

EARNINGS PRESENTATION

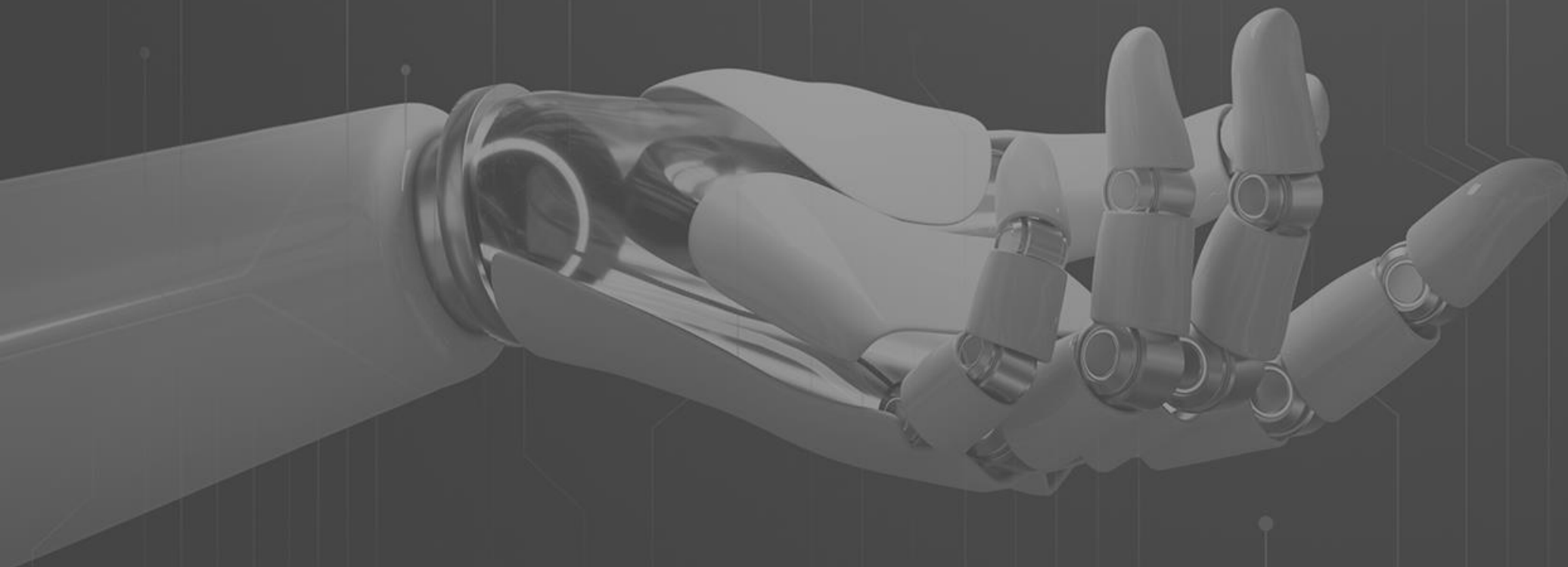
3Q24 | 9M24

November 12, 2024



**EDUARDO
MÔNACO
(CEO)**

**STRATEGIC HIGHLIGHTS
3Q24 | 9M24**



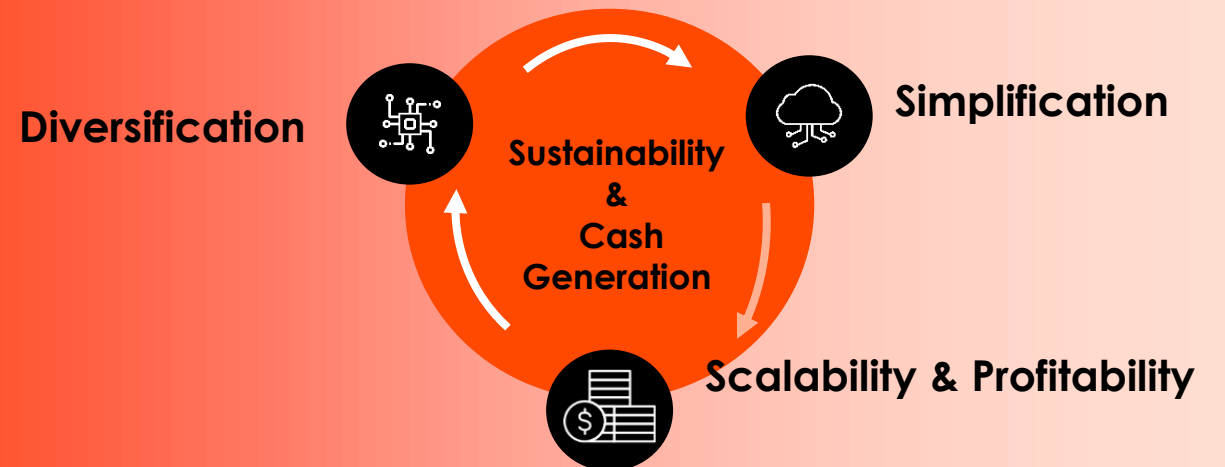
STRATEGIC HIGHLIGHTS

Businesses combination with Serasa Experian

- Merger Agreement signed on October 03
- Material Fact published on October 04
- CADE
- Precedent Conditions
- Extraordinary General Meeting convocation

