



CSUD

B3 LISTED NM

Earnings Call
3Q22

Guidelines and Legal Warning



Good morning everyone, welcome to CSU's conference call regarding the 3Q22 results. Present today are our IR Director, Pedro Alvarenga, CFO Guilherme Rocha and the Company's IR team. This conference call is being recorded and all participants will be able to listen, see the speakers and follow the presentation.



The presentation will be in Portuguese with simultaneous English translation. For those who want to listen to the presentation in English, it can be accessed by pressing the interpretation button on the bottom right corner and choose the option English.



The statements contained in this document related to business perspectives, projections of operating and financial results and those related to growth perspectives of the Company are merely forecasts and, as such, are based exclusively on the Executive Board's beliefs and assumptions about the future of the business. These expectations depend substantially on market conditions, the performance of the Brazilian economy, the sector and the international markets and, therefore, are subject to change without prior notice. All variations presented here are calculated based on the numbers in thousands of reais, as well as rounding. Forward-looking considerations are not guarantees of performance. They involve risks, uncertainties and assumptions, as they refer to future events and, therefore, depend on circumstances that may or may not occur. Investors should understand that general economic conditions, industry conditions and other operating factors may affect the future results of the Company and lead to results that differ materially from those expressed in such forward-looking statements. This presentation is based on performance comments and includes accounting and non-accounting data, such as operating, financial and pro forma data and expectations of the Company's management. The non-accounting data has not been subject to review by the Company's independent auditors.

PIONEERING AND INNOVATION



Construction

1992 - 2005

- First independent card processor in Brazil
- First company to work simultaneously with major international card flagships.
- Agent of Transformation of the Credit Card Business
- Creation of Loyalty and Customer Experience verticals



Consolidation

2006 - 2019

- First company in its segment to go public
- Becomes a broad-based processor of payment methods
- Diversification through acquiring, consigned and OPTe+
- Largest Credit Card processor in Latin America

