



Leading company in the Brazilian market in state-of-the-art technological solutions for payment means, customer experience and clients' loyalty and incentives

May 2021

CSU CardSystem S.A. (B3: CARD3)

WHAT WE DO?

Complete platform of innovative solutions with 3 business divisions



EBITDA 1Q21 – 12M

CSU.CardSystem

(Payments)

Full service for electronic payment means (processing and administration of digital and virtual cards, wearables, digital wallets), with modular solutions to satisfy the strategies of each client

Revenues: number of billed cards and TPV

CSU.MarketSystem

(Loyalty & Incentives)

Reward, engagement, loyalty and customer incentive solutions, through the Loyalty III platforms and the OPTe+ marketplace, bringing together more than 50 among the largest e-commerce in Brazil

Revenues: No. accounts and redemption financial volume

CSU.Contact

(Customer Experience - CX)

Complete customer relationship and service solutions via traditional channels and automation & robotization, focused on BPO, for productivity gains, cost reduction and operational quality

Revenues: Billed workstations and contacts made

Integrated and efficient business driver for:



Banks



Retailers



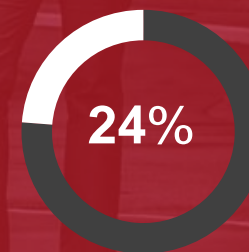
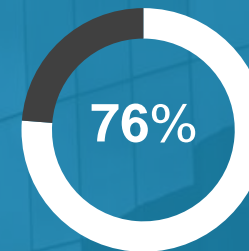
Acquirers

