

AGENDA

Dennis Herszkowicz
CEO

Technology is
essential

Slides 2 to 13

Gilsomar Maia
CFO and IRO

Potential market

Slides 14 to 16

Izabel Branco
VP HR

Human Capital
driving the growth

Slides 17 to 25

Alexandre Apendino
VP Serv. & Relationship

Data science
in sales

Slides 26 to 34

Gustavo Bastos
VP Platforms

Platforms and
technology

Slides 35 to 44

Marcelo Cosentino
VP Segments

Specialized software for
your business

Slides 45 to 49

Juliano Tubino
VP Biz Performance

Technologies that will drive
business growth

Slides 50 to 64

Eduardo Neubern
Techfin Exec. Director

Techfin today versus
Techfin tomorrow

Slides 65 to 75



WE BELIEVE THAT
EVERYONE AND ANYONE
CAN GROW!

OUR BELIEF

AND WE **WORK
TOGETHER**
TO MAKE THAT HAPPEN!





OUR VISION

TO BECOME THE
TRUSTED

ADVISOR

OUR VALUE PROPOSITION

TO ENHANCE

CLIENT'S RESULTS



HOW DO WE
DO THAT?



BUILDING AN UNIQUE
AND INNOVATIVE
3D ECOSYSTEM

THAT, THROUGH TECHNOLOGY, COMBINES
MANAGEMENT SOFTWARE, BUSINESS PERFORMANCE
APPLICATIONS AND FINANCIAL SERVICES



WHAT WILL OUR
**PORTFOLIO
LOOK LIKE?**



TECHFIN



MANAGEMENT



**BUSINESS
PERFORMANCE**

WHAT WILL OUR PORTFOLIO LOOK LIKE?



PAYMENTS

RECEIVABLES PREPAYMENT

SUPPLY CHAIN FINANCE

REAL-TIME PAYMENTS

PAYROLL LOAN

VENDOR FINANCE

WORKING CAPITAL

CASH MANAGEMENT

FOREIGN EXCHANGE

INVESTMENTS

INSURANCE



ERP
RH / HXM
VERTICAL APPLICATIONS



MARKETING

SALES

CONVERSATIONAL

E-COMMERCE

DATA ANALYTICS

INTEGRATION

SERVICES

SOCIAL

REVENUE MANAGEMENT

OTHER



WHY WE CAN BUILD THAT? AND MAYBE NO ONE ELSE CAN



Because we focus on SMB's



Because we are verticalized



Because we have size



Because we were the pioneers



Because the regulatory environment changed



Because we have the technological edge

WHAT ARE OUR GOALS?



*To multiply our
Addressable
Market*



*To increase
our competitive
advantages*



*To further enhance
our client retention
and attach rates*



*To lead in the
use of cloud,
Big Data and AI*



*To keep
improving
margins*



*To transform
TOTVS for the next
20 years*

TO LEAD IN THE USE OF

CLOUD BIG DATA AND AI



CLOUD

New Names Sales with Cloud and Cloud Attach Rate

Cloud grew
2,8x L3Y



* The Cloud Attach Rate is measured taking into account only the client base with products from the TOTVS portfolio already enabled for the cloud offer.
** All Business Groups that adopted SW+Cloud in their first purchase of a TOTVS Portfolio product are considered.

BIG DATA

- Segment-specific Data Lakes: Retail, Logistics and Hospitality
- IMG - Management Maturity Index
- Telemetry Initiatives
- Predictive Models for Churn and Client Favorability
- Analytical models for evaluating sales opportunities
- Transactional information fueling credit models

AI

Internal pilots aimed at automation, assertiveness and productivity gain:

- generating documentation
- code review among developers
- specific insights into support topics

AI ERP - Evolution of ERP platforms with AI incorporation, making them even more sophisticated and assertive.
Roadmaps between 2023 and 2026.