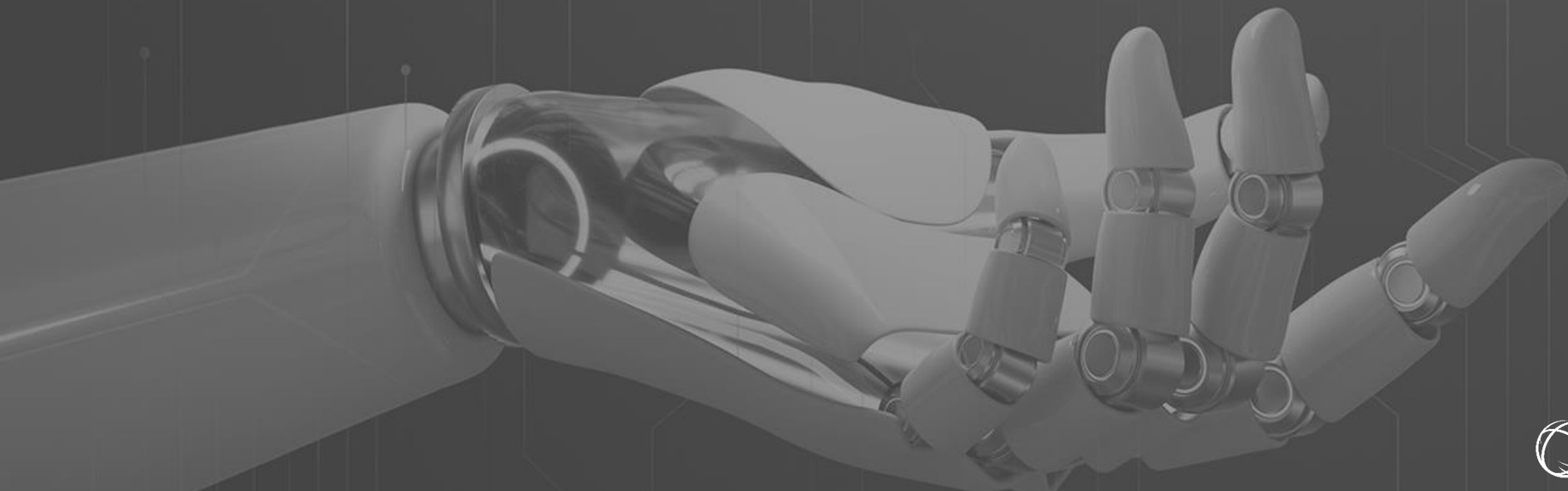
Business continuity

- Focus on our pillars
- New Sales Continuity
- Diligence on costs and expenses
- Healthy cash position