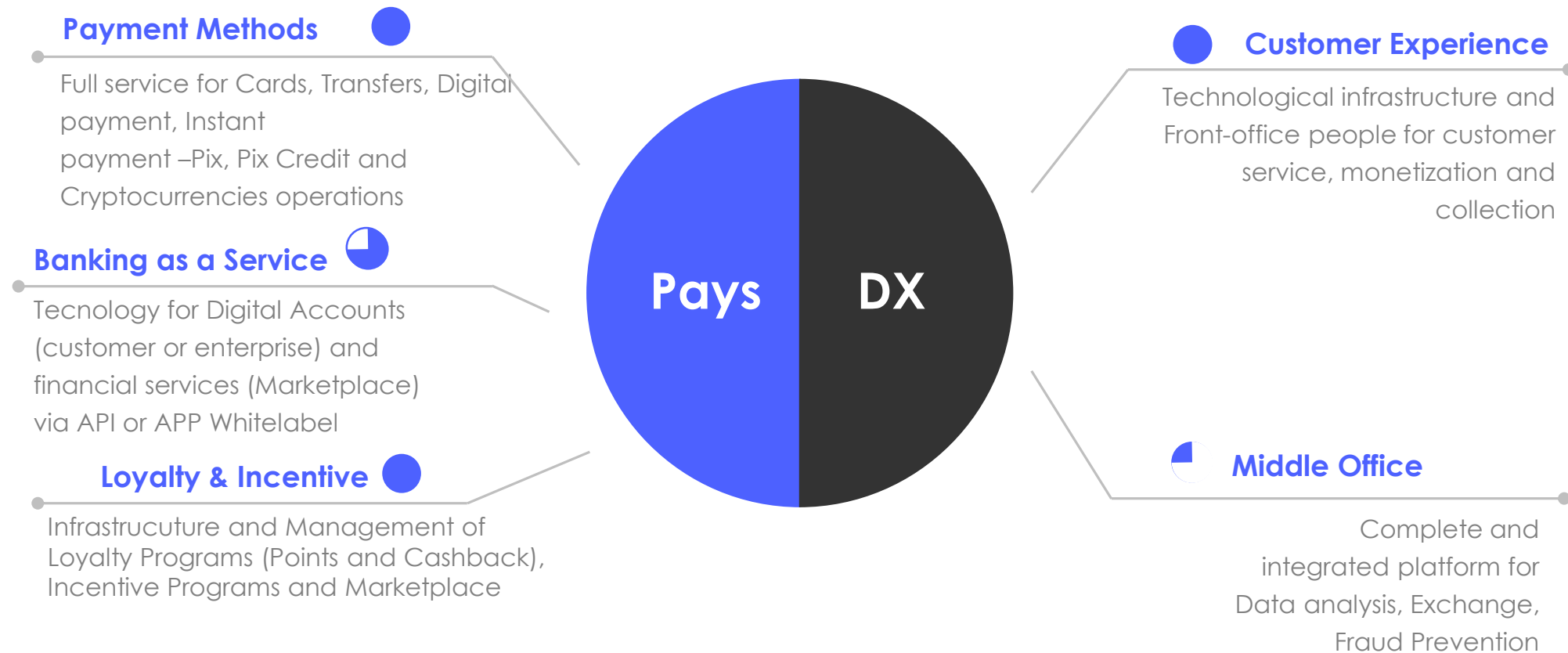


Transformation

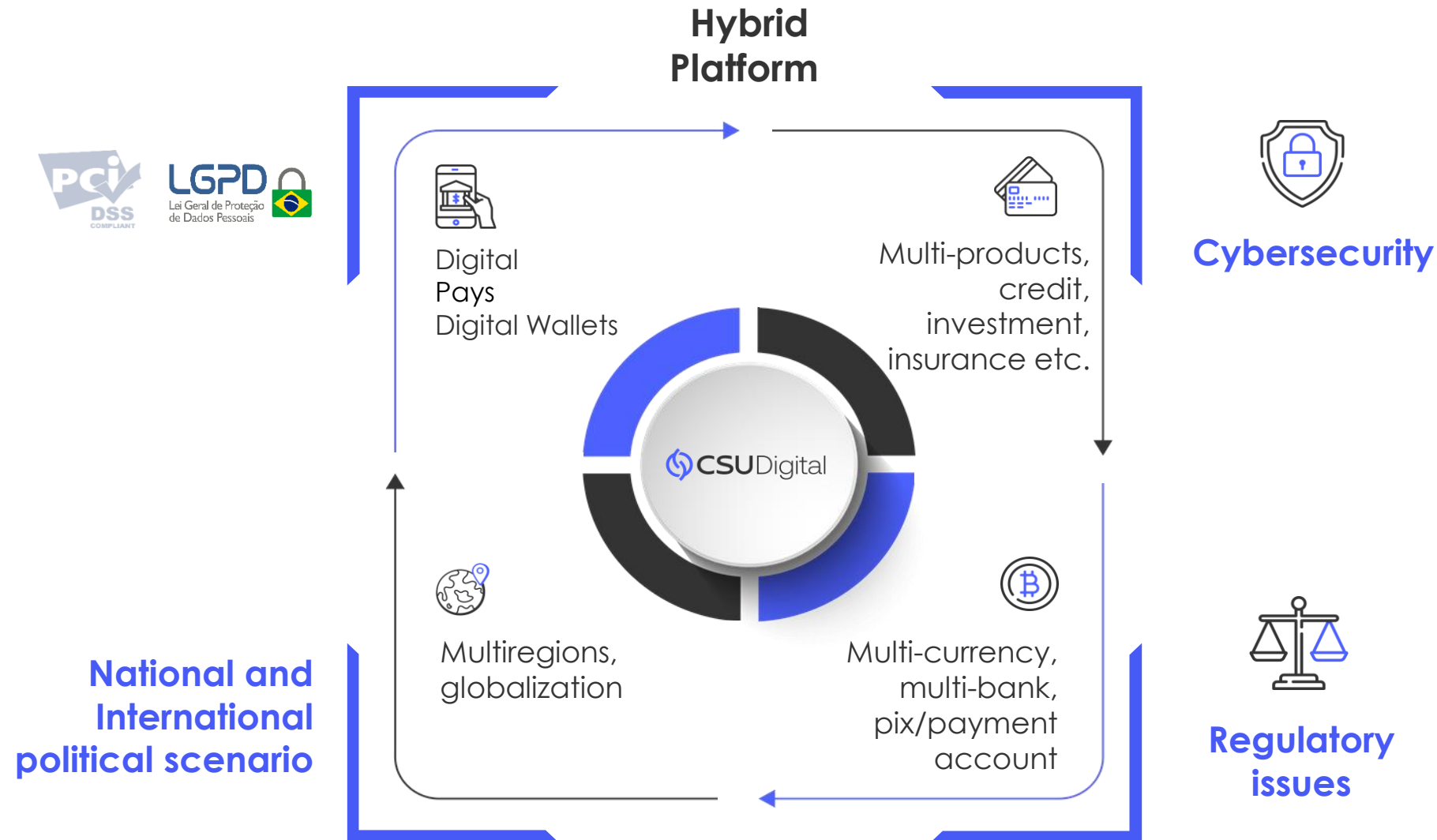
2020+

- Provider of complete technology solutions for financial services
- New digital products and solutions: digital card, virtual card, digital wallets, wearables and NFC
- New growth avenues: Instant payment - Pix, Pix Credit, Cryptocurrencies, BaaS, Business Processes
- New brand, ticker and visual identity

THE MOST COMPLETE FINANCIAL SERVICES PLATAFORM



DIGITAL CONVERGENCE IN AN INCREASINGLY COMPLEX ENVIRONMENT










Customer Base

IDEAL OFFER FOR ANY KIND OF BUSINESS

Significant increase in the client portfolio with the growing presence of new economy companies

40
B2B Clients

1Q22	2Q22	3Q22
 Rodobens  Banese	  	 

GREAT AVENUES OF GROWTH

Operational Highlights



+20.1 million
billed units

+34.6 million
registered units



232 million
transactions 3Q22

848 million
transactions LTM¹



