CSU Digital

Apresentação de Resultados

3T26



CSUD
B3 LISTED NM

Orientações e aviso legal



Boa tarde a todos e sejam bem-vindos à videoconferência da CSU Digital referente aos resultados do terceiro trimestre de 2026. Esta teleconferência está sendo gravada e todos os participantes poderão escutar, visualizar o palestrante e acompanhar a apresentação.



A apresentação será em português com tradução simultânea para o inglês. Para aqueles que desejarem ouvi-la em inglês, **basta clicarem no botão "*Interpretation*" localizado no canto inferior direito da tela** e selecionar a língua desejada.

For those who wish to listen to the presentation in English, ***just press the "Interpretation" button on the bottom right corner of the screen*** *and choose the English option.*



Esta apresentação pode incluir declarações que representem expectativas sobre eventos e resultados futuros da Companhia, de acordo com a regulamentação de valores mobiliários brasileira e internacional. Essas declarações são baseadas em suposições e análises feitas pela Companhia de acordo com a sua experiência, o ambiente econômico, nas condições de mercado e nos eventos futuros esperados, muitos dos quais estão fora do controle da mesma. Fatores importantes que podem levar a diferenças significativas entre os resultados reais e as declarações de expectativas sobre eventos ou resultados futuros incluem a estratégia de negócios da Companhia, as condições econômicas brasileiras e internacionais, tecnologia, estratégia financeira, desenvolvimentos dos clientes, condições do mercado financeiro, incerteza a respeito dos resultados de suas operações futuras, planos, objetivos, expectativas e intenções, entre outros. Em razão desses fatores, os resultados reais da Companhia podem diferir significativamente daqueles indicados ou implícitos nas declarações de expectativas sobre eventos ou resultados futuros.

As informações e opiniões aqui contidas não devem ser entendidas como recomendação a potenciais investidores e nenhuma decisão de investimento deve se basear na veracidade, atualidade ou completude dessas informações ou opiniões. Nenhum dos seus representantes terá qualquer responsabilidade por perdas que possam decorrer da utilização ou do conteúdo desta apresentação.

A maior e mais completa infratech independente do Brasil

Há mais de 30 anos, somos a infraestrutura que faz os produtos financeiros das maiores marcas do país funcionarem, do cartão ao app

QUEM SOMOS

Infratech full service

Tecnologia proprietária em toda a jornada: emissão, processamento, pagamentos, contas, *loyalty* e experiência digital

Modelo B2B2C *white label*

Bancos, *fintechs* e varejistas lançam produtos com as próprias marcas sobre nossas plataformas – completos ou via APIs

Única oferta de ponta a ponta

CSU Pays (meios de pagamento) e CSU DX (*customer experience*) integradas em um só ecossistema – concorrentes atuam em verticais isoladas

IA e hiperautomação impulsionando novas oportunidades de negócio

Plataformas proprietárias que ampliam a aplicação de IA e hiperautomação, impulsionando novas oportunidades de negócio, escalabilidade e ganhos de eficiência operacional.

Solidez e *Track Record*

34 anos de história e 20 anos listada na B3



BIG NUMBERS CSU DIGITAL (3T26)

Modelo de negócios integrado, receitas recorrentes, relacionamentos de longo prazo e capacidade de inovar

CSUDigital

Receita Líquida

R$ 174 MM

+13,4% vs. 3T25

Lucro Bruto
R$ 74 MM
+19,8% vs. 3T25
Mg. 42,5%

EBITDA
R$ 47 MM
+1,9% vs. 3T25
Mg. 27,2%

Lucro Líquido
R$ 21 MM
-11,0% vs. 3T25
Mg. 12,2%

ROE
20%
Consistência na rentabilidade aos acionistas

JCP declarado
R$ 17,1 MM
No 3T26

Alavancagem
0,4x
No 3T26

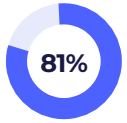
CSUPays

Receita Líquida
R$ 105 MM
+9,7% vs. 3T25



Da receita total

Lucro Bruto
R$ 60 MM
+20,1% vs. 3T25



Do lucro bruto total

CSUDX

Receita Líquida
R$ 69 MM
+19,5% vs. 3T25



Da receita total

Lucro Bruto
R$ 14 MM
+18,6% vs. 3T25



Do lucro bruto total

Relacionamentos de longo prazo e confiança do mercado impulsionam novas conquistas

+40
clientes na base

+2 novos
contratos no 3T26 totalizando

6 novos
contratos em 2026

+13 anos
Idade média dos contratos



Bancos

banrisul · Banpará · tribanco · BANESTES · BANCOOB · Banco do Nordeste · BANCO MERCANTIL · desty · BANCO PINE

Serviços Financeiros e Benefícios

UNICA · Agilli · Banco Volkswagen · PSA BANCO · UNICRED · Edenred · pefisa Soluções Financeiras · Porto · pluxee · stix · dotz