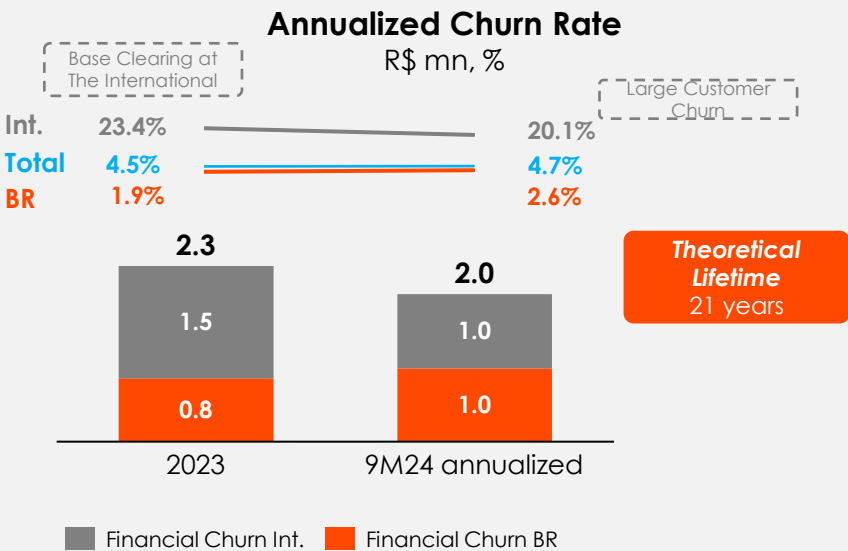


**ALEXANDRE
MAFRA
(CFO)**

**FINANCIAL RESULTS
3Q24 | 9M24**

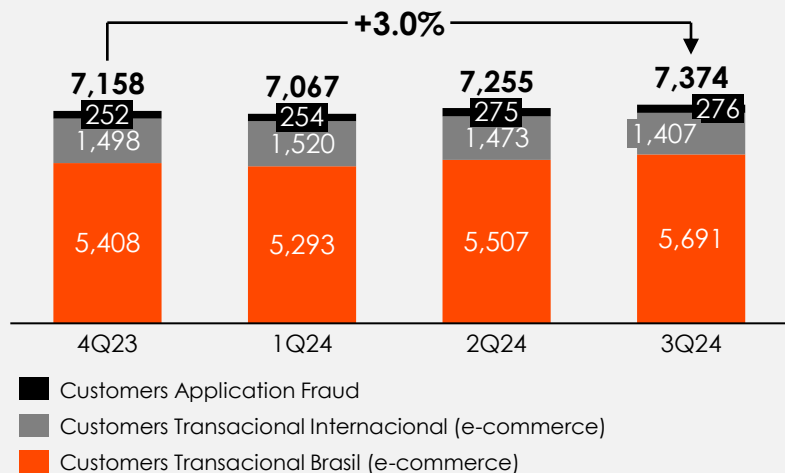


OPERATIONAL INDICATORS

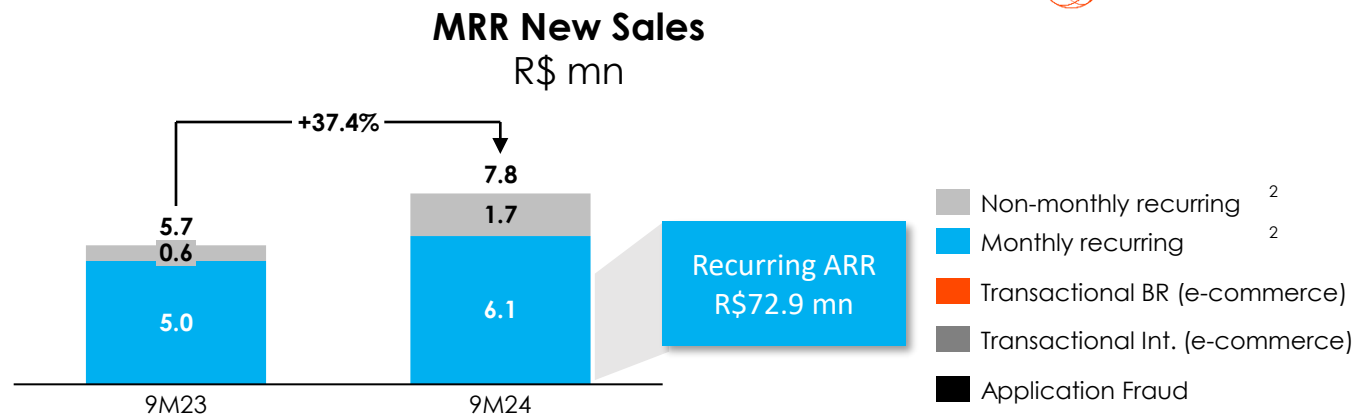


Customers ¹

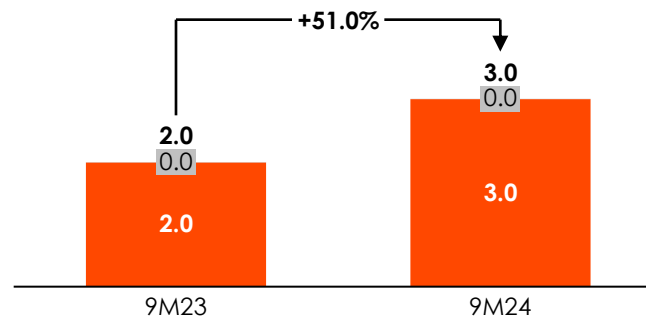
#, %



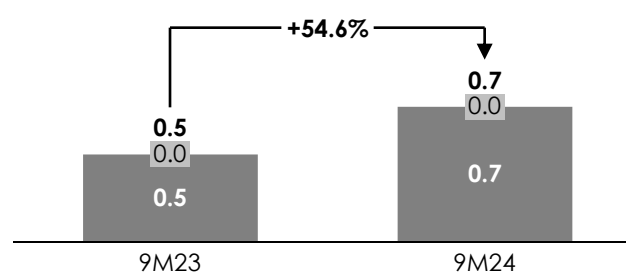
Total



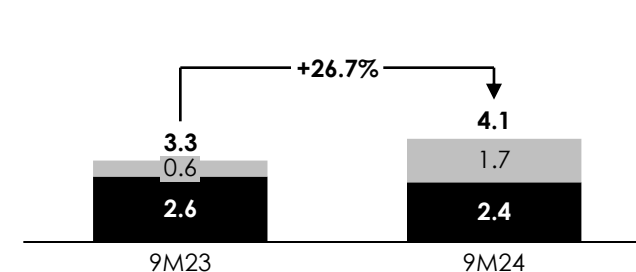
Transactional Brazil (e-commerce)



Transactional International (e-commerce)



Application Fraud



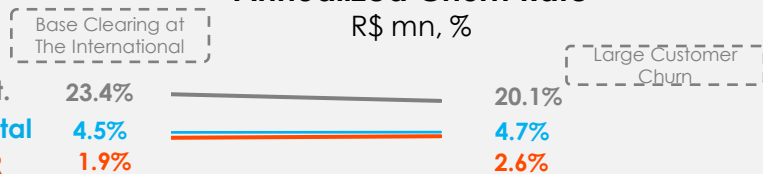
(1) Customers: Considers the total number of transactionally active initiatives, and there may be two or more active initiatives per customer.

(2) Monthly recurring: monthly predictability of consumption Non-monthly recurring: batch queries, batch contracts, and queries for base cleaning (no monthly consumption predictability)

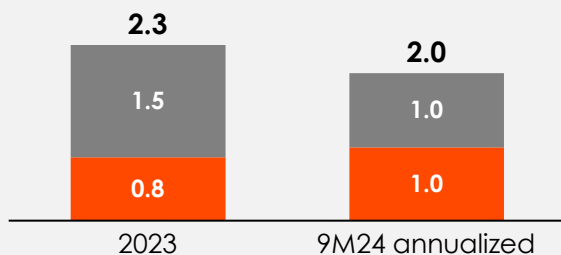
OPERATIONAL INDICATORS

Annualized Churn Rate

R\$ mn, %



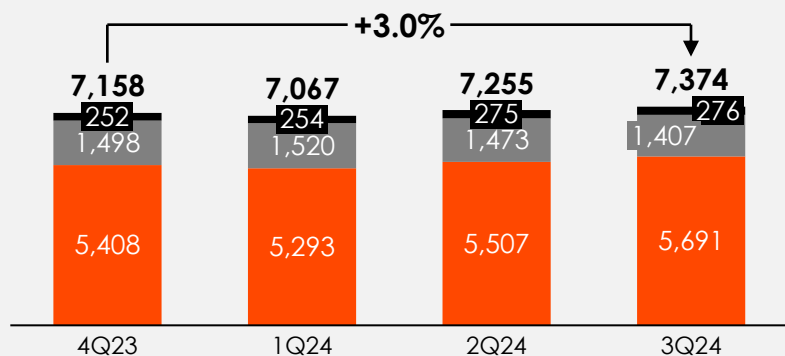
Theoretical Lifetime
21 years



■ Financial Churn Int. ■ Financial Churn BR

Customers¹

#, %

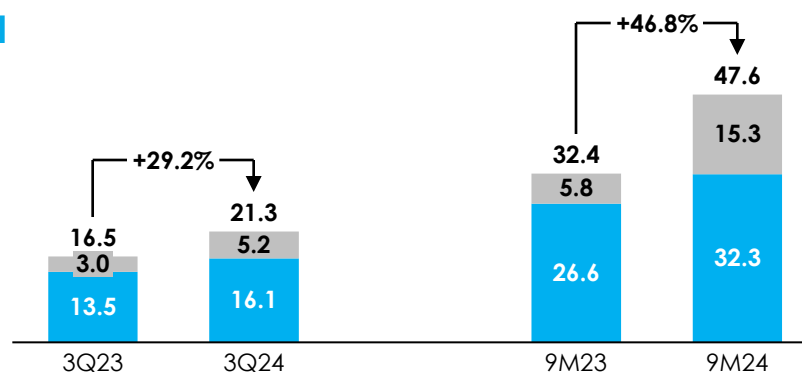


■ Customers Application Fraud
■ Customers Transacional International (e-commerce)
■ Customers Transacional Brasil (e-commerce)