R\$ 68 bi
TPV 3Q22

R\$ 257 bi
TPV LTM¹



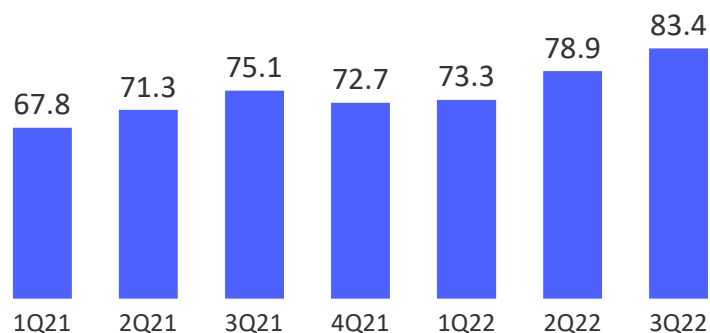
+100
connect partners to
our marketplace



+500 thousand
products
available to
redeem

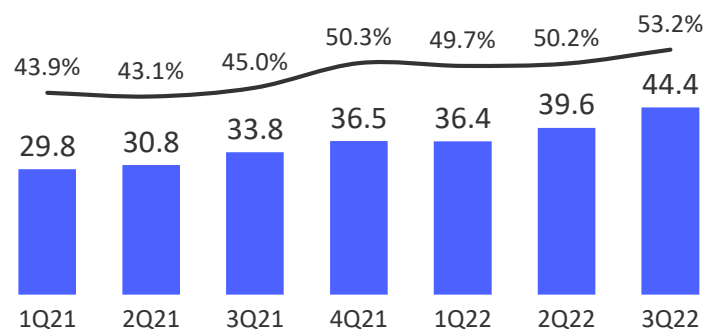
Financial Highlights

Net Revenue
(R\$ million)



Accelerated growth as
new solutions mature

Gross profit and gross margin
(R\$ million and %)



Strategic pillar becomes even more relevant
overall while delivering gains in profitability



Physical **Cards**, Virtual Cards
(mobile and wereables), Digital
Cards

Bin Sponsor

Multi-account **Virtual Wallets**

Transfers and Payments (TED,
Instant Payment -Pix, Pix Parceled,
Cryptocurrencies)

Credit Marketplace

Digital Services

Loyalty & Incentive Programs

Shopping Marketplace

CSU DX IN TRANSFORMATION TO INCREASE RESULTS

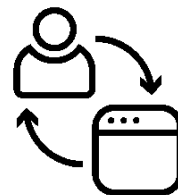
Operational Highlights



+3.5 million
of managed interactions
(3Q22)



