



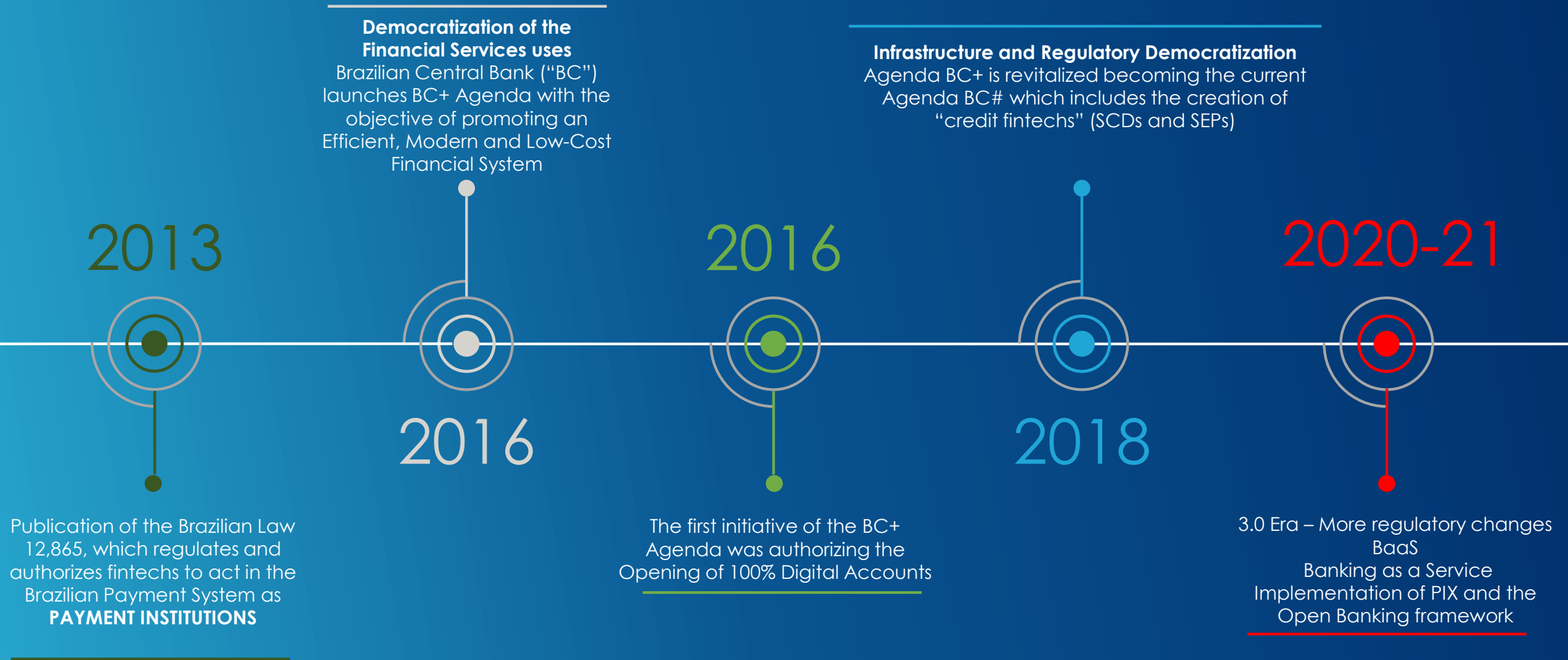
June 25, 2021  
10:00 a.m. (NYC)

[Click here  
to access the Webinar](#)



**CARD**  
B3 LISTED NM

# THE BRAZILIANS' FINANCIAL MARKET REVOLUTION



# CSU - Innovation DNA since our origin

## Blue C is the new CSU business unit

### Payments

Largest independent processor of electronic payment means transactions in Latin America

 **CSU.CardSystem**

### Loyalty & Incentives

Robust customer reward, engagement, loyalty and incentive solutions

 **CSU.MarketSystem**

### Customer Experience – CX

Complete CX solutions. The best customer relationship experience with the most modern solutions

 **CSU.Contact**

### Banking as a Service



Complete BaaS solution based on a robust and agile technological platform, providing security and efficiency so that any type of company can offer financial services to its customers and partners



# What is Banking as a Service?

BaaS is a set of services for companies to act as a FinTech offering **100% digital financial services** to their customers and/or partners using solutions from market providers



# Examples of BaaS Target Markets



Any company looking to enter the embedded finance competition!