Gross Revenue New Sales

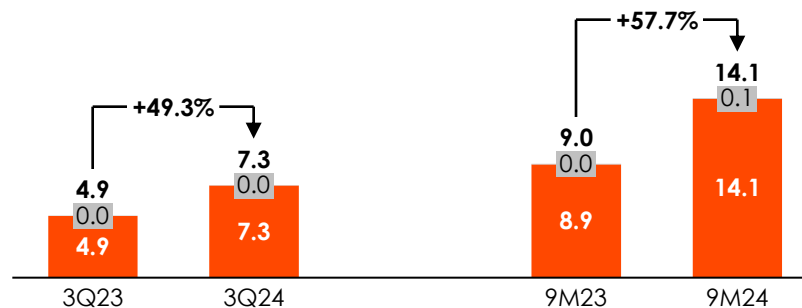
R\$ mn

Total

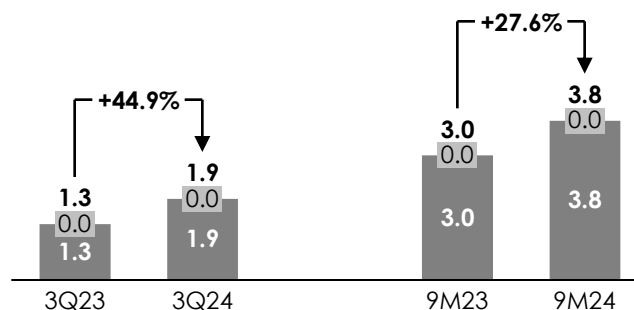


■ Non-monthly recurring
■ Monthly recurring
■ Transactional BR (e-commerce)
■ Transactional Int. (e-commerce)
■ Application Fraud

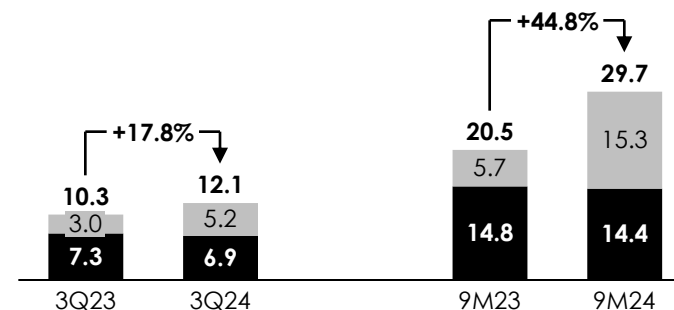
Transactional Brazil (e-commerce)



Transactional International (e-commerce)

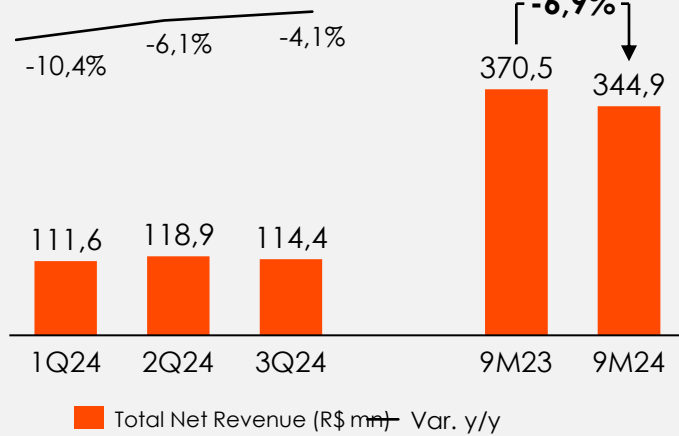


Application Fraud

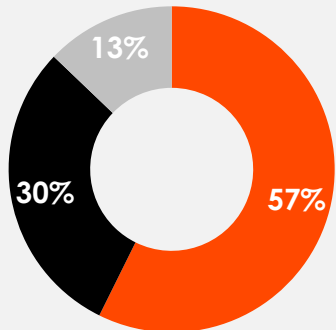


NET REVENUE

Total Net Revenue (R\$ mn)

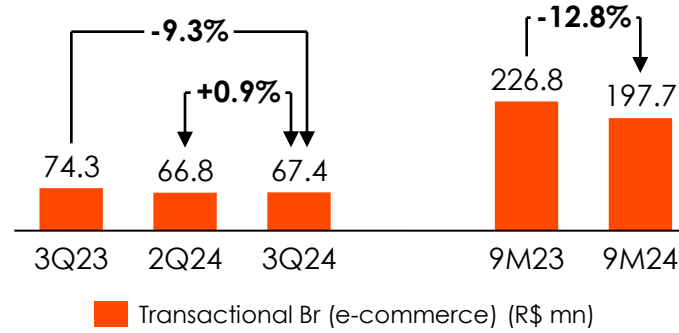


Breakdown - 9M24

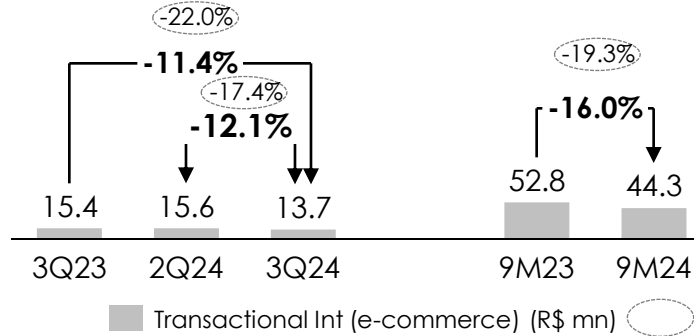


- Transacional Br (e-commerce)
- Application Fraud
- Transacional Int. (e-commerce)