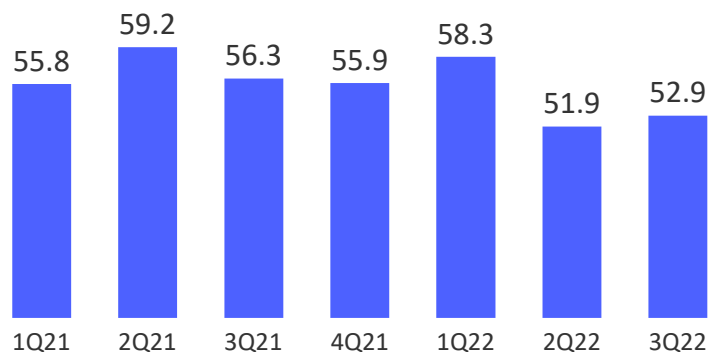
54%
of digitized interactions



13%
via self-service

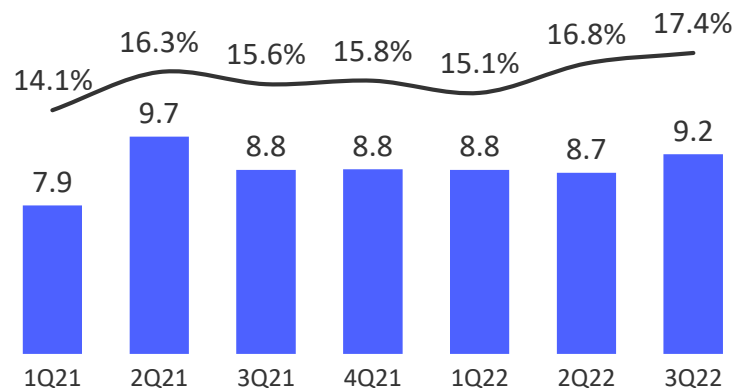
Financial Highlights

Net Revenue
(R\$ million)



The company has prioritized contracts that have synergy with other ecosystems

Gross profit and Gross margin
(R\$ million and %)



