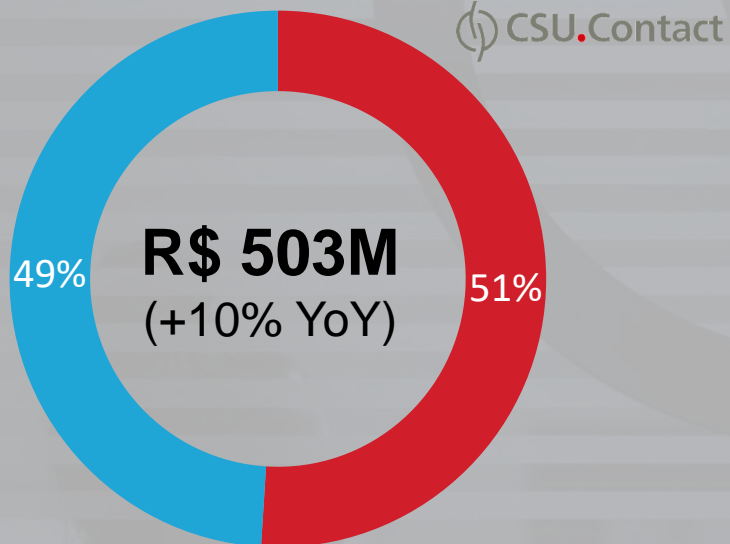
21. Capital structure

22. EV/EBITDA Multiple





NET REVENUE

Recurrence: 98%

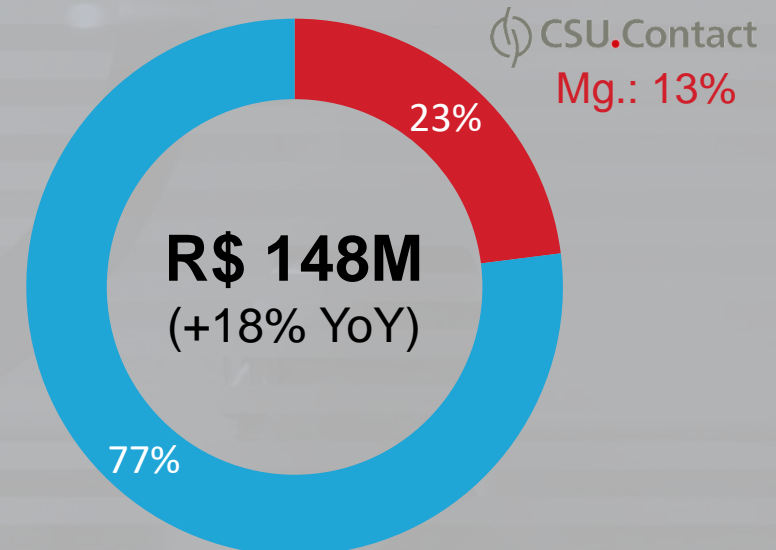


R\$ 503M
(+10% YoY)