Transactional Brazil (e-commerce)

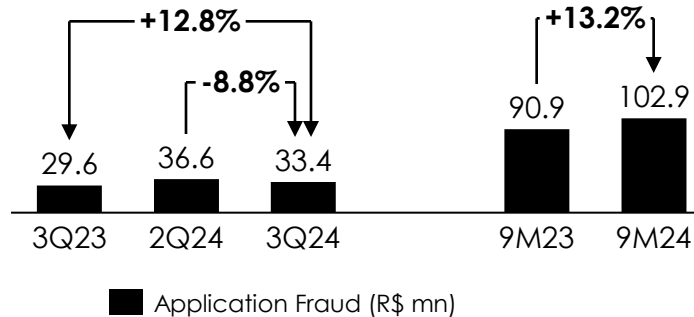


Transactional International (e-commerce)



Transactional Int (e-commerce) (R\$ mn) y/y variation in USD

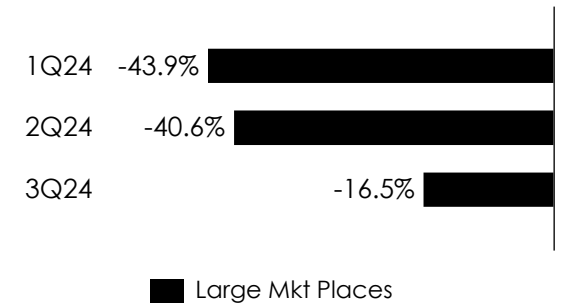
Application Fraud



Application Fraud (R\$ mn)

Transitory Movement - Transactional Revenue BR (e-commerce)

Y/Y growth

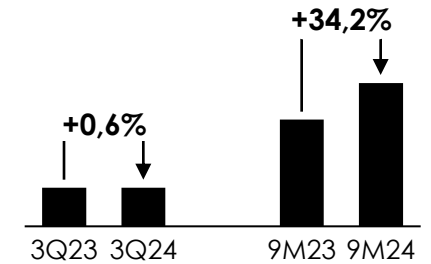


Large Mkt Places

- Cleaning of customer base aiming for greater profitability
- Large customer churn

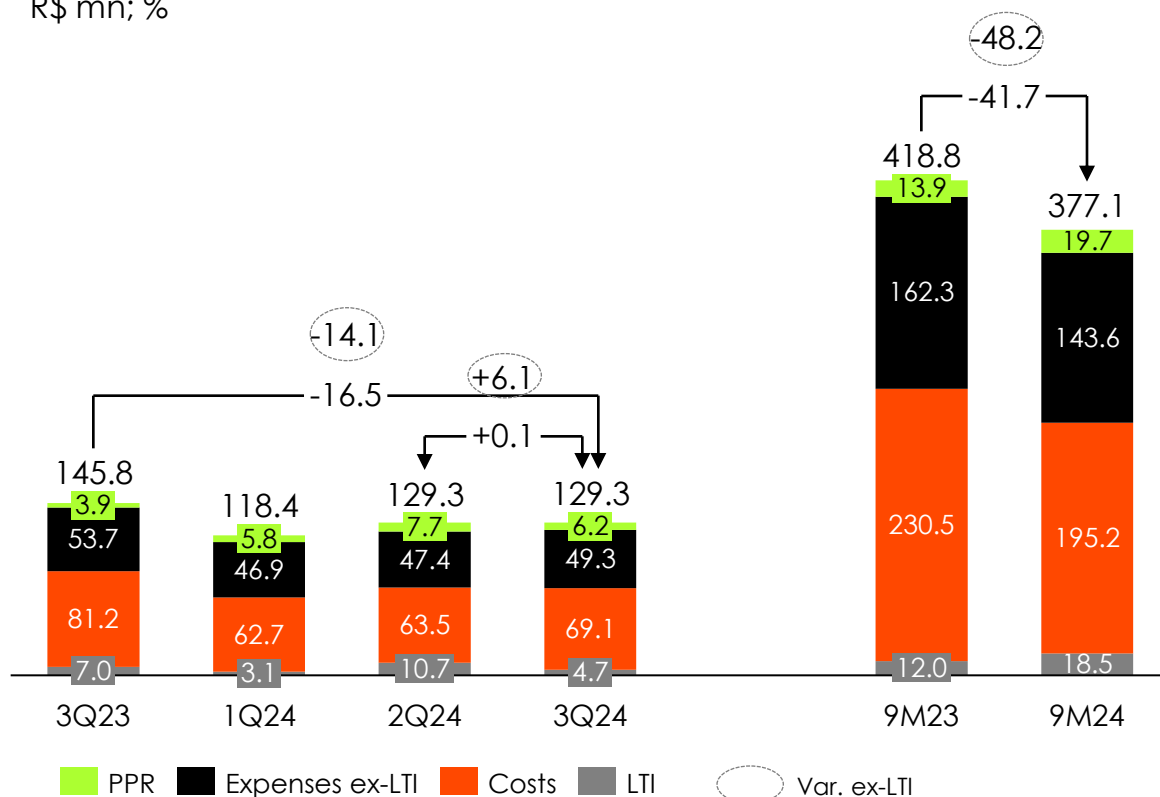
Componetization and redesign of base customer products