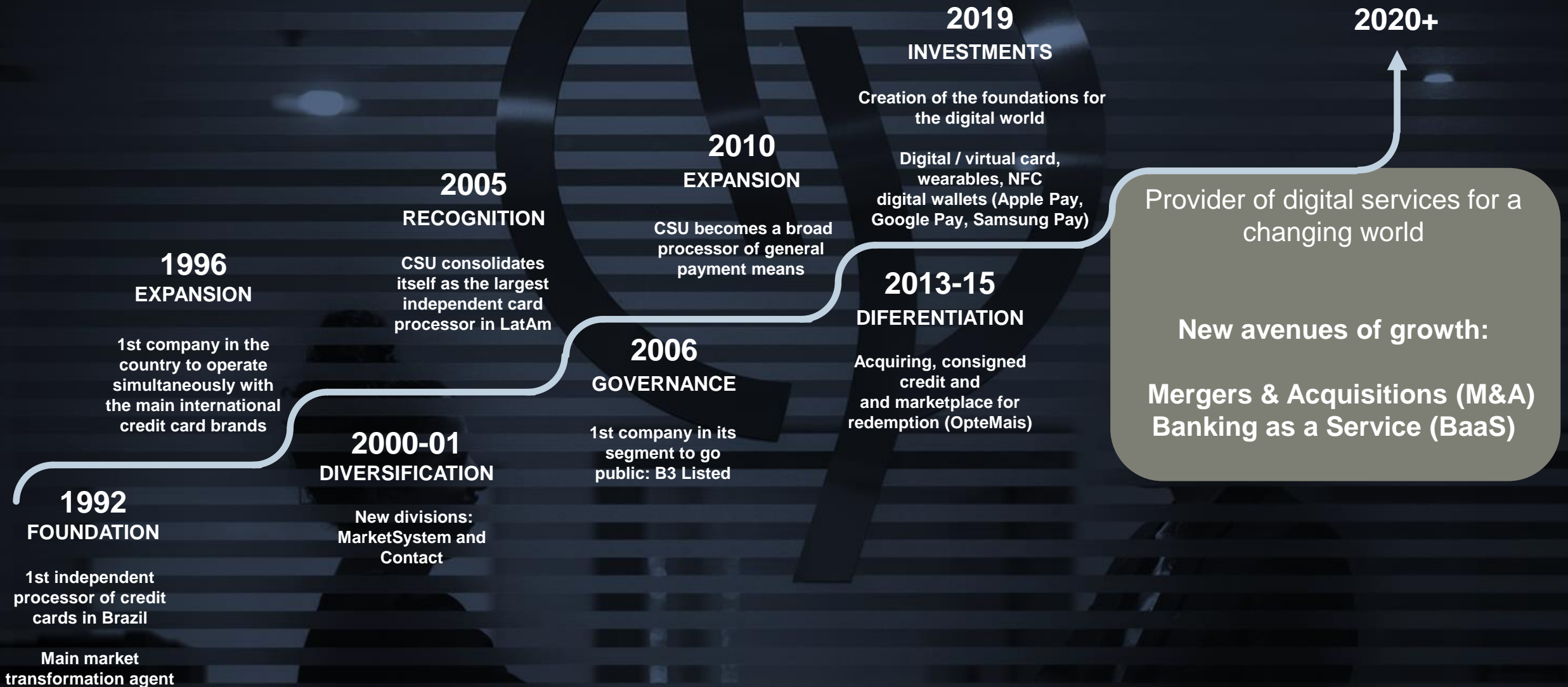


Insurers



Fintechs





Financials (1Q21-12M)

Net revenue

R\$ 466 M

Recurring revenue (monthly payment)

98%

EBITDA

R\$ 136 M

EBITDA Margin

29%

Net income

R\$ 50 M

Cross selling

High between 3 divisions

Operational (1Q21)

 **CSU.CardSystem**

17.7 M billed cards

28.2 M registered cards

546 M transactions captured (12M)

 **CSU.MarketSystem**

70+ partners in B2B (OpteMais White label)

500k+ SKUs of products and services

 **CSU.Contact**

2,203 work stations



Focus on high technology and innovation





Marketplace OpteMais connected to 70+ partners



Dual platform:

loyalty (B2B) + e-commerce (B2C)
Access: www.optemais.com.br

**Customer service
and
relationship**

**Sales and
retention**

**Credit and
collection**

Modern solutions using cognitive intelligence, making
more humane the experience between customers and companies



**Back
office**

WHAT WE'VE DONE?

CSU is already prepared and positioned for new times



Pay



Pay



SAMSUNG
pay



3

Digital and
virtual cards

4

NFC and
digital wallets



2

Wearables

5

WFH
Automation
Video Connect

6

OpteMais, Digital
Rewards, Activation
and Engagement

1

Brands and
Acquirer

VISA



mastercard.



WIDE PORTFOLIO
OF PRODUCTS FOR
DIGITAL TRANSFORMATION
(DX)