# Embedded Finance Examples

## Transportation

99



Lyft



## Retail and Beverage Pernambucanas



Ambev (Donus)



## Utilities Energisa (Voltz)



Claro





1

## Revenue from financial and value-added services

Via partners: credit, insurance, prepaid mobile recharge, health plans, toll tags, etc.

2

## Reduction of billing costs

PIX, automatic debit, credit, bank slip, receivables anticipation and/or extension of terms

3

## Data on the behavior of customers and partners

Taylor-made offers with analytics and big data use

4

## Strengthening the brand and engaging the value chain

Private-branded cards, loyalty programs, cashback and rewards

## Our BaaS complete solution (white label)

### Individuals / Corporations

- 100% digital account opening
- Payments and collection
- PIX
- Flagged card (CardSystem)
- ATM withdrawal
- App

### Based on APIs

- Account managed via API
- Dashboard and Analytics

### Full Service

- Financial Services and Value Added Marketplace
- Back office processes
- Incentives and rewards program (MarketSystem)
- Contact Center (Contact)



# White label App

For your client:

Digital Accounts  
(Corp/Individual)

Financial  
Products

Facial  
Recognition

Transfers  
(P2P, Pix, TED)

**YOUR  
COMPANY**

DADOS PESSOAIS

Nome Completo

CPF

Data de nascimento

O email

Telefone

Cancelar

Avançar

Balance and  
Statement

Invoice  
payments

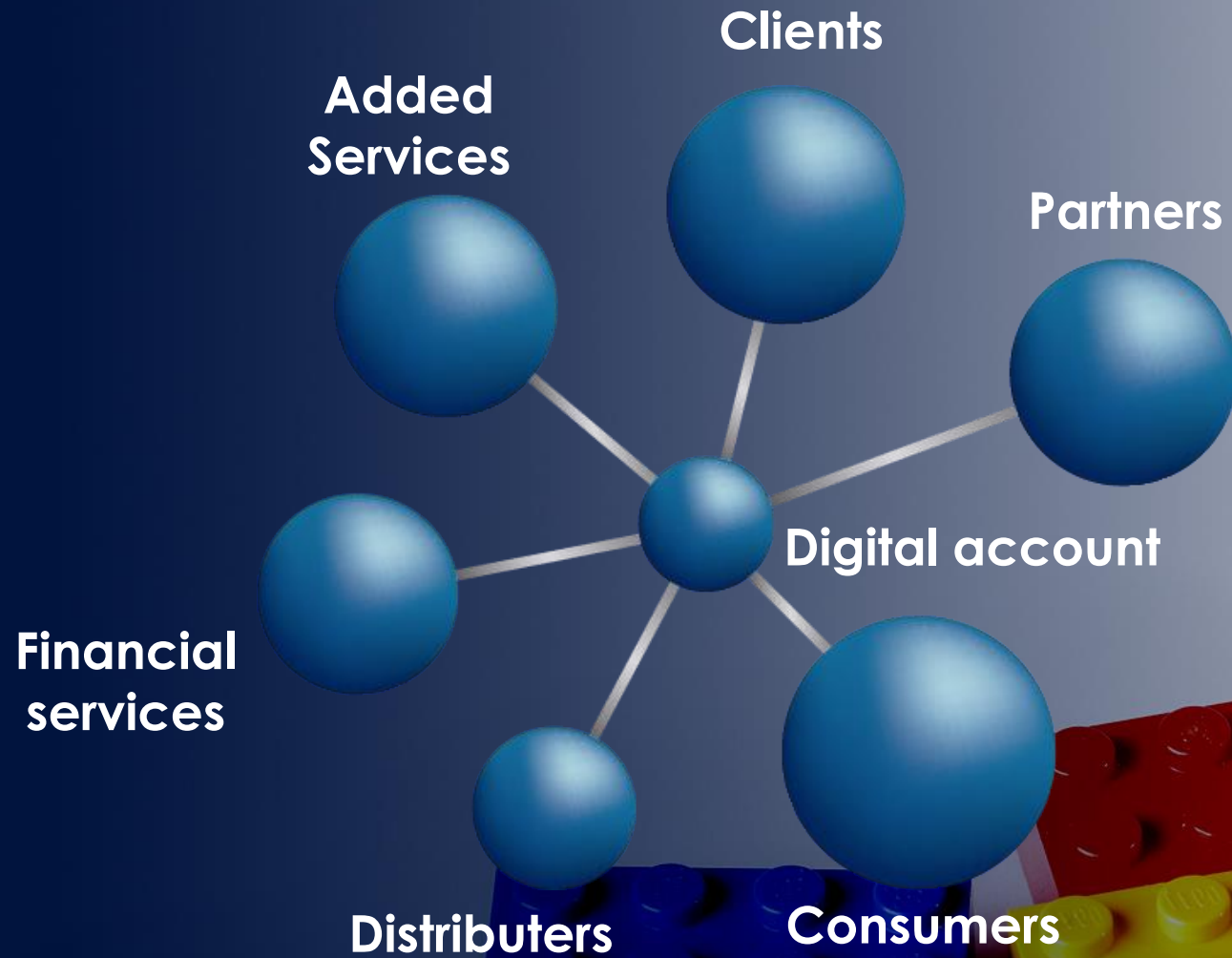
Prepaid cards  
(physical/virtual)