Serviços, Varejo e Consumo

ifood · Claro · KLÜBER LUBRICATION · HYUNDAI · ConectCar · HEINEKEN · Rodobens · Electrolux · GAZIN · CASAS BAHIA · Natura &co · tracker · UNICO · Vero · madeiramadeira · LojadoMecanico · decolar

Novos clientes · Clientes



Nossos Resultados

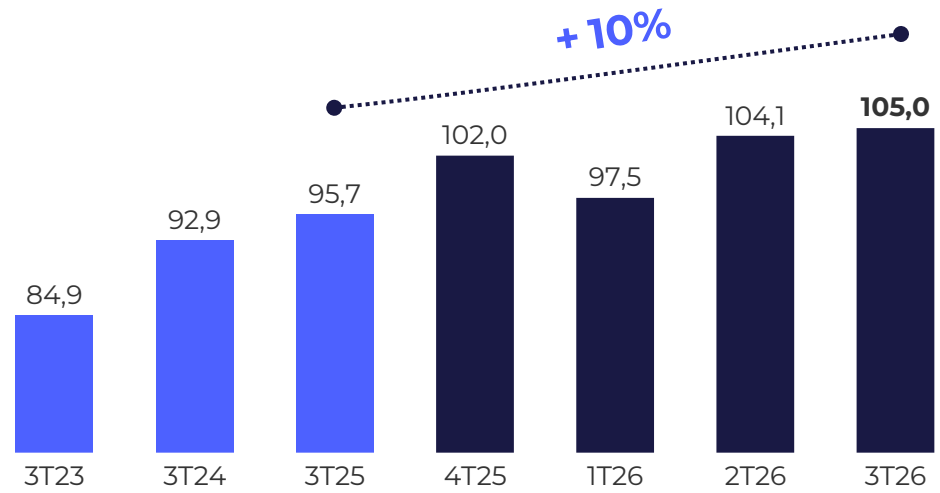
CSUDigital

Recorde de receita na CSU Pays

Crescimento sustentado pela expansão orgânica, aumento dos volumes transacionados e evolução das soluções oferecidas

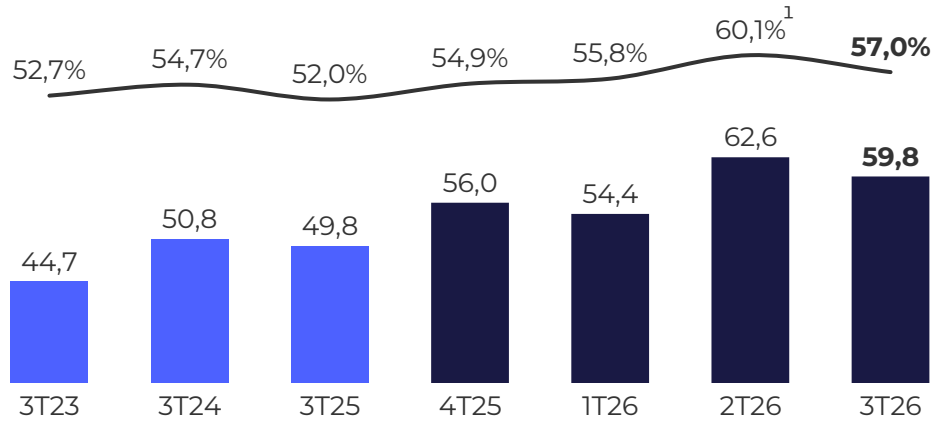
Destaques Financeiros

Receita Líquida (R$ milhões)



Lucro Bruto (R$ milhões)

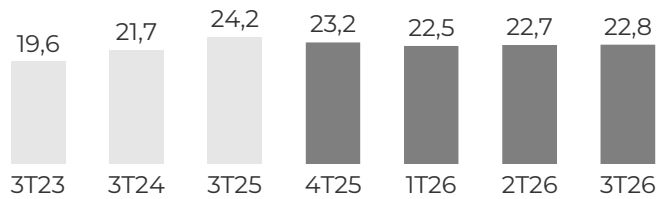
+20%
3T26 vs. 3T25



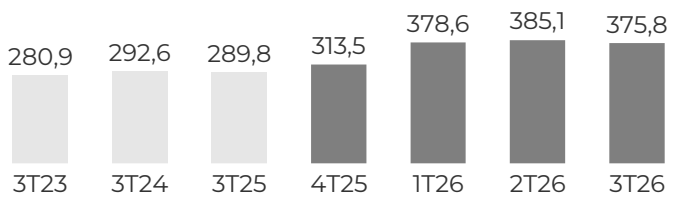
Destaques Operacionais

59%
Taxa de ativação no 3T26

Unidades faturadas (milhões)



Transações processadas (milhões)