 CSU.CardSystem
+
 CSU.MarketSystem

EBITDA

EBITDA Margin: 29%

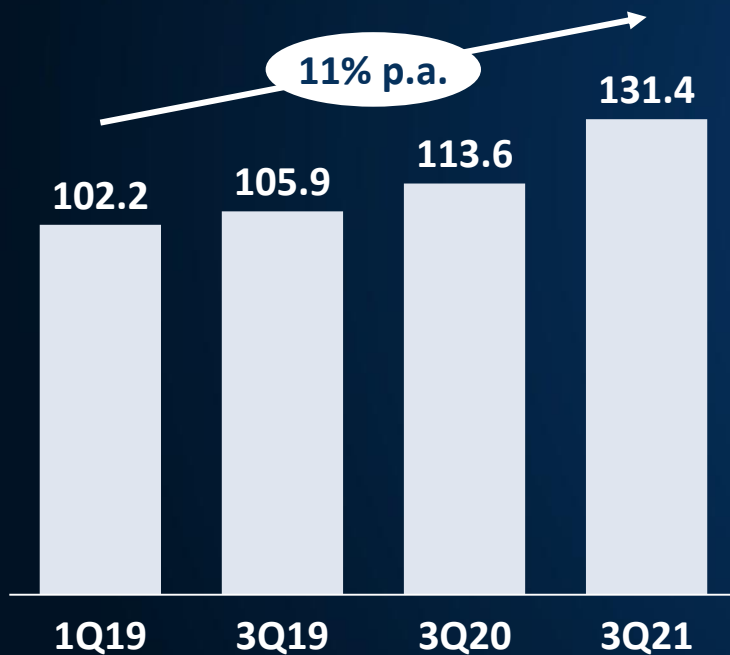


R\$ 148M
(+18% YoY)

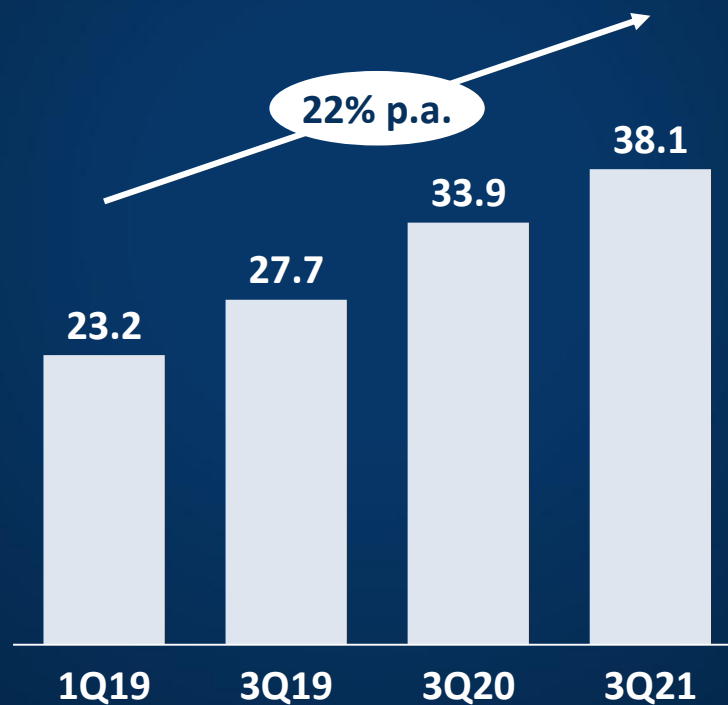
 CSU.CardSystem
+
 CSU.MarketSystem
Mg.: 46%