7

Bin Sponsor *

Cloud

8

Payment
Account*

9

PIX and
Open Banking

10

Financial
services
Marketplace

To do

WhatsApp

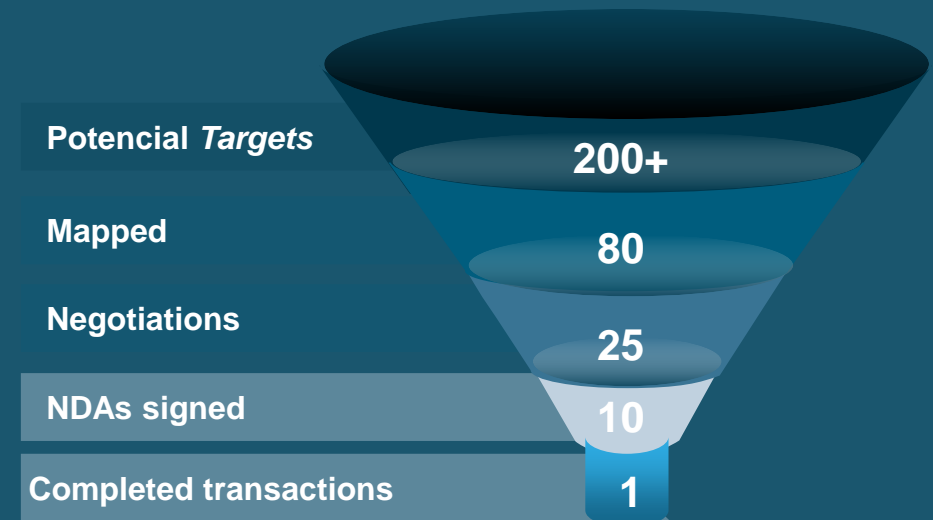
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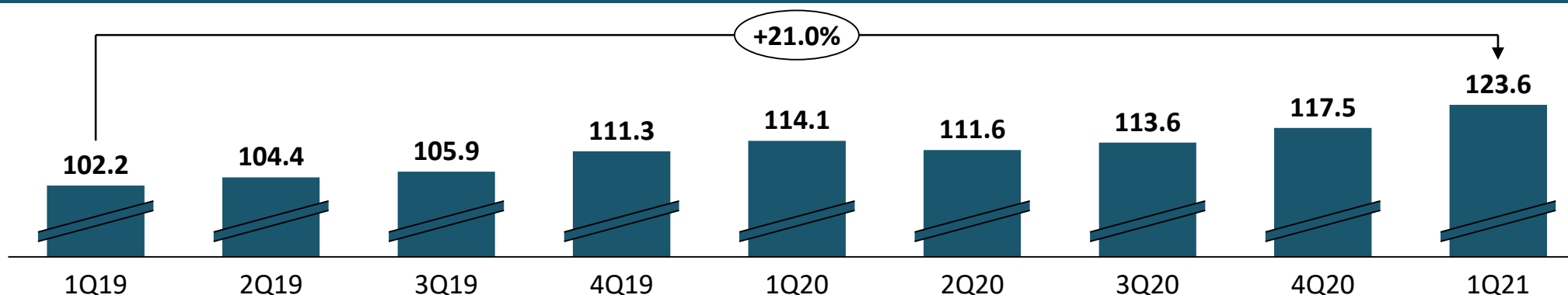
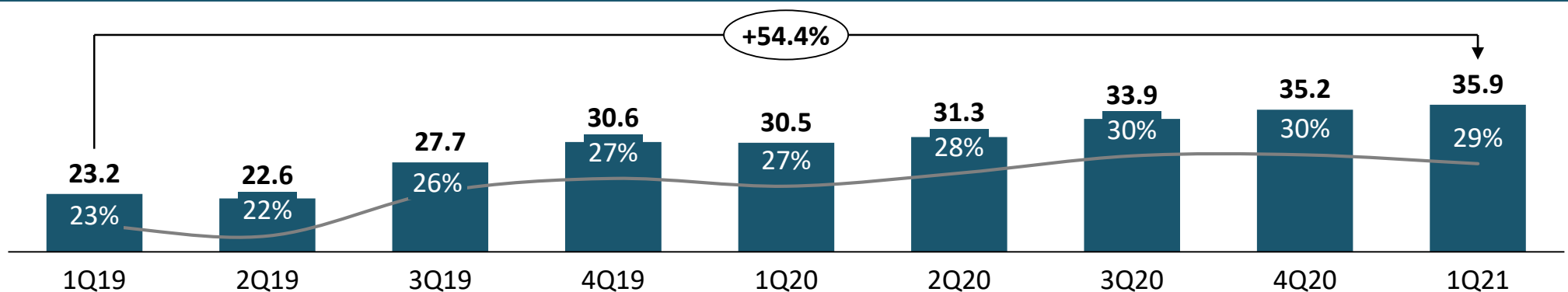
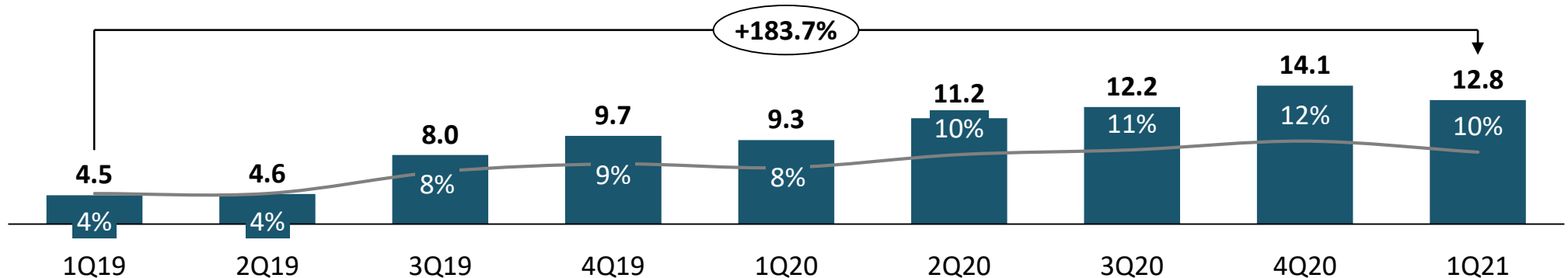
* Ongoing process.