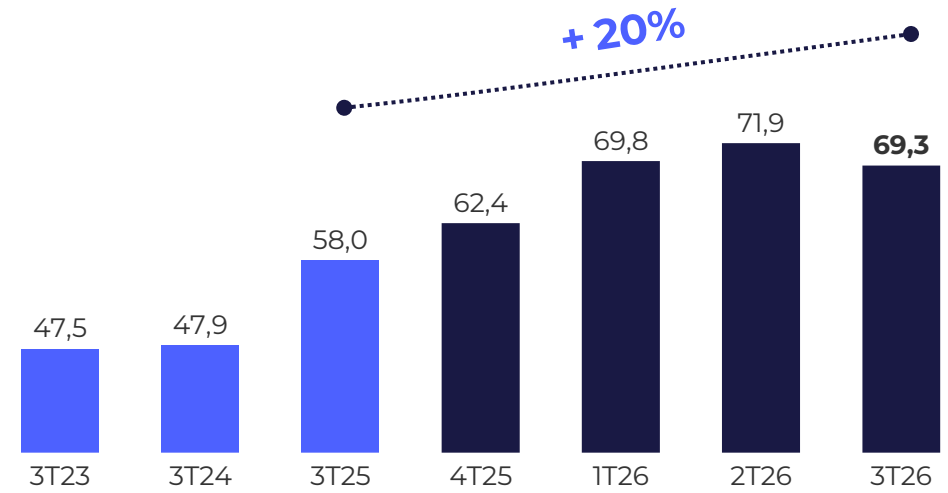
[1] Excluindo efeitos não recorrentes, o lucro bruto do 2T26 atinge R$ 58,6 milhões com margem de 56,2%.

Trajetória consistente de crescimento na CSU DX

Resultados refletem os contratos conquistados nos últimos trimestres e a ampliação do portfólio de soluções de IA e hiperautomação

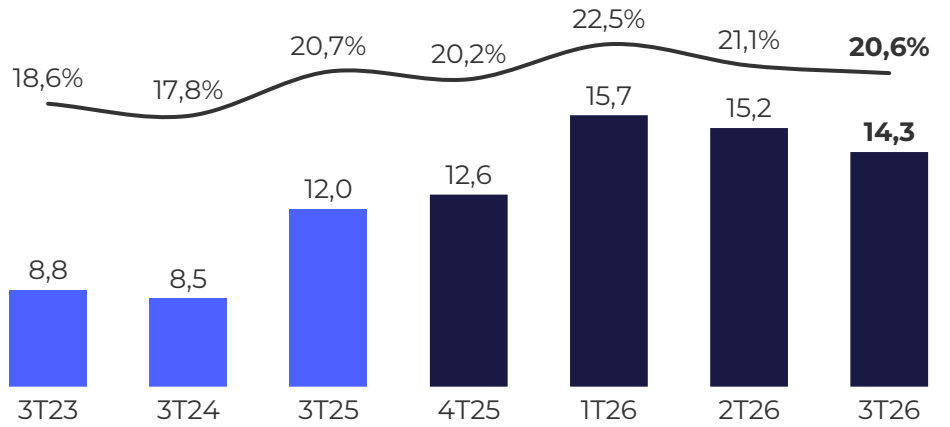
Destaques Financeiros

Receita Líquida (R$ milhões)



Lucro Bruto (R$ milhões)