Value-added services

- Prepaid mobile recharge
- Others

# Complete Accounts' Solutions

The digital account as the center of embedded finance





# BaaS is not all the same!

## Our competitive advantage



### Experience

- \_Brazilian market leader in technological solutions
- \_B3's Novo Mercado public company since 2006

### Financial and value-added services marketplace

- \_Credit, Investments, Insurance, among others (via partnerships)
- \_Hybrid Card Processing Platform (CSU.CardSystem)
- \_Incentive and rewards program (CSU.MarketSystem)
- \_Customer Experience Management (CSU.Contact)

### Flexible model

- \_White label: to companies of any size
- \_Modular Services: tracking the Customer's Growth Journey

### Modern, robust, agile and safe technology

- \_Architecture based on microservices
- \_Solution 100% developed for public cloud
- \_Parameterizable and natively integrated authorization rules engine
- \_State-of-the-art core banking (Technisys)





## Technisys Core banking

**Cloud-based** and with powerful parameterization and management tools that provide agility for the development of innovative financial products

**More than 100 million digital accounts in 16 countries:** traditional banks, neobanks and fintechs

**Widely recognized by the market:**

Gartner: Top 3 Disruptor in the Core Banking Space

Forrester Wave: Ranked Highest In Criteria Of Architecture And Digital Banking



## Hybrid Processing Platform

Card processing in **cloud and mainframe**, innovative hyperconnectivity solution with high **robustness, security and integration**

High potential to better **serve new customers**, such as startups, fintechs and new financial institutions

**VisionPLUS®:** Mainframe-based solution provided by Fiserv, world market leader; and

**Glic:** solution based on public cloud and services architecture, implemented in more than 20 countries, for debit, credit and prepaid cards.