TRANSFORMATIONAL
MOVE IS A **MULTIYEAR
JOURNEY**

WHERE DO WE STAND?

2019

2020/21

2022

2023 ONWARDS

Design

Build

Test

Accelerate and Converge

WHAT DOES IT MEAN TO
ACCELERATE
AND **INTEGRATE?**

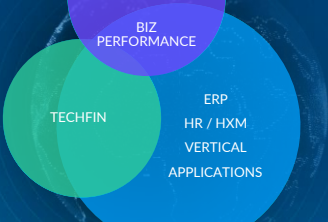
TECHFIN

ERP
HR / HXM
VERTICAL
APPLICATIONS

BIZ
PERFORMANCE



WHAT DOES IT MEAN TO
ACCELERATE
AND **INTEGRATE?**



Dual Mandate: revenue growth with profitability!

Net Revenue
LTM **+R\$ 4.2bn**

Op. Cash Generation
LTM **+R\$ 1.2bn**

Op. Cash Generation /
Adj. EBITDA
LTM **118%**

TOTVS

MANAGEMENT
Recurring Model

BIZ PERFORMANCE
Recurring + Transactional Model

TECHFIN
Transactional Model

PREDICTABILITY



CAPTURE OF MARKET GROWTH



MANAGEMENT **21%** **~x3** **R\$36 billions**

BUSINESS PERFORMANCE **48%** **~x11** **R\$47 billions**

TECHFIN **21%** **~x2** **R\$162 billions**

CAGR
(2020-22)

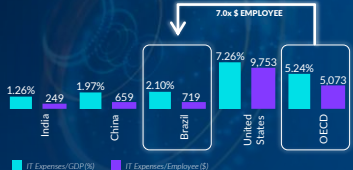
Potential expansion of
Current Market

Potential Market

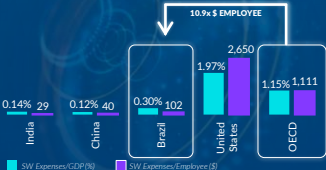
Source: IDC, "All Software Markets, Worldwide, 2022" and TOTVS Market Intelligence

2022

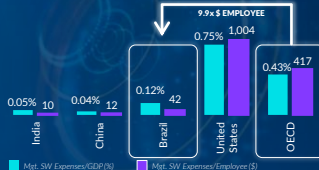
IT EXPENSES



SOFTWARE EXPENSES



MANAGEMENT SOFTWARE EXPENSES



IT AND SOFTWARE SPEND, BY ANY METRIC, IS STILL LOW

Source: World Bank, OCDE, TOTVS

DOING M&A AT THE
**RIGHT TIME AND
 RIGHT VALUATION**
 IT IS ONE OF TOTVS' MOST
 VALUABLE ASSETS



~R\$3.0bn

in acquisitions since
 the 2019 follow-on

Cash	R\$2.7bn R\$584mm of Net Cash
Cash Earnings LTM	+R\$615mm

HUMAN CAPITAL

DRIVING THE GROWTH



10011100
10011100

10011100
10011100



WE BELIEVE
THAT EVERYONE CAN

GROW

AND WE WORK TOGETHER
TO MAKE THAT HAPPEN



We value **good professionals** who are **good people**



We are driven **by results**



We invest in technology that **makes it possible**



We build **long-term** relationships with our clients



When we collaborate **we become stronger**



A BRAND MORE AND MORE

DESIRED

FOR TALENTS

- Employer Brand Reputation
4.3 / 5 Glassdoor

- +700k CVs in our talent
pool on LinkedIn and
VAGAS.COM

- +2k TOTVERS hired in the year,
with eNPS of 98 Onboarding
(current 2023)

- **Advances:** 39% of 2022 vacancies
filled with Women and 36.5% with
non-white people

- **2022 awards:** São Paulo City Hall
Human Rights and Diversity Seal; **3rd**
place in Employer Branding Brazil for
attraction and selection strategy;
"Student Most Attractive Employers
Brazil" at Universum Research

A BRAND MORE AND MORE

DESIRED

FOR TALENTS

- GPTW certified for the 4th consecutive year.
- Highlight for RD Station as the 1st best place to work for Women (medium business) and in the Ethnic Racial category (general ranking).