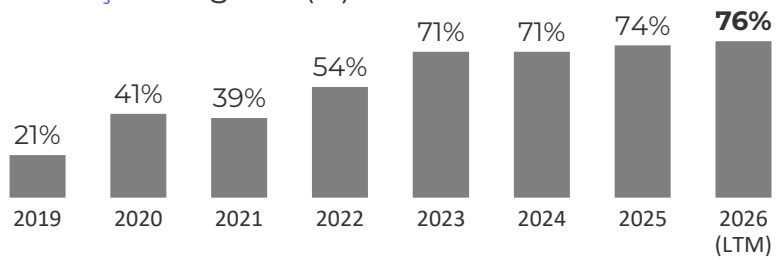
+19%
3T26 vs. 3T25



Destaques Operacionais

+3,8 milhões
de interações gerenciadas no 3T26

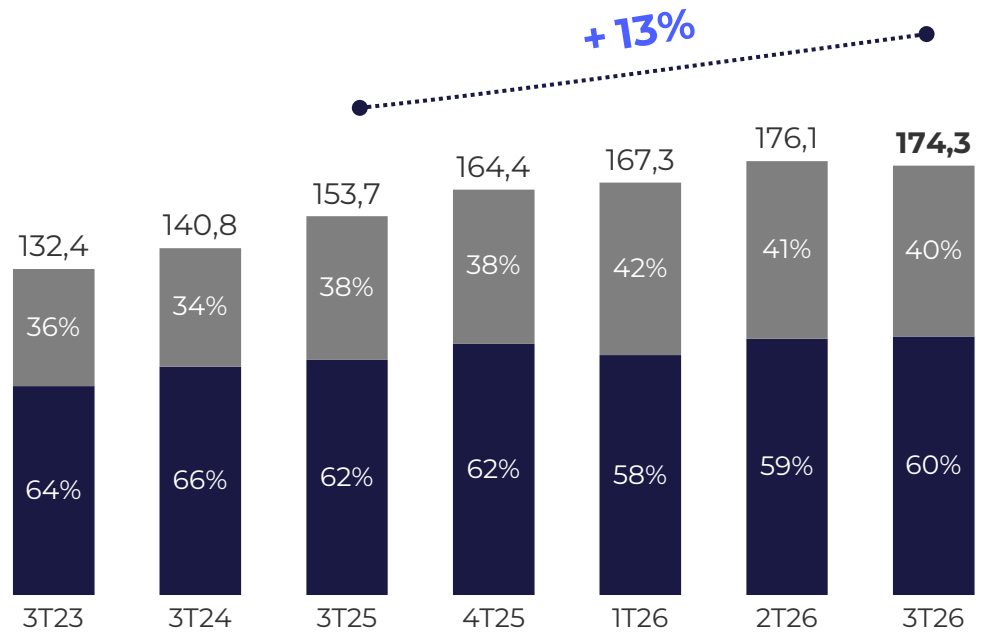
Interações digitais (%)



Resultado consolidado 3T26

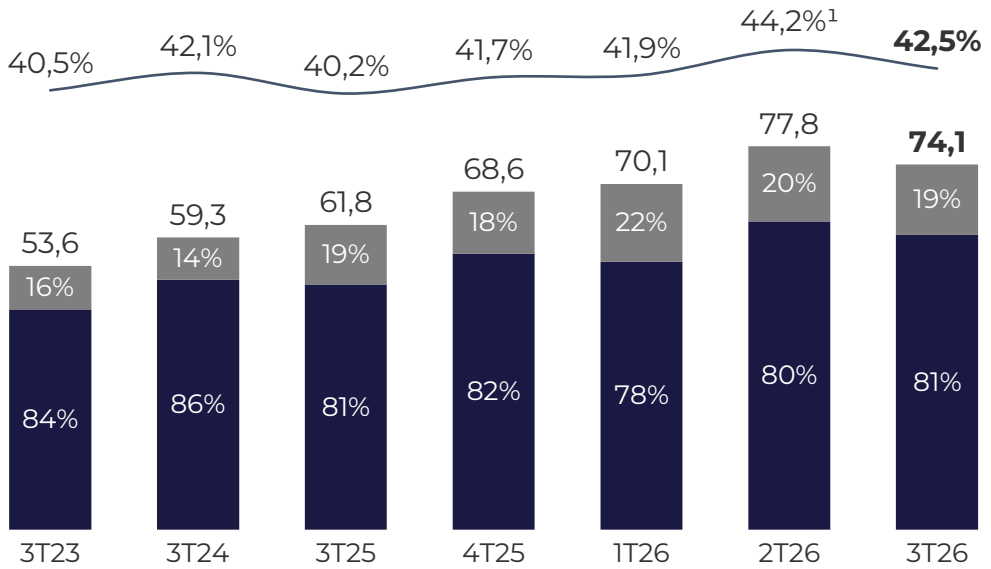
Desempenho do trimestre reflete a resiliência do modelo de negócios e a complementaridade do portfólio de soluções

Receita Líquida (R$ milhões)



Lucro Bruto (R$ milhões)

+20%
3T26 vs. 3T25



[1] Excluindo efeitos não recorrentes, o lucro bruto no 2T26 atinge R$ 73,8 milhões com margem de 41,9%.

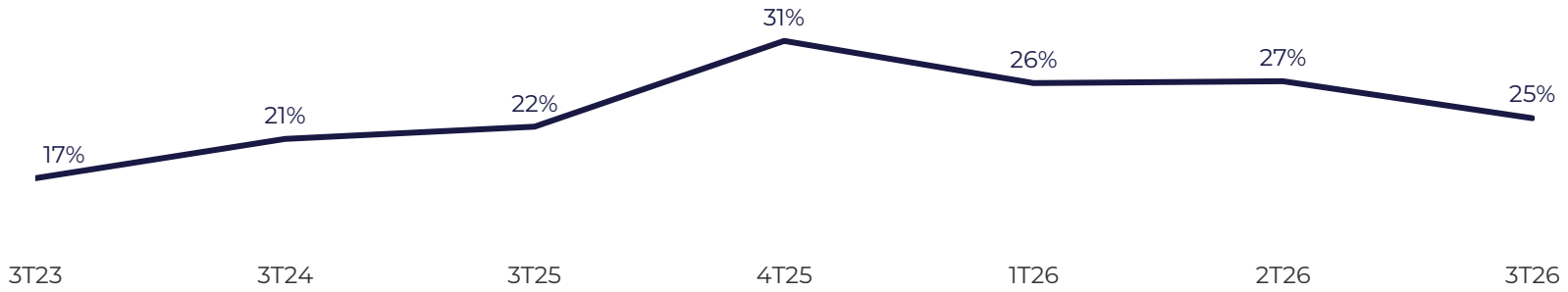
CSU Pays CSU DX

Resultado consolidado 3T26

Eficiência operacional avança com redução do percentual de despesas sobre a receita