New performance focused on higher value-added processes and higher margins

New features



Omnichannel



Self service



RPA & IA



Chatbots



SAC through social networks



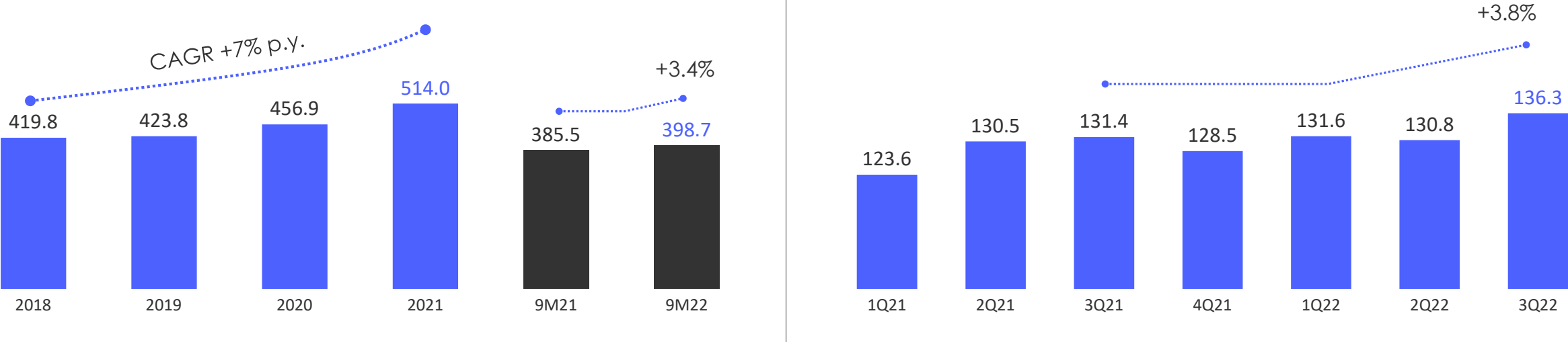
Mobile service

Consolidated Net Revenue