- Launch of the TOTVS Diversity and Inclusion Policy and Video Manifesto

- Started the 1st Edition of Tech Speed to Hero for PWDs (2023)





...

KNOWLEDGE THAT STAYS AND EVOLVES


...

In 2022 we had a **22% reduction** in voluntary resignation versus 2021

Lowest attrition rate since 2017, excluding the initial year of the pandemic - 2020 (TOTVS internal data)

TOTVS turnover: 76% of the tech market average in Brazil (As of: Dec/22 LTM - Source Talent Insights LinkedIn)

93.6% of talents retention in 2022





...

KNOWLEDGE THAT STAYS AND EVOLVES

...

More than
900 TOTVERS are
shareholders of the
Company, through the
ILP program (Long
Term Incentive Plan)

+2k
wages increase
(merit, promotion or
career advancement).

Company's Employer Average
Tenure: 5.7 years, an increase
of 10% compared to last year –
higher than Big Techs.

TOTVS recognized for the 2nd
consecutive year in the award **Prêmio
Nacional de Qualidade de Vida da
Associação Brasileira de Qualidade
de Vida** due to its practices related to
a healthy work environment.



PIPELINE

OF TALENTS

< PROGRAMA DE ESTÁGIO TOTVS />

- 147 interns hired for technology
- 46% employed in positions of analyst 1 and technician.
- 62 active interns, total hiring rate 58%
- New corporate program (tech and other areas) at H2 2023- with ~85 opening positions

PROGRAMA JOVEM APRENDIZ TOTVS

- Relaunch of the young apprentice program - greater focus on youth employability
- 80 active young apprentice
- 67.5% female
- 57% black and mixed race
We prioritize the hiring of young people from IOS
- Accumulated for the last 2 years: 46% off hiring rate

PIPELINE

OF TALENTS

SPEED TO
HERO

- 2 editions in 2022
Tech Teams - Supermarkets and Agro /
Services - Recife Hub
- Participation of ~20 TOTVERs
- Retention rate 91.8%
- Average of 6.5 months in the company
for job evolution
- In June/23 - PWDs Tech class -
Platforms team

START
<tech>

- Pilot class in 2022, which ended in
April 2023.
- 27 participants - only 1 dropout
- 438 hours of capacitation
- 96.3% of certified students
- 53.8% already in the labor market
- 50% in TOTVS
- Class 02 June/23

PIPELINE OF TALENTS

UNIVERSIDADE
TOTVS

- New strategy at TOTVS University: TOTVERs, clients and society
- We grew 53% compared to 2022
- 393 thousand hours of training
- + 2,500 hours of clients training
- Average of 36 hours of training per employee



APPLYING DATA SCIENCE IN SALES

EMPODERA

WHITE SPACE

IMG

TAKE RATE

ATTACH RATE

OVERVIEW



3 Dimensions Integration



Visualization of clients with higher potential



Commercial team with the best information



Optimization of sales process



EMPODERA

WHITE SPACE

IMG

TAKE RATE

ATTACH RATE

EMPODERA



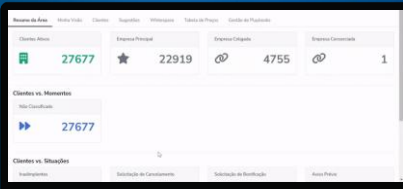
Platform with data intelligence to leverage sales



Automated management of TOTVS customer portfolio



clients 360° view for sales team



EMPODERA

WHITE SPACE

IMG

TAKE RATE

ATTACH RATE

EMPODERA



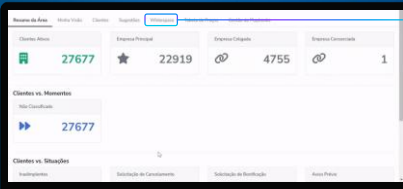
Platform with data intelligence to leverage sales