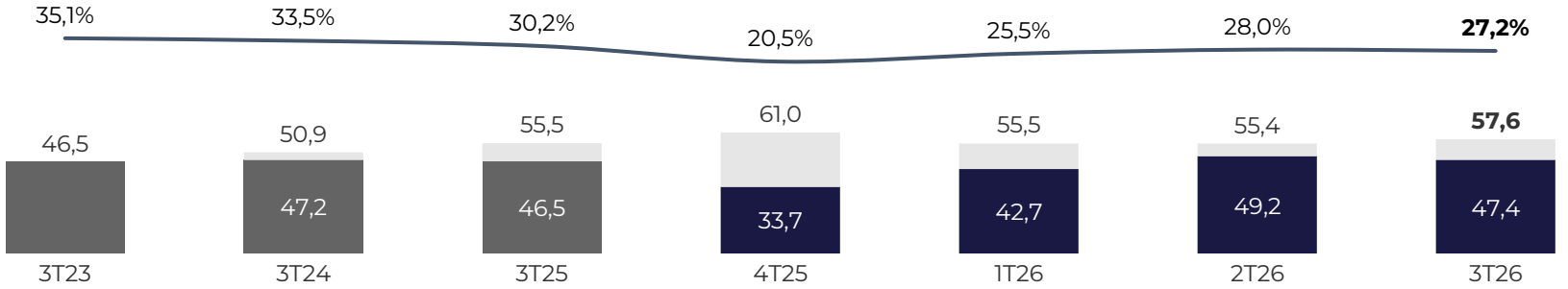
Despesa % Receita Líquida

(%)



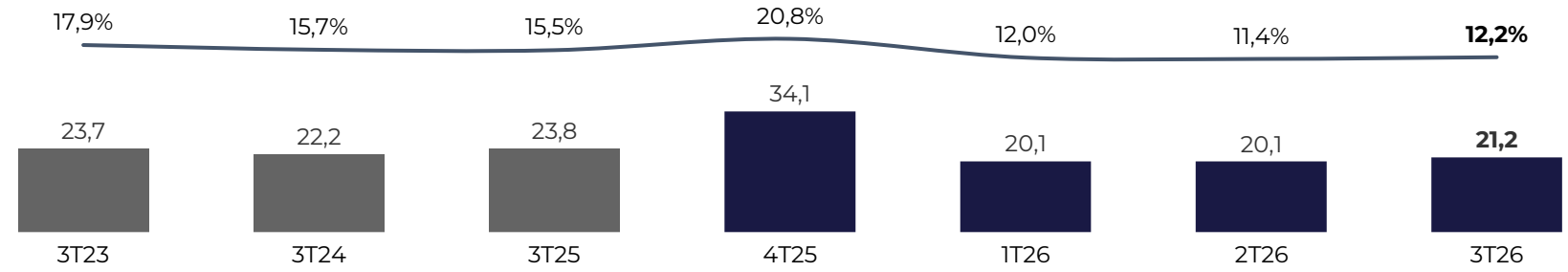
EBITDA e margem EBITDA

(R$ milhões e %)



Lucro líquido e margem líquida

(R$ milhões e %)