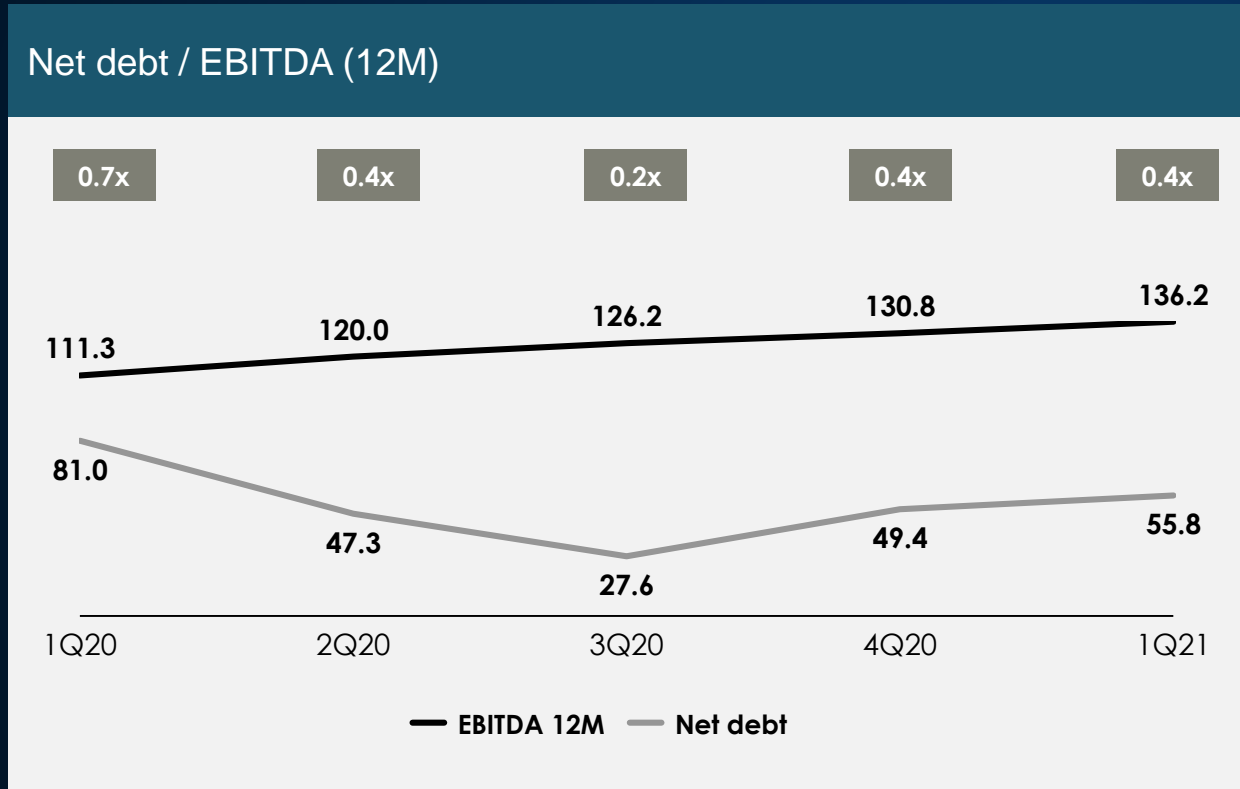
M&A goals:

- _Maximize growth (customers and revenue)
- _Reach new key segments
- _Accelerate time-to-market for new solutions and technologies
- _Strengthen business at the base (cross-sell)

	Mature Co.	Startups
Model	Controlling shareholder	Monority interest
Share	51-100%	5-35%
Revenue (R\$ M)	25 - 150	2.5 - 10
EBITDA Margin	> 20%	N/A
EV/Sales	2-4x LTM	4-10x NTM



Net
revenuesEBITDA and
EBITDA Mg.Net income
and Net Mg.

**HIGH PAYOUT**

(% of net income)

» 2019: **39%**

IOC R\$ 10.6 M

» 2020: **40%**

IOC R\$ 12.5 M

Divid. R\$ 6.0 M

» 1Q21: **22%**

IOC R\$ 2.8 M

EXECUTIVE TEAM

Experienced professionals with a solid professional and academic backgrounds



Corporate



Marcos Ribeiro Leite
(CEO & Founder)

29+ CSU



Ricardo Ribeiro Leite
(Investor Relations)

22+ CSU



Guilherme Rocha Vieira
(CFO)

15+ CSU



José Leoni
(M&A)

1+ CSU



Operation



Fabiano Droguetti
(Payments & Loyalty)

3+ CSU



Renato Búfalo
(CX)

7+ CSU



Alexandre Pinto
(BaaS)

1+ CSU



Commercial



Anacristina Lugli
(CR)

26+ CSU



Daniel Moretto
(CX)

2+ CSU



Pedro Campos
(Loyalty)

1+ CSU



Fabio Pompeo
(Payments)

1+ CSU



Directors



Antônio Kandir
Independent (Chairman)



Marcos Ribeiro Leite
Member (Founder)



Rubens Barbosa Filho
Independent



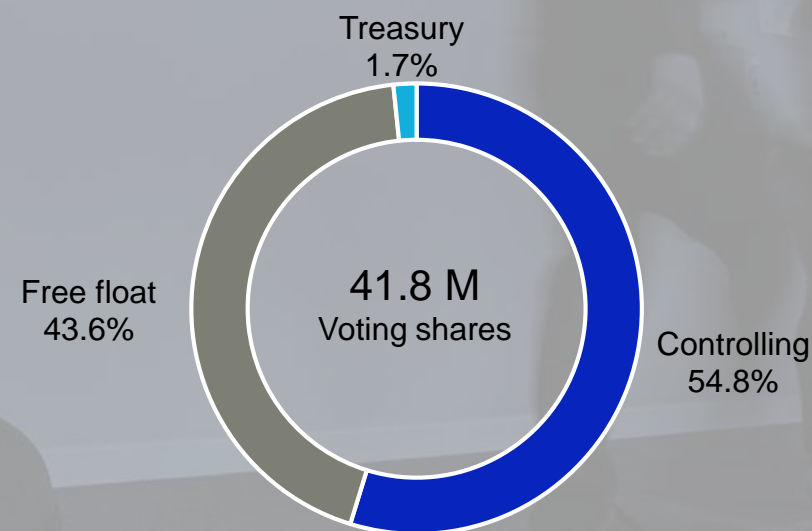
Antônio Martins Fadiga
Independent



Paulo Sérgio Caputo
Independent



Cap table (Apr. 2021)



Since 2006 our shares have been traded on the **Novo Mercado**, B3's highest level of corporate governance