Automated management of TOTVS customer portfolio



clients **360° view** for sales team



Client white space
View + auxiliary
indicators and
information



EMPODERA

WHITE SPACE

IMG

TAKE RATE

ATTACH RATE

WHITE SPACE

WHITE SPACE VIEW

Table format view of **clients x TOTVS offers** allowing the sales executive easily identify **opportunities for action**

CLIENTE	APPS & PORTAIS	BI E GOODDATA	CLOUD
CLIENTE 00010	✓	-	TOTVS
CLIENTE 00020	\$	-	TOTVS
CLIENTE 00030	✗	✗	✗
CLIENTE 00040	\$	-	-
CLIENTE 00050	\$	✓	✓
CLIENTE 00060	\$	✓	✗

View of all TOTVS offers by market segments and dimensions

Identification of products the client already owns

Disqualification of non-fit products with the client

Visualization of unworked white spaces

Identification of opportunities to be worked on in the future

Best offer recommendations for that profile

EMPODERA

WHITE SPACE

IMG

TAKE RATE

ATTACH RATE

WHITE SPACE

WHITE SPACE is customizable by sales executive and recommendations are generated by AI

The screenshot shows the TETYS software interface. At the top, there's a header with the TETYS logo and a search bar. Below that is a table with columns: ID, NOME, END, APRESENTAÇÃO, DESCRICÃO, SET, LING, and CATEG. The table contains five rows of data. The third row has green checkmarks in the 'APRESENTAÇÃO' and 'DESCRICÃO' columns, a red 'Compartilhar' button in the 'SET' column, and a blue 'Enviar' button in the 'CATEG' column. The fifth row has a yellow 'Enviar' button in the 'APRESENTAÇÃO' column. Below the table is a 'TOP RECOMENDAÇÕES' section with six cards, each showing a percentage: 78%, 80%, 82%, 82%, 78%, and 80%.

ID	NOME	END	APRESENTAÇÃO	DESCRICÃO	SET	LING	CATEG
100							
100							
100			✓ Compartilhar	✓ Compartilhar	Compartilhar		Enviar
100							Enviar
100			Enviar				

TOP RECOMENDAÇÕES

APRESENTAÇÃO	APRESENTAÇÃO	APRESENTAÇÃO	DESCRICÃO	APRESENTAÇÃO	APRESENTAÇÃO
78%	80%	82%	82%	78%	80%



Feedback on recommendations for improving accuracy



Offers view by dimensions and industry segments



Auxiliary indicators to visualize the clients with the greatest potential

Intera Migration

Economic Group

Contractual information

IMG

Take Rate

EMPODERA

WHITE SPACE

IMG

TAKE RATE

ATTACH RATE

IMG

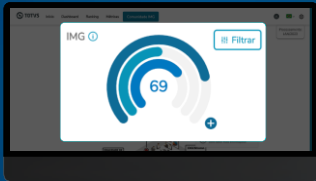
Índice de Maturidade de Gestão (Management Maturity Index): indicator created by TOTVS in partnership with FIPE (Fundação Instituto de Pesquisa Econômicas), to analyze the level of management maturity of clients, based on the use of TOTVS products.