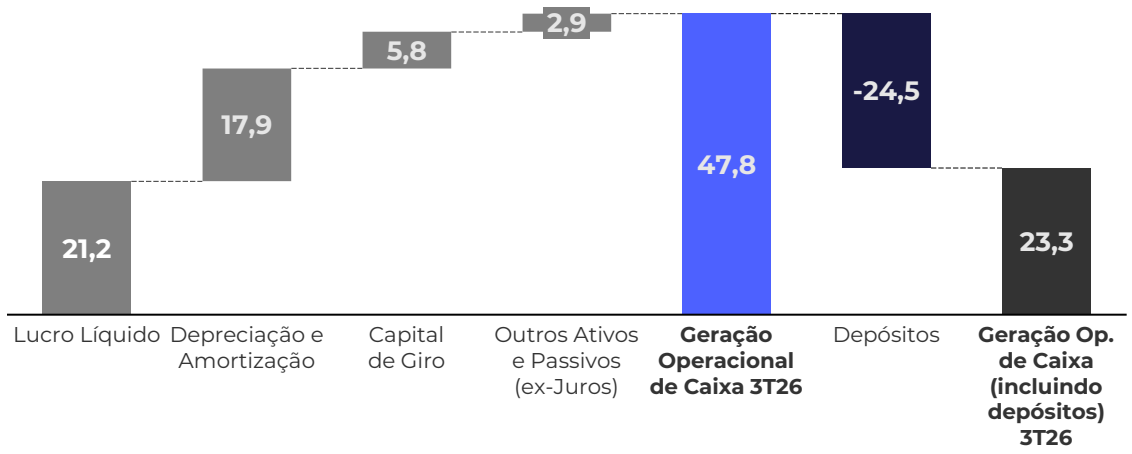


EBITDA Ajustado EBITDA

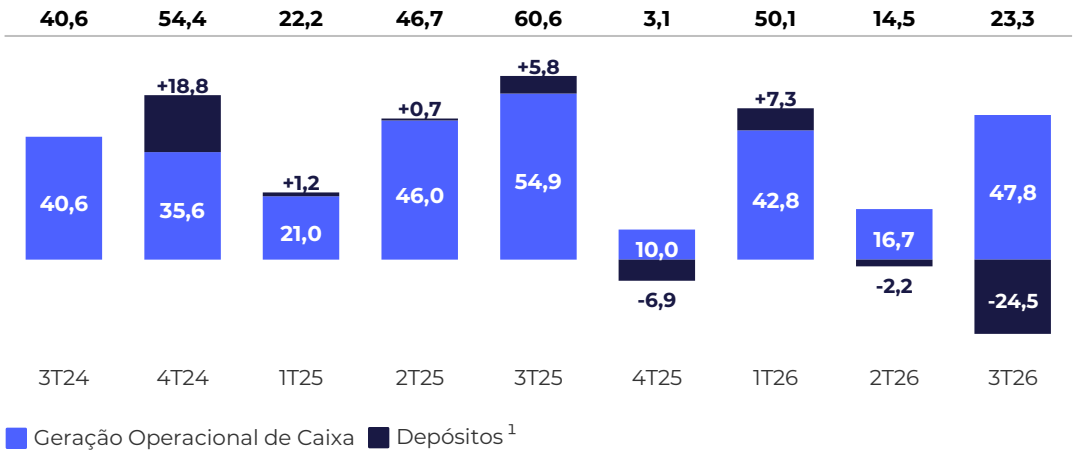
Estrutura de capital

Geração de caixa operacional sólida e disciplina financeira sustentam o plano de investimentos e mantêm a alavancagem em patamar saudável

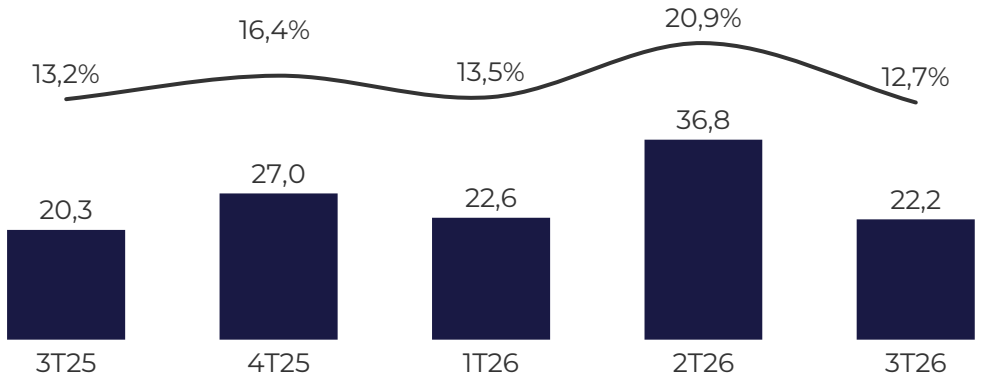
Geração Operacional 3T26 (R$ milhões)



Geração Operacional (R$ milhões; valores no topo incluem depósitos)



CAPEX (R$ milhões, % Receita Líquida)



Dívida Líquida e DL/EBITDA (R$ milhões, X)



[1] Recursos de um cliente de *embedded finance* mantidos no caixa da CSU para movimentação de suas operações de BaaS. No 3T26, com o encerramento da operação, esse valor foi devolvido ao cliente.



Avenidas de Crescimento

CSUDigital

Novo contrato da DX celebrado no 4T26

CSU DX inicia sua expansão internacional com sua solução proprietária de IA para atendimento de grande player global de consumo e varejo

20

países

3

idiomas

português, inglês e espanhol

4T26

início da receita



Tecnologia para escalar a experiência do cliente

Nova solução da CSU Digital amplia o potencial de aplicação IA nas operações de CX, combinando produtividade e atendimento em diferentes idiomas.

CSU Digital



O AIA é a solução de IA da CSU Digital especializada em *customer experience***.** Mais produtividade e rapidez e menos custos para entrar em operação.

CSUDigital

AIA, a IA *high tech* e com melhor *time to market*

Atendimento multilíngue	**24x7** em diversos idiomas.
Escala sem ampliar a estrutura	Absorve alta demanda e sazonalidade com o mesmo padrão.
Redução de custos de treinamentos	Redução da dependência de treinamentos repetitivos.
Resolve de ponta a ponta	Um chatbot responde. O AIA consulta, executa e confirma.