Volume



Yearly reduction in costs and expenses of R\$41.7 mn in 9M24 or R\$48.2 mn excluding LTI²

Costs and Expenses¹
R\$ mn; %



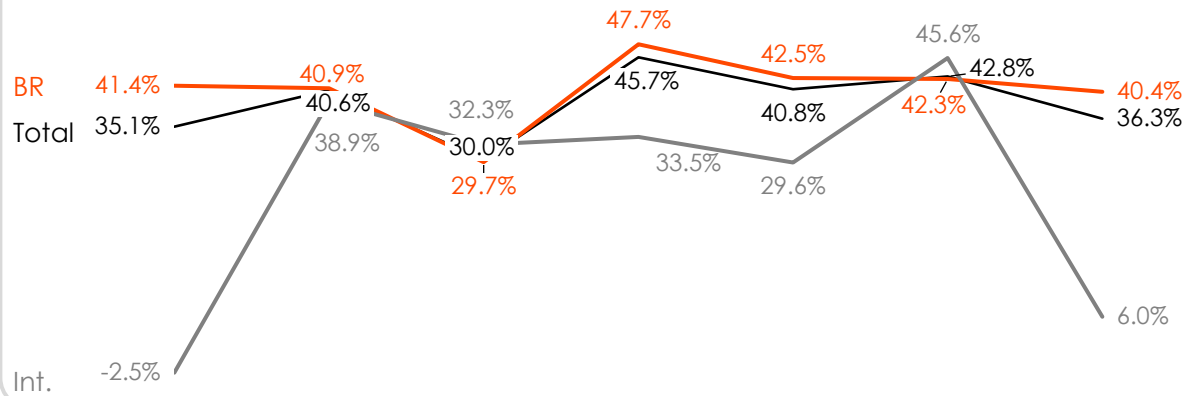
R\$ mn; %	3Q24	2Q24	3Q23	QoQ	YoY	9M24	9M23	YoY
Costs	69.1	63.5	81.2	+8.9%	-14.9%	195.2	230.5	-15.3%
Expenses	49.3	47.4	53.7	+4.0%	-8.2%	143.6	162.3	-11.6%
Subtotal'	118.4	110.9	134.9	+6.8%	-12.2%	338.8	392.9	-13.8%
PPR	6.2	7.7	3.9	-19.1%	+60.6%	19.7	13.9	+41.9%
Subtotal''	124.6	118.6	138.8	+5.1%	-10.2%	358.5	406.8	-11.9%
LTI(2)	4.7	10.7	7.0	-56.1%	-33.0%	18.5	12.0	+54.5%
Total	129.3	129.3	145.8	+0.0%	-11.3%	377.1	418.8	-10.0%

(1) Excluding depreciation. Expenses with *LTI do not represent cash impact.