The data sources used are:

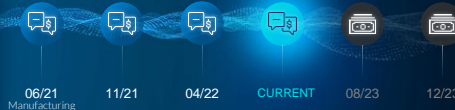
Telemetry data from reporting system usage by clients;

Base of contracts with the definition of segment and sub-segment of clients;

Market basis with size classification



ROADMAP



IMG

EMPODERA

WHITE SPACE

IMG

TAKE RATE

ATTACH RATE

CLIENTS BENEFITS



KPI of your maturity level



Benchmarking with competitors



Optimization of technology usage



TOTVS BENEFITS



Detailed client Mapping



Benchmarking for new sales



Full view of the operation

EMPODERA

WHITE SPACE

IMG

TAKE RATE

ATTACH RATE

TAKE RATE IN WHITE SPACE

Index to identify clients
with potential to increase MRR

FATURAMENTO	HEALTHSCORE	UNIDADE DE VENDA	TAKE RATE
Faixa 03 - De 15 M até 25 M	100	TOTVS LARGE ENTERPRISE TECNOLOGIA SA	0.04%
Faixa 03 - De 15 M até 25 M	100	TOTVS SAO PAULO	0.28%
Faixa 00 - Até 4.5M	100	CMNET SOLUCOES	1.81%
Faixa 03 - De 15 M até 25 M	92.25	TOTVS IBIRAPUERA	0.71%
Faixa 05 - De 35 M até 50 M	87.5	TOTVS SAO PAULO	0.47%

\$ MRR INCREASE POTENTIAL

The parameter is the ratio of the latest
annualized MRR over the last known
customer billing

EMPODERA

WHITE SPACE

IMG

TAKE RATE

ATTACH RATE

RESULTS

ATTACH RATE

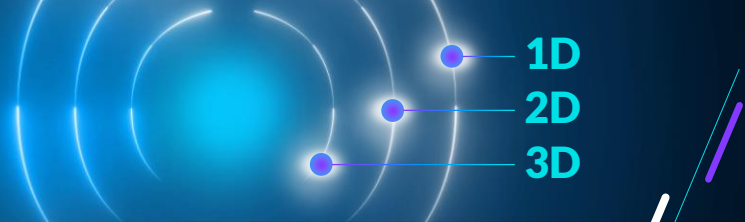
Percentage of number of clients in 2 and 3 dimensions

1D = Is in at least one dimension

2D = Is in at least 2 dimensions

3D = It's in all dimensions

*According to client premise





50%

OF COMPANIES WILL ADOPT A SPECIFIC PURPOSE CLOUD TO ACCELERATE THEIR BUSINESS,

UNTIL 2027



UNTIL 2022

THESE COMPANIES WERE JUST

5%

TOTVS CLOUD

SPECIFIC PURPOSE CLOUD



SaaS



PaaS



IaaS

DATA USE

Telemetry - AI

WIDE ACCESS

SECURITY AND PRIVACY

DIGITALIZATION



TOTVS CLOUD

SPECIFIC PURPOSE CLOUD



SaaS



PaaS



IaaS

DATA USE
Telemetry - AI

WIDE ACCESS

SECURITY AND PRIVACY

DIGITALIZATION

NEW
AVAILABILITY ZONE OF

T-CLOUD



New Availability Zone in
São Paulo State - **TESPO5**



7 AVAILABILITY ZONES
distributed across the country



Implementation of **POP** in
other regions of Brazil



TOTVS CLOUD

SPECIFIC PURPOSE CLOUD



SaaS



PaaS



IaaS

DATA USE
Telemetry + AI

WIDE ACCESS

SECURITY AND PRIVACY

DIGITALIZATION

NEW
AVAILABILITY ZONE OF

T-CLOUD



New Availability Zone in
São Paulo State - **TESP05**



7 AVAILABILITY ZONES
distributed across the country



Implementation of **POP** in
other regions of Brazil

2.8x

CLOUD GROWTH
(LAST THREE YEARS)