CSUDigital

Q&A

PERGUNTAS E RESPOSTAS



Conclusões

CSUDigital

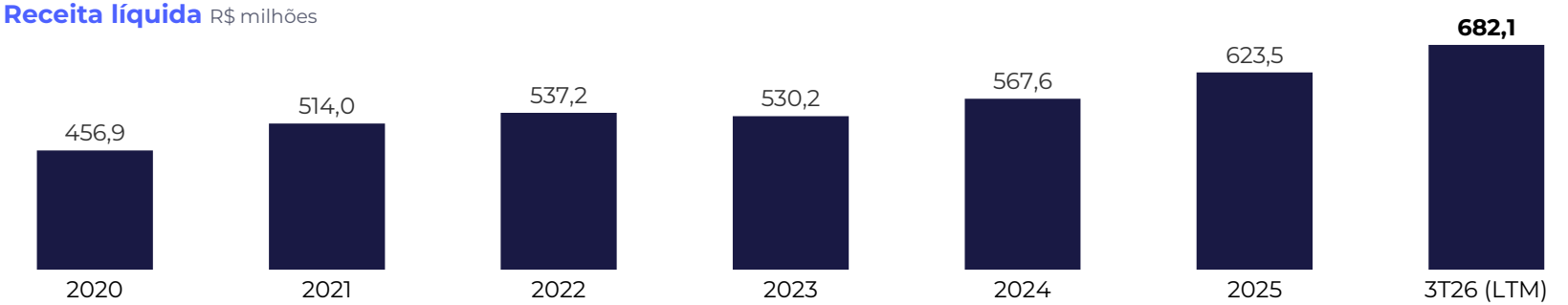
Considerações finais

Receita recorrente, alta rentabilidade e disciplina de capital sustentando a criação de valor ano após ano

RECEITA

Crescimento e previsibilidade de receitas

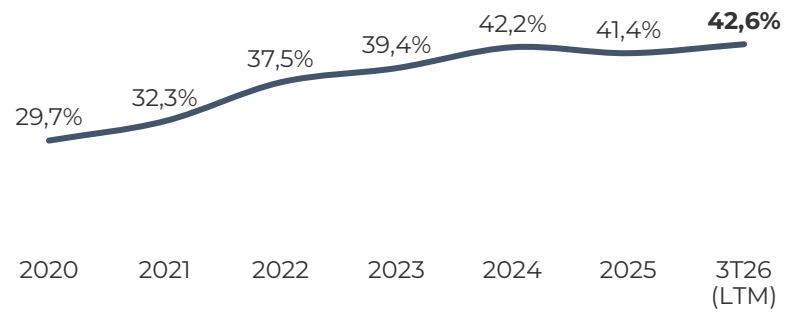
Receita líquida R$ milhões



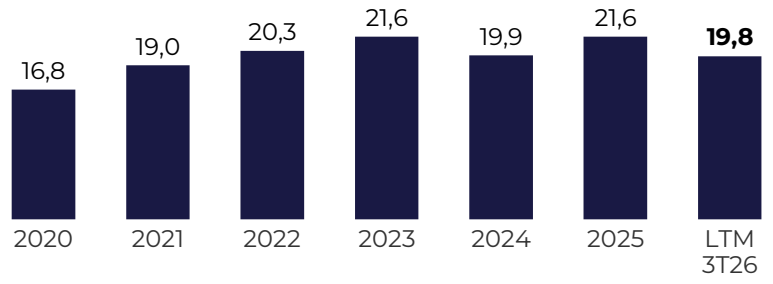
RENTABILIDADE

Rentabilidade operacional consistente

Margem bruta %



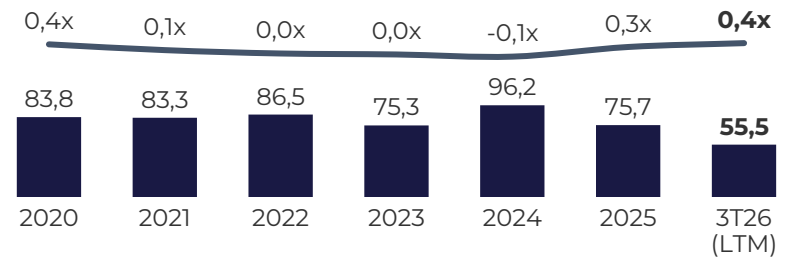
ROE %



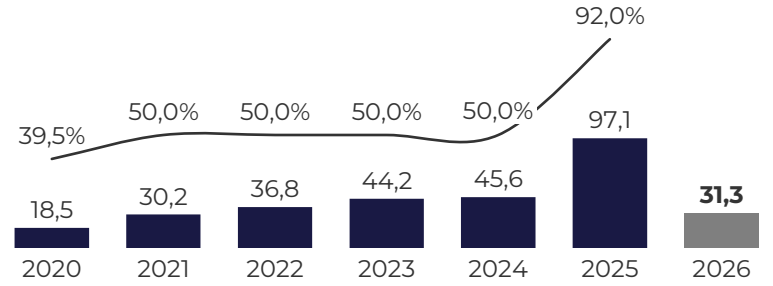
BALANÇO

Forte geração de caixa sustenta baixa alavancagem e *payout* consistente ao longo dos anos