Learn more: [glic-solutions.com/en/](https://glic-solutions.com/en/)



## Market vision

**Market potential:** According to internal projections, this market could generate around R\$ 8 billion in business for suppliers in the Brazilian BaaS market in the next 5 years (greater than R\$ 2 billion in 2025)

**Target markets:** Names in different business segments

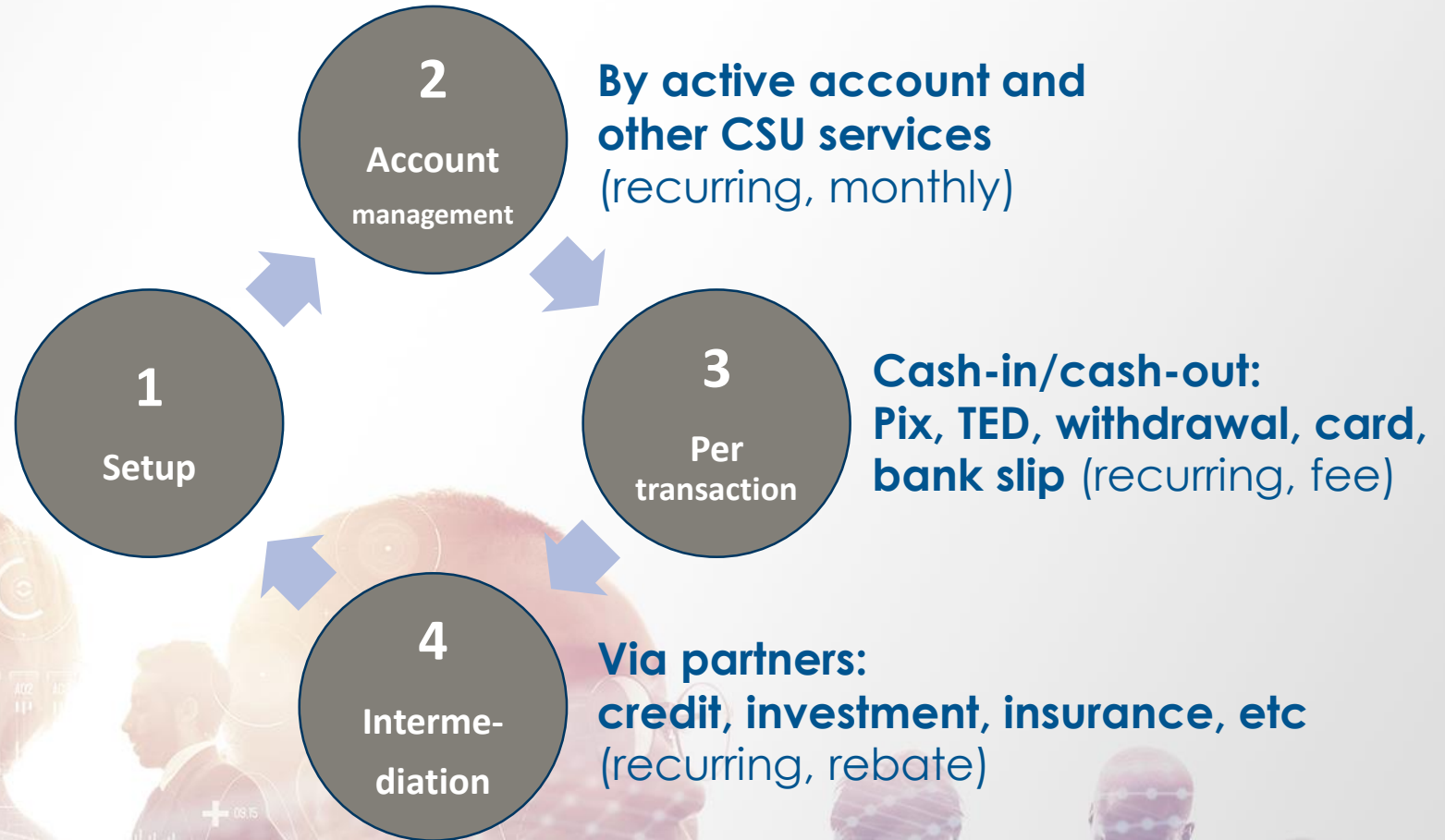
**Resources:** CSU estimates to allocate more than R\$ 150 million (Costs + Investments) in the next 5 years