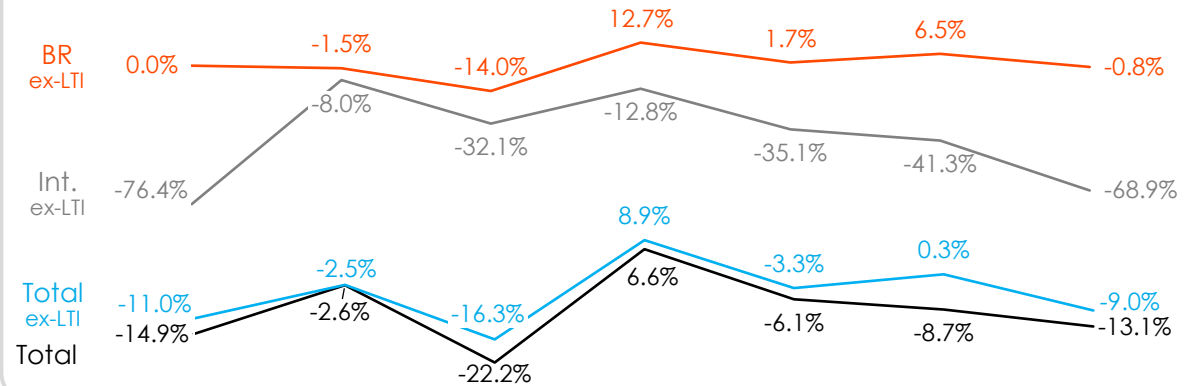
GROSS PROFIT AND EBITDA

Annual improvement of R\$ 9.3 million in EBITDA excluding LTI in 3Q24

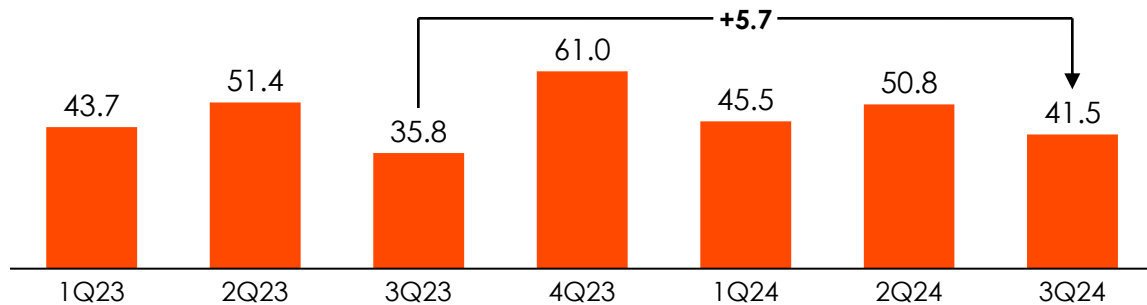
Gross Margin¹
%



EBITDA Margin
%

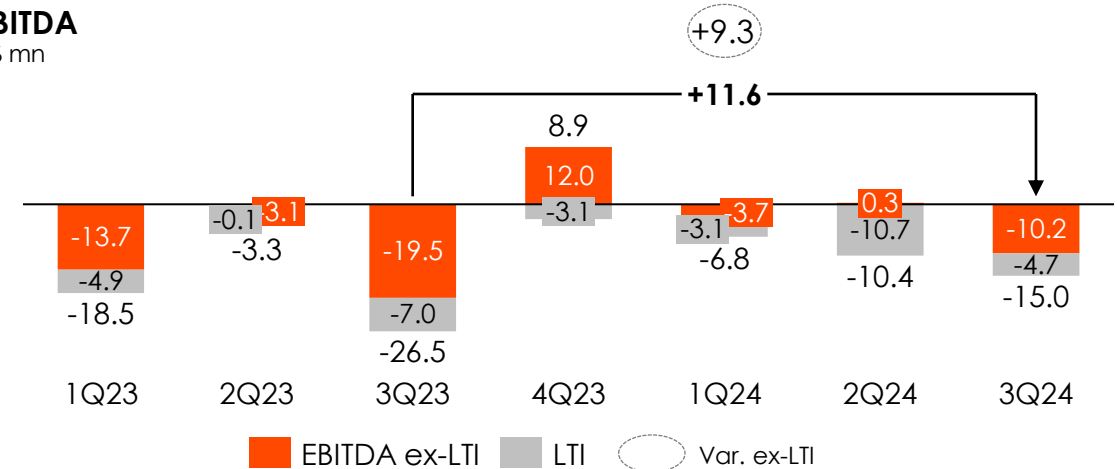


Gross Profit¹
R\$ mn



(1) Ex-Depreciation (2023 e 2024)