Product
Availability
99.825%



-115h/m per client
of savings with
T-Cloud



Cost reduction by
up to **42%** when
migrating to
TOTVS Cloud

TOTVS CLOUD

NEW DIGITAL DELIVERY MODEL



NEW
EXPERIENCE



INCREASE IN
SCALABILITY



IMPLEMENTATION
TIME REDUCTION



INCREASE IN
CLIENT
SATISFACTIO
N LEVEL



INTEGRATED DIGITAL
ONBOARD

IMPLEMENTATION

21

DAYS TO DEPLOY
THE ENVIRONMENT IN
THE TRADITIONAL MODEL

4

DAYS TO DEPLOY THE
ENVIRONMENTS IN THE
DIGITAL MODEL

MIGRATION

30

DAYS FOR ENVIRONMENT
RELEASE IN THE
TRADITIONAL MODEL

5

DAYS FOR ENVIRONMENT
RELEASE IN THE DIGITAL
MODEL



TOTVS CLOUD

NEW DIGITAL DELIVERY MODEL



NEW EXPERIENCE



INCREASE IN SCALABILITY



IMPLEMENTATION TIME REDUCTION



INCREASE IN CLIENT SATISFACTION LEVEL



INTEGRATED DIGITAL ONBOARD

IMPLEMENTATION

21

DAYS TO DEPLOY THE ENVIRONMENT IN THE TRADITIONAL MODEL

4

DAYS TO DEPLOY THE ENVIRONMENTS IN THE DIGITAL MODEL

MIGRATION

30

DAYS FOR ENVIRONMENT RELEASE IN THE TRADITIONAL MODEL

5

DAYS FOR ENVIRONMENT RELEASE IN THE DIGITAL MODEL

POTENTIAL BASE

92%

of clients converted to TOTVS Cloud in 2023 were in the potential base

Focus on clients with objective arguments to come to TOTVS Cloud:

Public Cloud
Outdated O.S.
Outdated Database



GESPLAN

COMPLEMENTARY FINANCIAL INTELLIGENCE SOLUTION TO ERP, ALLOWING DIFFERENT VIEWS FOR MORE ASSERTIVE DECISION MAKING



WFN CASH

Enhance cash flow management and control.



WFN FINANCING

Financial operations management



WFN LEASE

Control and automation of financial and accounting calculations, management of rented or leased assets in compliance with IFRS16



OFFER NEWS

Launch in May/23 for sales of the **PASS ONE** family

Under construction of the new **PASS PREMIUM** bundles scheduled for 3Q23

Feedz solutions in the portfolio of HXM Pass combos:
TOTVS HR Performance and Objectives (OKR) and **TOTVS HR Climate and Engagement**

PRODUCT NEWS

New TOTVS HR Digital Admission (Jul/23)

New TOTVS HR People Analytics (3Q23)

TOTVS HR Pro Plan Attracting Talents (4Q23)

New TOTVS HR People Budget (MVP 4Q23)



Launch of Feedz Recruitment and Selection

Launch of the Trial Period Evaluation module

Pilot in TOTVS traditional distribution

WE CONTINUE PERMANENTLY WITH THE AGENDAS OF ...



Evolution and functional deepening



Modernization of products both from the point of view of using new technologies and reviewing UX and UI



Intensifying **Customer Success** initiatives and diversifying the traditional support portfolio