STRONG INCREASE IN PROFITABILITY WITH CONSISTENT GROWTH

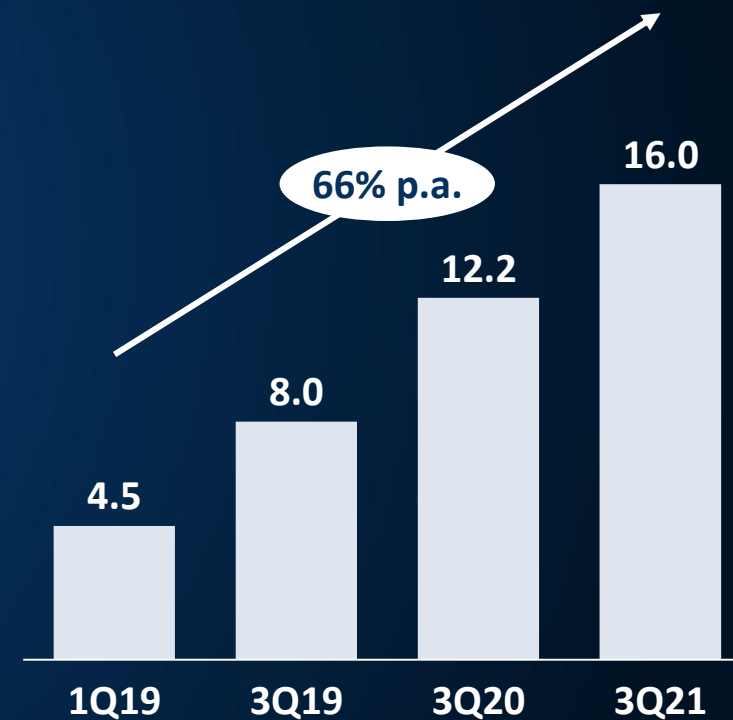
Net revenue



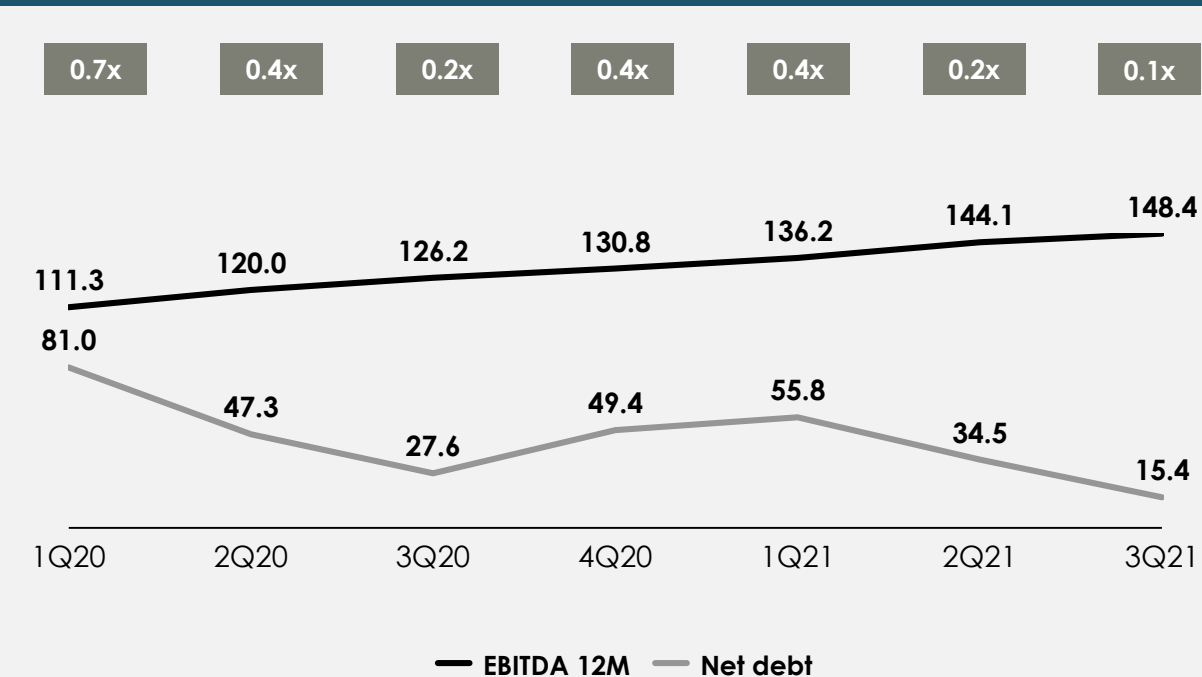
EBITDA



Net income



Net debt / EBITDA 12M

**HIGH PAYOUT**

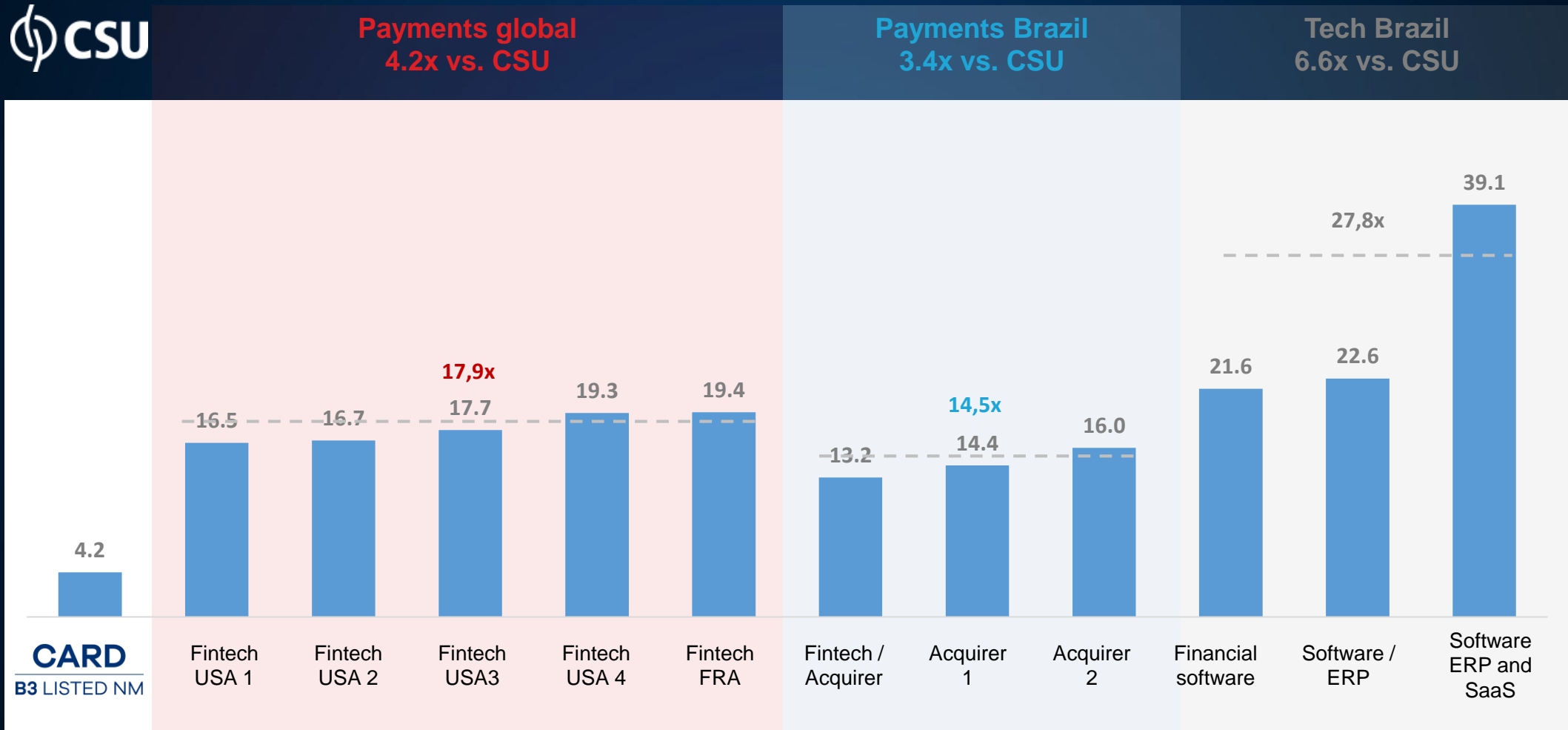
(% of net income)

» 2019: **39%**
IOC R\$ 10.6 M

» 2020: **40%**
IOC R\$ 12.5 M
Divid. R\$ 6.0 M

» 9M21: **23%**
IOC R\$ 10.0 MM

» 4Q21: **N/A**
IOC R\$ 4.0 MM



ESG PRACTICES



24. Environmental and social

25. Governance

26. Management



Environmental and Social ESG INITIATIVES FOCUSED ON A SUSTAINABLE FUTURE



CSU Institute

Since 2003, promotes actions for digital inclusion with the community, through the training of young people and adults who wish to enter the job market.