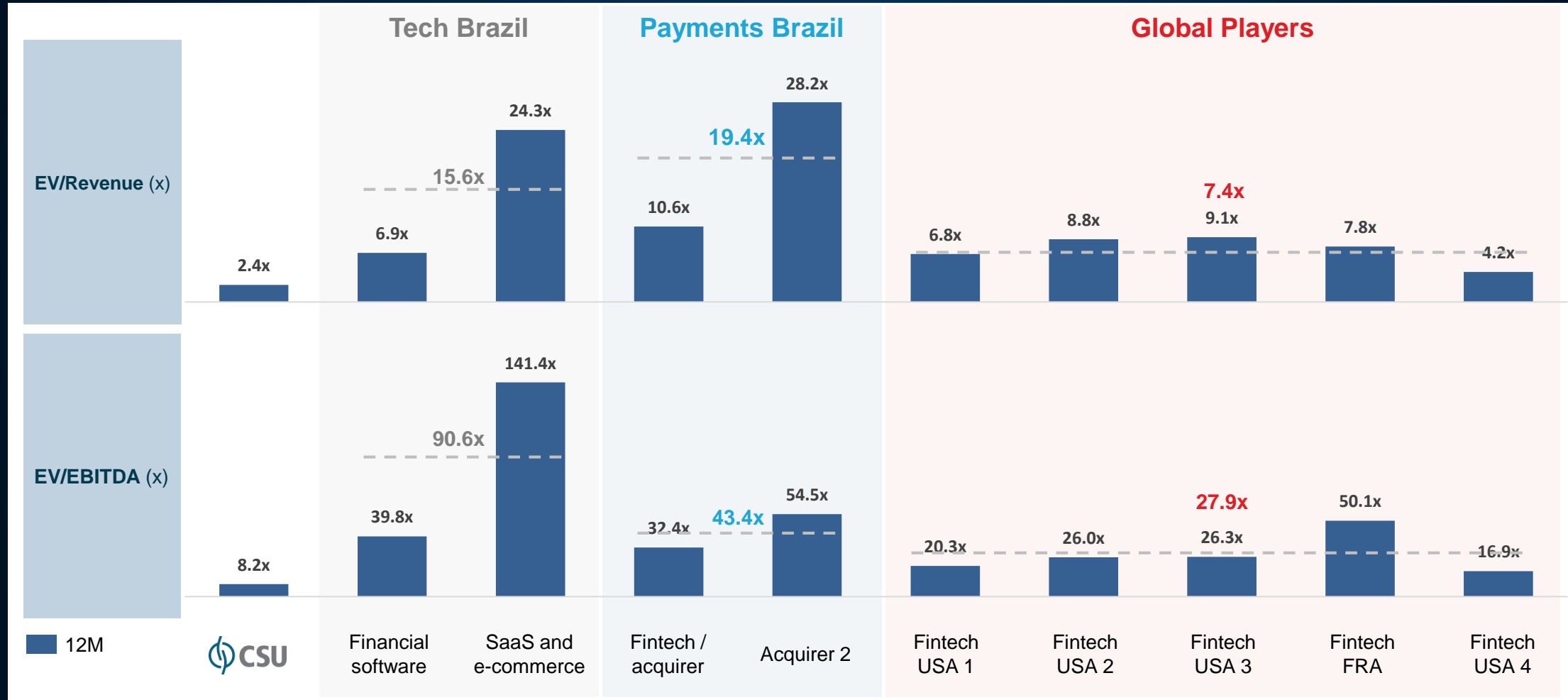
CARD
B3 LISTED NM

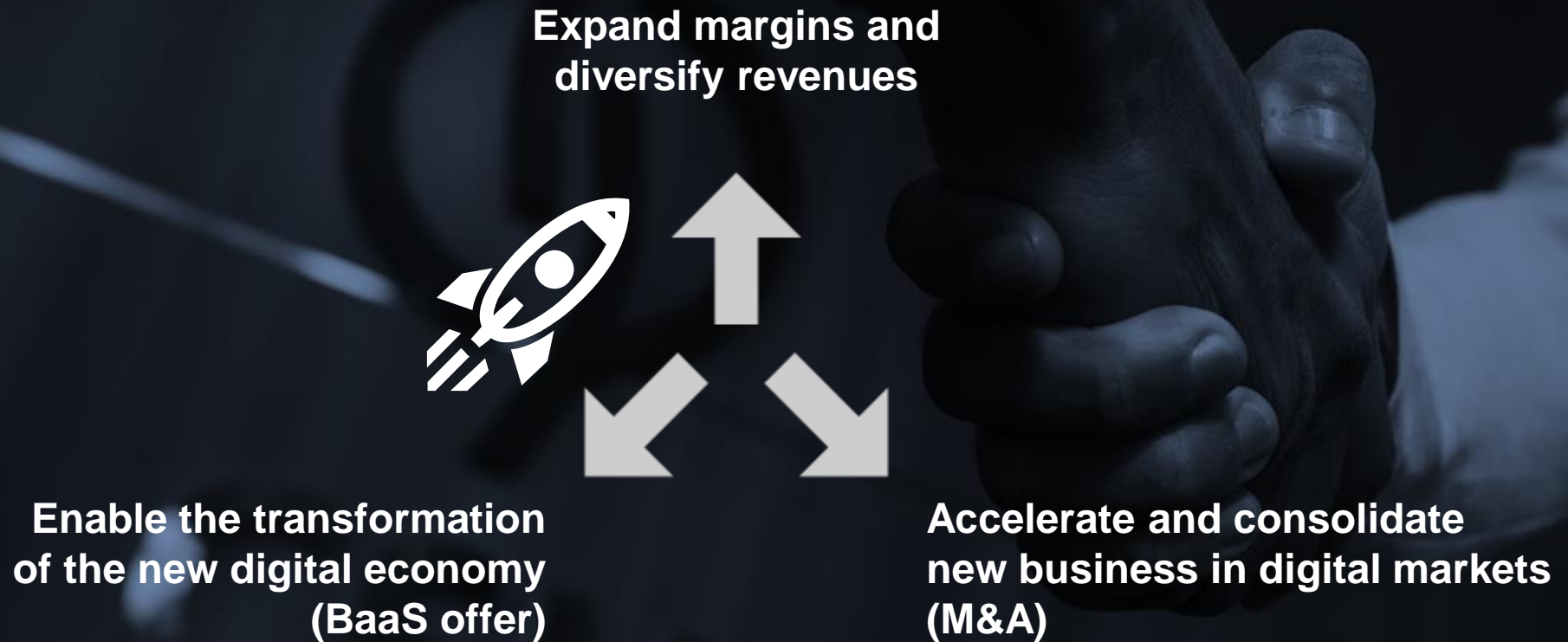
IGC B3

IGC-NM B3

ITAG B3

CARD3 traded at huge discount vs. players in technology and payments industry







Investor Relations

ri.csu.com.br/en

ri@csu.com.br

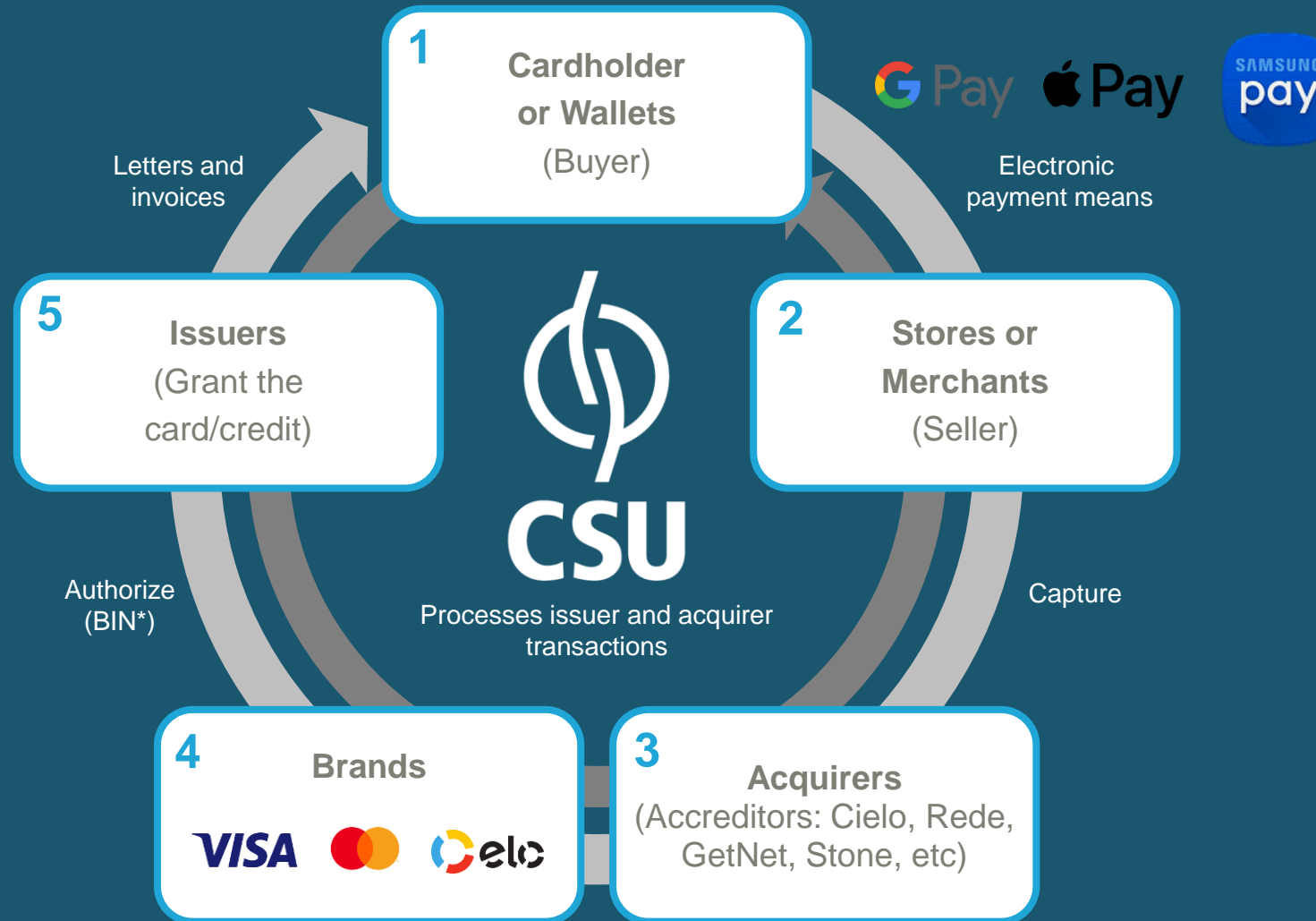
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*Bank Identification Number, first six digits of the card, which identify the issuer and the flag.

New era of society and a new way of living

ERA OF SOCIETY:

- New technologies transforming lives
- New health and safety demands
- New habits and lifestyles
- New needs

DIGITAL DISRUPTION

BUSINESS WORLD:

- Traditional players (incumbents)
- Physical and analogical
- Presential
- Low competition

DIGITAL CONSTRUCTION

WAY OF LIVING:

- New forms of consumption (web and mobile)
 - New payment instruments and credit transactions (digital / virtual)
 - New ways of working (work from home - WFH)
 - New digital services
 - Digital transformation of traditional services
-
- Tech players (startups, big techs, traditional adapted)
 - Digital / web
 - Virtual / WFH
 - High competition (fintechs)
 - Digital / Virtual & Physical+digital

CSU focuses on the 4 priorities to overcome the challenges

Institutional

Safety and well-being of stakeholders

- _ Work from home (WFH) for most of the administrative and operational teams
- _ Strict security protocol
- _ Test Routines
- _ Low rate of positive cases

Maintaining stability of operations

- _ Activities considered essential
- _ Minimum impact of client business continuity

Business

Acceleration of Digital Products

- _ Creation and expansion of sales of digital products (wearables, contactless, digital wallets, digital and virtual cards)
- _ WFH as a product
- _ OPTe + network expansion and activation campaigns

Focused financial management in the preservation of cash

- _ Financial management initiatives resulting in increased profitability and liquidity
- _ Renegotiation of financing terms