13 point growth in our NPS over the last 24 months



SOFTWARE



UNIQUE
SOLUTIONS



FOCUSED AND
SPECIALIZED
DISTRIBUTION

SEGMENTATION



+59%

OF TOTVS CLIENTS USE
MORE THAN 1
MANAGEMENT SOLUTIONS

+

+56%

OF TOTVS CLIENTS
USE UP TO 3
MANAGEMENT SOLUTIONS

=

**CROSS-SELL
OPPORTUNITIES**

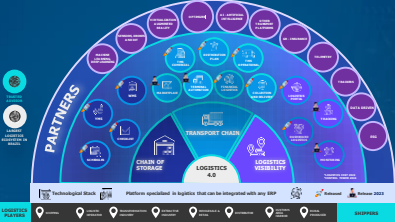


+24

MANAGEMENT SOLUTIONS
FOR LATIN AMERICAN
COMPANIES



EXAMPLE OF APPLIED SEGMENTATION
LOGISTICS SUITE
 TOTVS





SOFTWARE

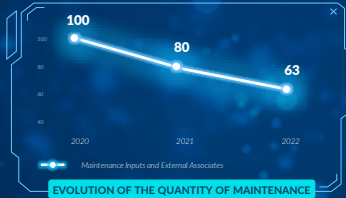


ARTIFICIAL
INTELLIGENCE



DIGITAL
TRUSTED
ADVISOR

STABILITY FOR
CLIENTS



R&D
RATIONALIZATION

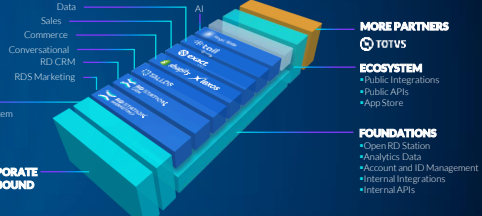
RD AS THE CENTRAL PILLAR OF THE STRATEGY OF

BUSINESS PERFORMANCE

ENABLERS

- User Experience & Design System
- Compliance & Security
- Billing
- International
- SRE
- Product Ops
- Productivity

CORPORATE OUTBOUND





Plan
ADVANCED
PROGRAM

3.5x

Ticket Growth
ICP Expansion
Roadmap advance in
Data and Functional



120K

World's Largest E-
Commerce Platform
2nd largest segment in RD
Adhesion with ICP and IPP



47%

Customer GMV
Growth - 6 months
Native Integration
MKT=ERP=
Ecom= Sellers



50K

Conversational
Platform
+3000 clients
1 million
conversations



16K

Leader in the category of
Sales Engagement
Crawlers+ ML+AI
1 million opportunities
on the Platform



AI

"AI EVERYWHERE"
Learning Engine
Concept of Dedicated
Agents



BUILDING OF

PORTFOLIO

+

ADDITIONAL

CAPABILITIES

=

MARKET SHARE

TAKE RATE

RETENTION

GROWTH

RESILIENT

SINGLE
PRODUCT

SINGLE
ICP

A SINGLE BUSINESS
MODEL

GO TO
MARKET

A SINGLE
CHANNEL TYPE

MULTI
PRODUCT

MULTI
ICP

MULTI BUSINESS
MODEL

GO TO
MARKET

MULTIPLE TYPES
OF PARTNERS

CRM, Marketing,
Conversational, AI,
Analytics, E-commerce,
Integration

More advanced clients,
Marketing, Sales,
Operations, Technology

SaaS
Licensing
Volumetry
Take rate

Inbound,
Outbound
BizDev

TOTVS Franchisees
Implementation and
service partners





AI VISION

EVERY JOB
EVERY STAGE OF THE JOURNEY
EACH MKT AND SALES PERSONA

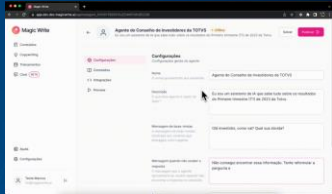
AMPLIFIED AND OPTIMIZED



AI VISION

EVERY JOB
EVERY STAGE OF THE JOURNEY
EACH MKT AND SALES PERSONA

AMPLIFIED AND OPTIMIZED



AI VISION

EVERY JOB
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AI VISION

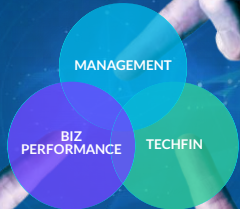
EVERY JOB
EVERY STAGE OF THE JOURNEY
EACH MKT AND SALES PERSONA

AMPLIFIED AND OPTIMIZED

TRY NOW

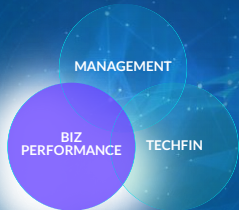


INTEGRATIONS



INTEGRATIONS

WITHIN BUSINESS PERFORMANCE



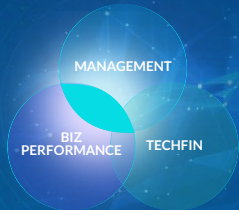
Reinforce and Integrate **GO TO MARKET STRATEGIES**, - Revenue, Marketing and CX teams with double turbines - Stand Alone + Bundles (Cross-sell)