**Potential of results:** Search for relevant market share with attractive profitability



Our BaaS revenue model is mostly anchored in **recurring revenues**

**App customization and back office parameterizations**  
(variable, by project)





# BaaS Structure



**Marcos R. Leite**  
CEO (CSU)



**Alexandre Pinto**  
Executive Officer



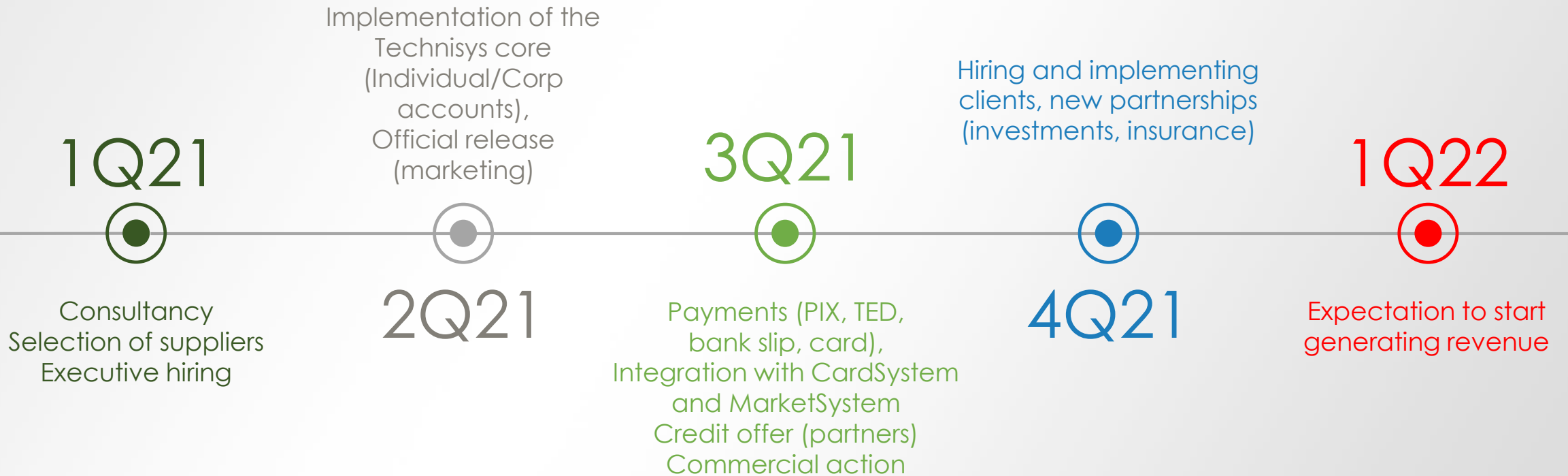
**Wendel Paz**  
Sales Officer

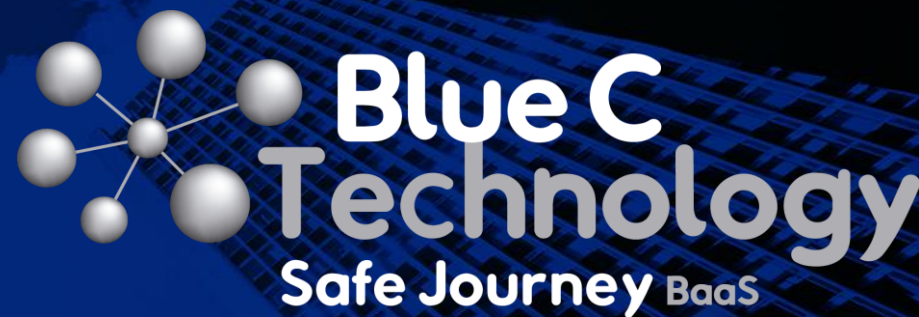


**Gustavo Aleixo**  
IT Officer



# Timeline





More Information:

[www.BlueC.com.br](http://www.BlueC.com.br)

[BlueC@csu.com.br](mailto:BlueC@csu.com.br)