LONG AND CONSISTENT GROWTH HISTORY

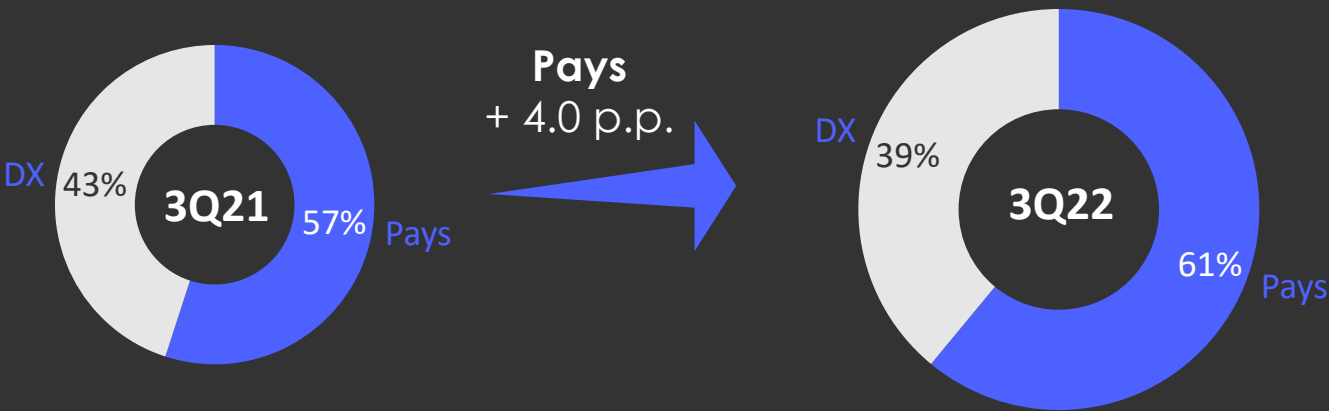


Net Revenue grows in a consistent and constant way
(R\$ million)

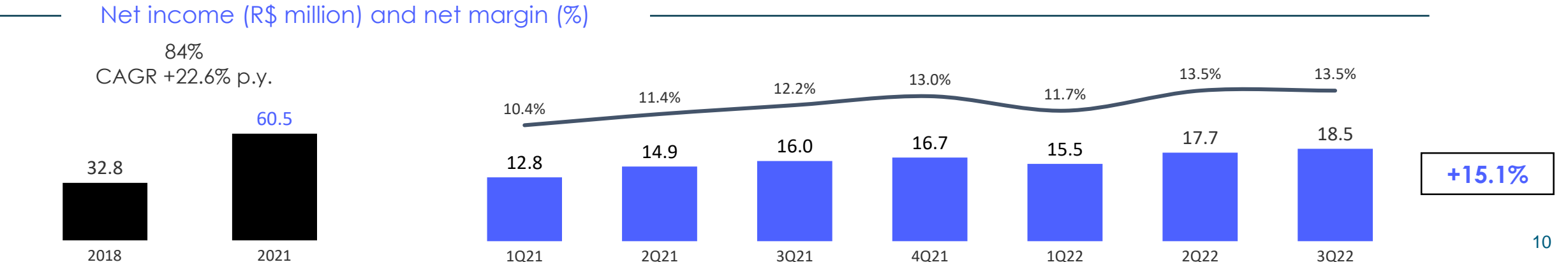
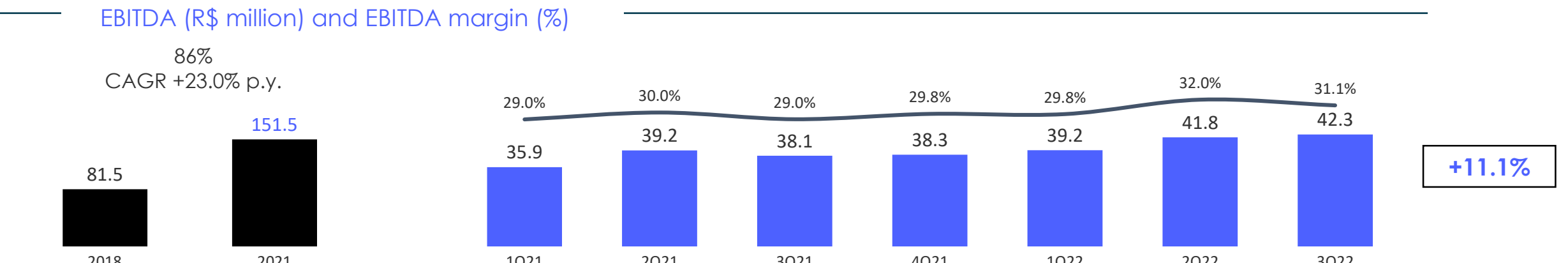
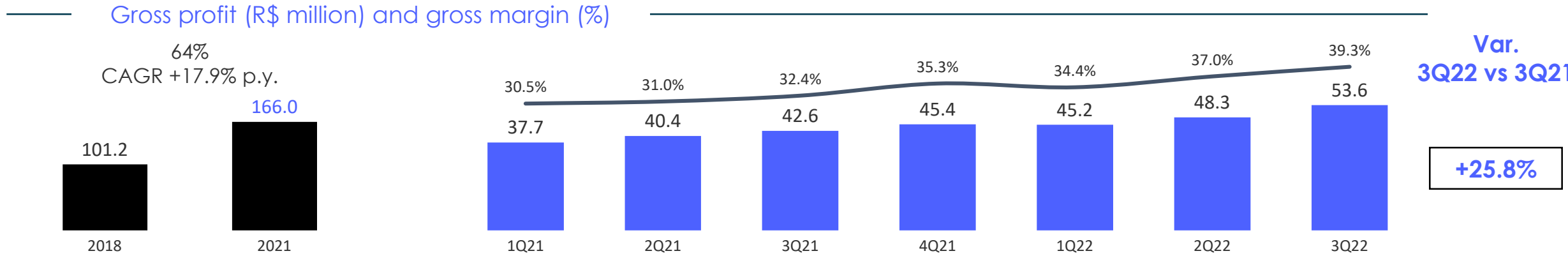