- **28,5 thousand** people developed
- Solidarity benefit to various institutions
- **R\$ 250 thousand** invested (2018-2020)

Offered courses:

- Introduction to Computing & Typing
- Office (Word, Excel, PowerPoint and Access)



Employees

- Total staff (Dec/20): **5,947**, 71% fem. and 29% male.
- Young Talents Program: internship (students) and trainee (graduates)
- CSU.Contact Corporate University: 42 courses for 250 leaders
- **263.5 thousand hours** of training (2020)



Environmental impact management

- Selective collection and proper disposal of waste
- Monitoring of consumption indicators to optimize natural resources (water and energy)
- Awareness campaigns against waste



Internal health and wellness campaigns

- Voice care awareness actions
- Flu vaccination
- Prevention of Sexually Transmitted Diseases (STDs)
- Breast cancer prevention
- Creation of the “CSU Come by Bike” Project
- Epidemiological control program
- Healthy pregnancy program
- Contingency plan and fight against covid-19



Directors



Antônio Kandir
Independent (Chairman)



Marcos Ribeiro Leite
Member (Founder)



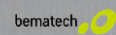
Rubens Barbosa Filho
Independent



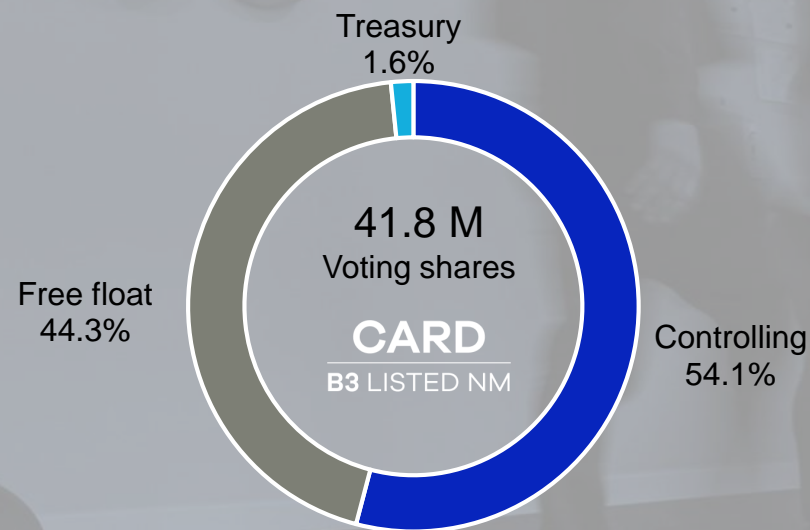
Antônio Martins Fadiga
Independent



Paulo Sérgio Caputo
Independent



Cap table (11/17/2021)



Strong evolution of liquidity (ADTV):
R\$ 1.0M (2019), R\$ 4.1M (2020) and R\$ 6.7M (2021)



Market Maker

Presence in 7 indexes

SMLL B3 IBRA B3 IFNC B3
IGC B3 IGC-NM B3 ITAG B3 IGCT B3

Corporate



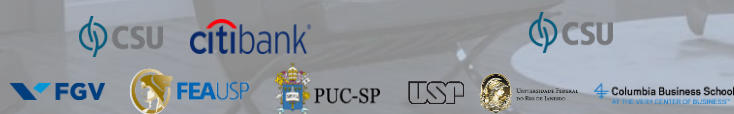
Marcos R. Leite
CEO*

29+ CSU



Ricardo R. Leite
Investor Relations*

22+ CSU



Guilherme Rocha
CFO*

15+ CSU



Decio Burd
HR Head

12+ CSU



José Leoni
Capital markets

1+ CSU



Fábio Wagner
Controls and Risks

1+ CSU



Operations/Commercial



Fabiano Droguetti
COO/CTO*

3+ CSU



Renato Búfalo
CX Operations

7+ CSU



Anacristina Lugli
Clients Relationship

26+ CSU



Daniel Moretto
CSO

2+ CSU



Pedro Campos
Loyalty Head

1+ CSU





Investor Relations

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