Seek acceleration of results through the **PLAYBOOK AND SYNERGIES WITH THE RD MACHINE**, BILLING, Product Ops (COGS), Governance with the current structure of RD

Integration and Expansion with the **RD ECOSYSTEM OF CLIENTS AND PARTNERS**, agencies, extended portfolio with clients, single Roadmap vision for the Business Performance vision

INTEGRATIONS

WITH MANAGEMENT



DISTRIBUTION AND SALES – TOTVS as one of the sales and service channels for the ENTIRE Business Performance PORTFOLIO

Alignment and Integration between **GOVERNANCE AND CONTROLLERSHIP** practices with the corporate team including corporate rituals, benefits, data and management

Explore opportunities in **TECHNOLOGY AND PRODUCTS**, from the perspective of the customer (ICP) and cost optimization (COGS) when generating immediate value (ie. Revenue Management, GCP, TAE)





CREATION OF THE LARGEST ECOSYSTEM OF
~~MARKETING, SALES AND E-COMMERCE~~
BUSINESS GROWTH SOLUTION



31%
Recurring Revenue
Growth - 1Q23

R\$374MM
ARR - 1Q23

49%
Contribution
Margin - 1Q23

EDUCATION
OUTREACH
METHODOLOGY

AFFORDABLE
PRICING -
FAST CYCLES - SMB

DIRECT IMPACT
IN THE RESULTS



TECHFIN DIMENSION TODAY



Supplier



TOTVS TECHFIN



TECHFIN DIMENSION TODAY

Supplier



Funding model
optimization



track record
preservation



TECHFIN DIMENSION
TODAY

 **TOTVS TECHFIN**



FOUNDATION JV

PRODUCT

FUNDING

CREDIT

+



SYNERGY

 **Supplier**



TECHFIN DIMENSION IN THE FUTURE

Supplier



TOTVS TECHFIN



TECHFIN DIMENSION
IN THE FUTURE




TOTVS



growth via portfolio expansion,
frictionless UX and
credit model with ERP data

TECHFIN DIMENSION
IN THE FUTURE



TECH 
DATA 
INNOVATION 
SYSTEM 
EXPERTISE

 CREDIT
 FUNDING
 PRODUCT
 RISK MANAGEMENT
EXPERTISE



COVERAGE



FREQUENCY



1st PRINCIPALITY



DIGITAL ACCOUNT

ERP BANKING

WORKING CAPITAL

ALL SEGMENTS AND SIZES
WORKING CAPITAL

B2B2C CREDIT

PAYROLL SOLUTIONS - HR



SMART CREDIT



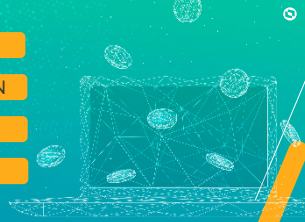
MODEL BASED ON
ERP DATA

PROPENSITY

SEGMENTATION

PRICING

OFFER



A space shuttle is shown launching from the left side of the frame, moving towards the right. The shuttle is white with black and blue accents, and it is surrounded by a large plume of white smoke and fire. The background is a dark, starry space. A bright orange diagonal line and a teal curved line are overlaid on the image.

TECHFIN DIMENSION IN THE FUTURE: FUNDING



Efficient,
abundant and
competitive



Agility and autonomy
to access funding in
the market when
needed



TECHFIN DIMENSION
IN THE FUTURE:
**LIGHT AND
SMART
BUSINESS MODEL**



REGULATION



ROE



SELF-SUFFICIENT



LOWER
RISK