CSU Pays
gains even more
relevance in the
business

CSU's consolidated net revenue mix(%)



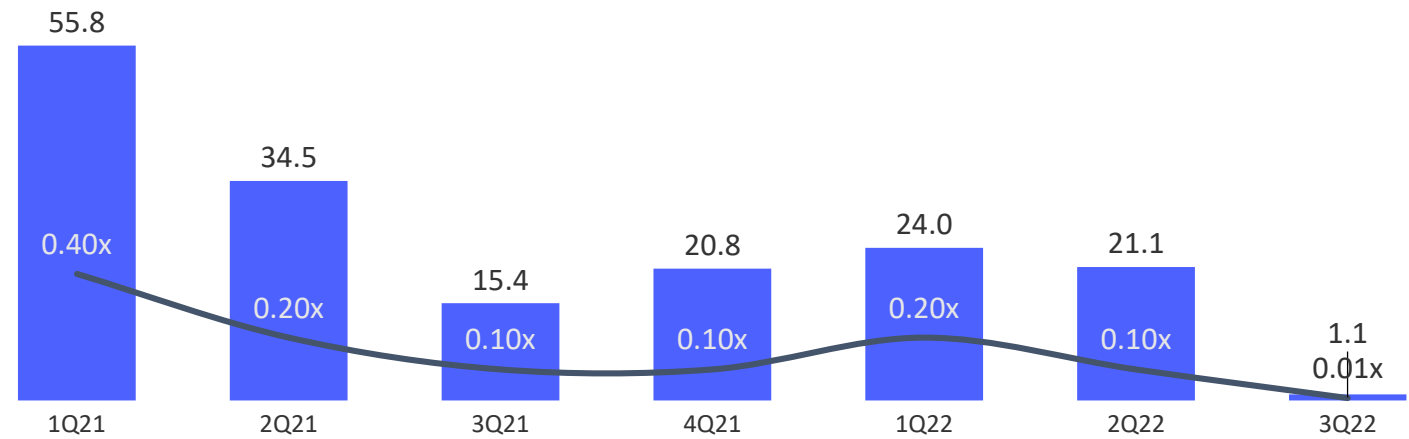
CONSISTENCY SHOWS THAT WE ARE ON THE RIGHT TRACK



Debt and Cash

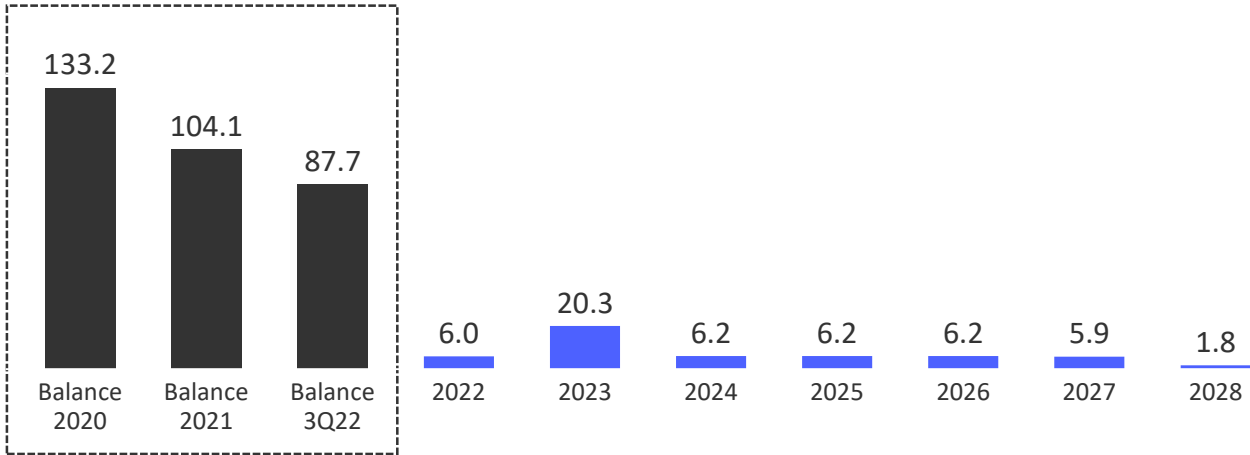
SOLID CASH POSITION WITH LOW LEVERAGE

Net Debt and Net Debt/EBITDA
(R\$ million, x)

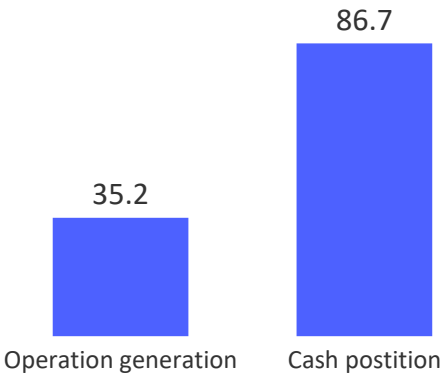


Considering only the Debt with financial institutions of R\$ 19.3 million, company has **Net Cash of R\$ 67.3 million**

Gross Debt and Amortization Flow
(R\$ million)

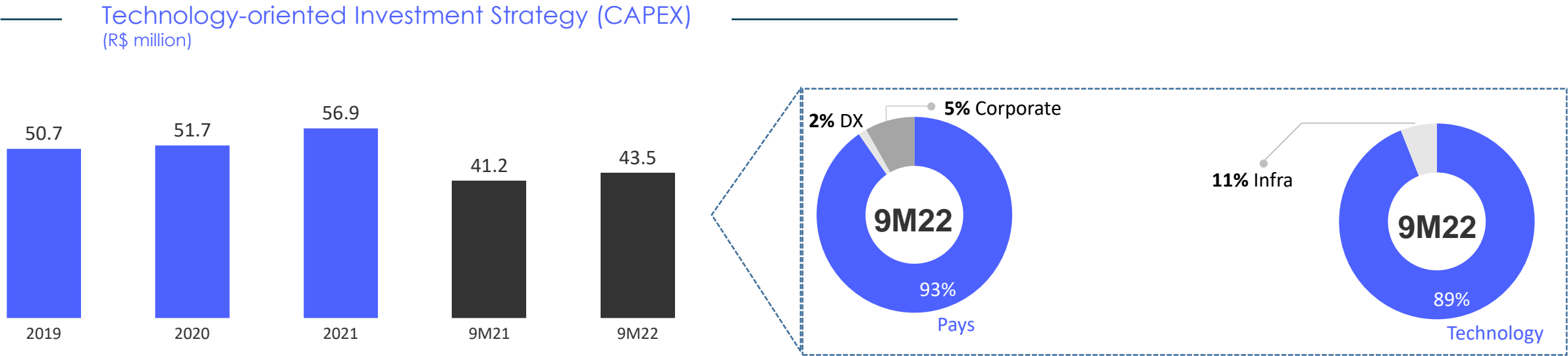


Cash position and Operational Generation
(R\$ million)