EBITDA
R\$ mn

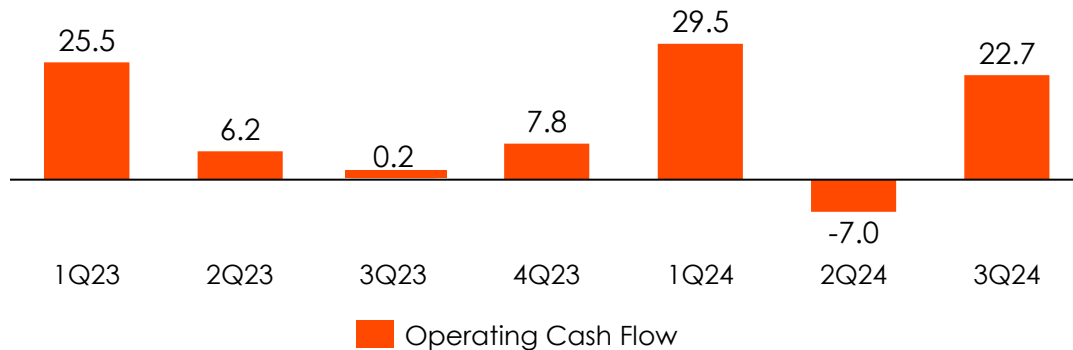


EBITDA ex-LTI LTI Var. ex-LTI

Operating Cash Generation of R\$ 45.2 million in the year to date

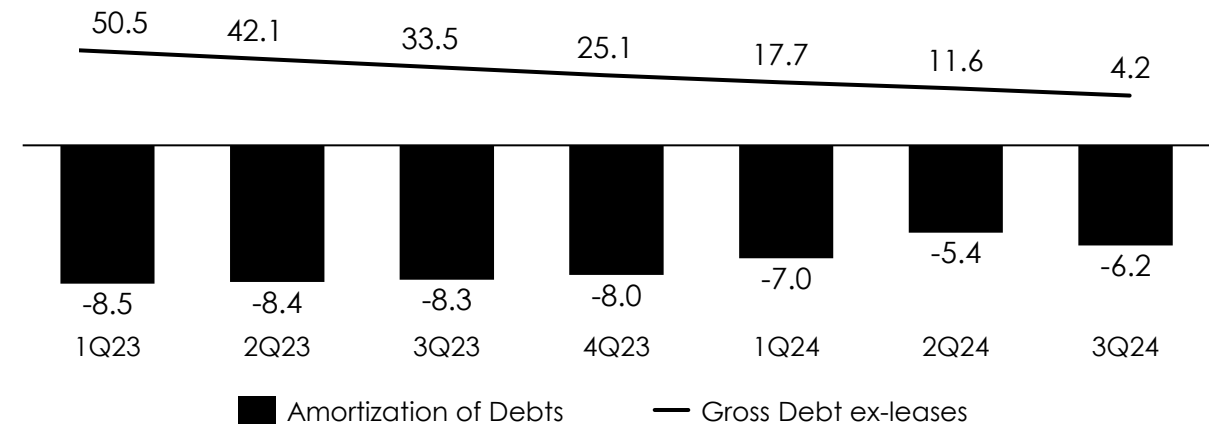
Operating Cash Flow

R\$ mn



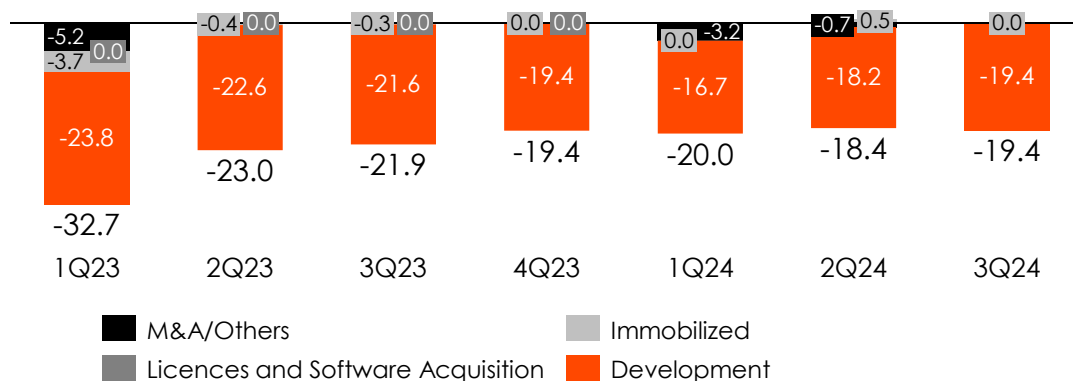
Financing Cash Flow

R\$ mn



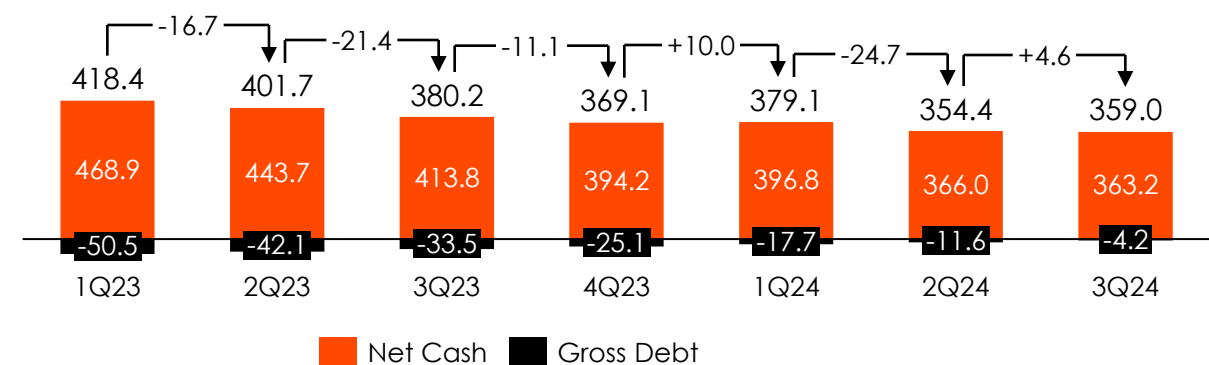
Investments Cash Flow

R\$ mn



Net Cash

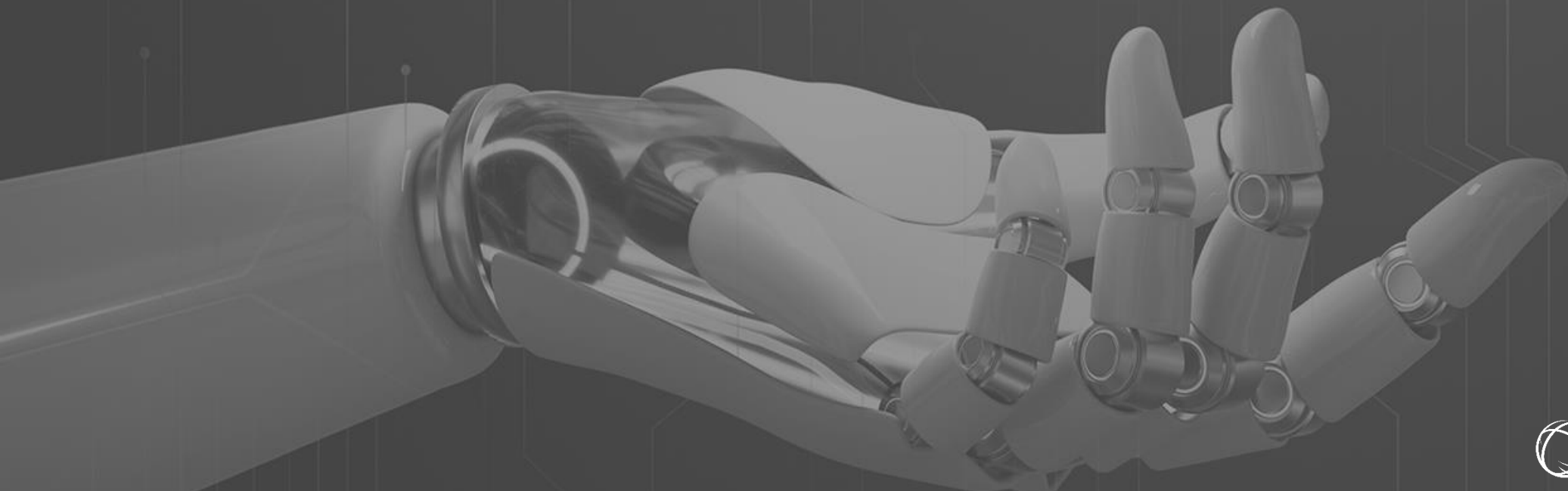
R\$ mn



Note: Managerial Cash Flow: Amortization from Leasing to Operating Cash. And it does not consider the variation of financial investments in the Financing Cash Flow;

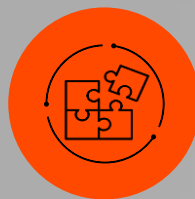
**EDUARDO
MÔNACO
(CEO)**

**FINAL CONSIDERATIONS
3Q24 | 9M24**





Transaction Tracking



Diversification, Deleveraging and Scalability & Profitability



+47% YoY in Gross Revenue from New Sales in 9M24
Slowdown in annual revenue decline, mainly in Transactional Brazil



Reduction of **R\$ 41.7 million** YoY in costs and expenses in 9M24
+R\$ 22.7 million YoY in EBITDA ex-LTI in 9M24
+R\$ 22.7 million in 3Q24 Operating Cash
+R\$ 4.6 million of Net Cash 3Q24



Q&A

Reconciliation adjustment of LTI in results

Long Term Incentive Plan (LTI) - R\$ mn	1Q24	2Q24	3Q24	9M24
Equity Swap	1,4	0,0	0,0	1,4
Payroll and related charges	0,0	2,8	0,0	2,8
Stock-Based Payment Expense	1,3	6,3	3,6	11,2
Provision for stock-based payment fees	0,4	1,7	1,0	3,0
LTI impact	3,1	10,7	4,7	18,5