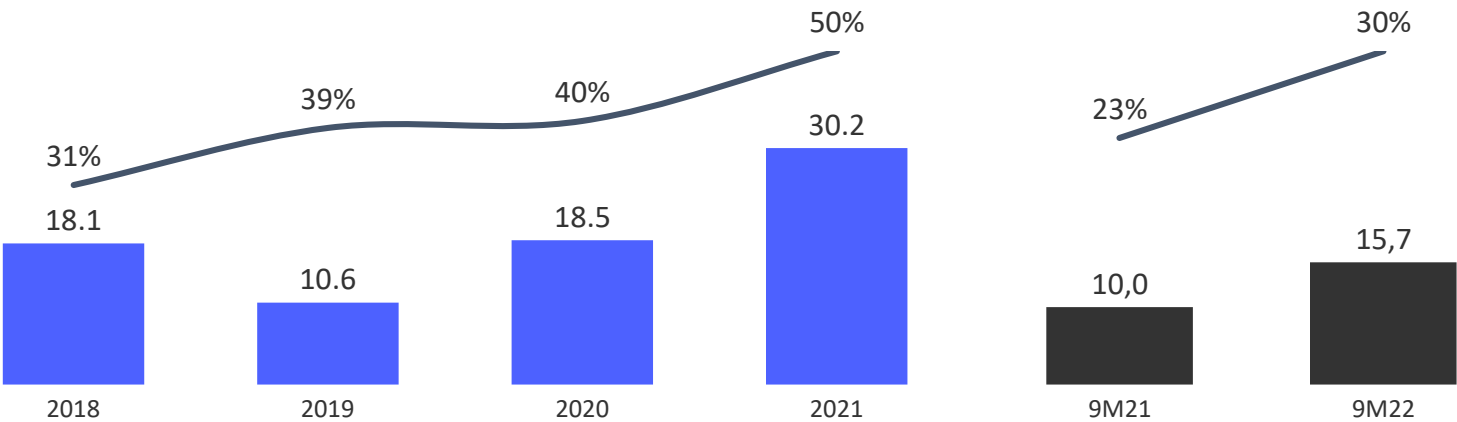


Investments and Profit Distribution

CASH GENERATION ALLOW INVESTMENTS AND REMUNERATE SHAREHOLDERS



Distribution of dividends and interest on capital expanding the return for shareholders
(R\$ million and % payout)



CLOSING REMARKS

- 1** Consistent result history with relevant gains in all key financial metrics for 13 quarters: revenue, gross profit, EBITDA and net profit
- 2** Leading to a solid position and strong cash generation, which allows to accelerate investments in this new business cycle that is starting
- 3** Continuous expansion of the portfolio of financial products and services, modular and integrated, according to the customers' needs, creating new and relevant growth opportunities
- 4** Robustness, security, agility and the scalability of its technological infrastructure, allied to proven execution capacity, place the company in a prominent position
- 5** Reaffirmed the commitment with investors to expand the return on investments and maintain the capital structure suitable for growth through the distribution of R\$15.7 million of interest on shareholders' equity (R\$6.5 million in 3Q22)
- 6** CSU shares trading at 3.8X EV/EBITDA, while other players in related segments in Brazil and abroad are already performing at a multiple up to 6.1x higher.



Questions and Answers



To ask questions, click on the raise hand icon at the bottom of your screen, and wait for the next instructions.



When announced, a request to activate your microphone will appear on the screen and you will be able to ask your question.



To send writing questions via the Q&A icon, at the bottom of your screens, we advise you to ask them by indicating your NAME and COMPANY, following your question.



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