Posição de caixa R$ milhões — **DL / EBITDA**



Dividendos e JCP R$ mi · % *payout* [1]



[1] 2025: inclui distribuição de dividendos extraordinários de R$ 50 milhões; 2026: referente apenas a distribuição de JCP até o 3T26.

CSU Digital

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Escaneie o QR Code e
acesse nosso site de RI

NOSSAS UNIDADES

Estados Unidos

Miami | Flórida
1111 Brickell Avenue,
suite 2804

Brasil

Alphaview | Barueri
Rua Piauí, 136

Faria Lima | São Paulo
Av. Brigadeiro Faria Lima, 1306

Belo Horizonte | Minas Gerais
Praça Hugo Werneck, 253

Recife | Pernambuco
Av. Conde de Boa Vista, 150

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ri.csu.com.br

csudigital

@csudigital

ri@csu.com.br

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CSU Digital

Earnings Call

3Q26



CSUD
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Guidelines and legal warning



Good afternoon, everyone, welcome to CSU Digital's videoconference regarding the results of the third quarter of 2026. This conference call is being recorded, and all participants will be able to listen, see the speaker and follow the presentation.

The presentation will be held in Portuguese with simultaneous interpretation into English.



For those who wish to listen to the presentation in English, ***just press the "Interpretation" button on the bottom right corner of the screen*** *and choose the English option.*



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The information and opinion hereby displayed should not be understood as investment recommendation to potential investors, and no investment decision should rely upon the veracity, timeliness or completeness of that information and opinions. None of the company's representatives will have any responsibility regarding eventual losses that may happen as a result of the use of this presentation's content.

Brazil's largest and most complete independent infratech

For more than 30 years, we have been the infrastructure that makes the financial products of the country's largest brands work, from the card to the app

WHO WE ARE

Full service infratech

Proprietary technology across the entire journey: issuance, processing, payments, accounts, loyalty and digital experience

B2B2C white label model

Banks, fintechs and retailers launch products under their own brands on our platforms — complete or via APIs

Unique end-to-end offering

CSU Pays (payment methods) and CSU DX (customer experience) integrated into a single ecosystem — competitors operate in isolated verticals

AI and hyper automation driving new business opportunities

Proprietary platforms that expand the application of AI and hyper automation, driving new business opportunities, scalability and operational efficiency gains.

Solidity and Track Record

34 years of history and 20 years listed on B3



BIG NUMBERS CSU DIGITAL (3Q26)

Integrated business model, recurring revenues, long-term relationships and capacity to innovate

CSUDigital

Net Revenue

R$ 174 MM

+13.4% vs. 3Q25

Gross Profit
R$ 74 MM
+19.8% vs. 3Q25
Margin 42.5%

EBITDA
R$ 47 MM
+1.9% vs. 3Q25
Margin 27.2%

Net Income
R$ 21 MM
-11.0% vs. 3Q25
Margin 12.2%

ROE
20%
Consistent returns to shareholders

Declared JCP
R$ 17.1 MM
In 3Q26

Leverage
0.4x
In 3Q26

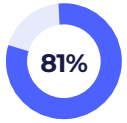
CSUPays

Net Revenue
R$ 105 MM
+9.7% vs. 3Q25



Of total revenue

Gross Profit
R$ 60 MM
+20.1% vs. 3Q25



Of total gross profit

CSUDX

Net Revenue
R$ 69 MM
+19.5% vs. 3Q25



Of total revenue

Gross Profit
R$ 14 MM
+18.6% vs. 3Q25



Of total gross profit

Long-term relationships and market trust drive new wins

+40
clients in our base

+2 new
contracts in 3Q26 totaling

6 new
contracts in 2026

+13 years
Average contract tenure



Banks

banrisul · Banpará · tribanco · BANESTES · BANCOOB · Banco do Nordeste · BANCO MERCANTIL · desty · BANCO PINE

Financial Services & Benefits

UNICA · Agilli · Banco Volkswagen · PSA BANCO · UNICRED · Edenred · pefisa Soluções Financeiras · Porto · pluxee · stix · dotz

Services, Retail & Consumer

ifood · Claro · KLÜBER LUBRICATION · HYUNDAI · ConectCar · HEINEKEN · Rodobens · Electrolux · GAZIN · CASAS BAHIA · Natura &co · tracker · UNICO · Vero · madeiramadeira · LojadoMecanico · decolar

New clients · Clients



Our Results

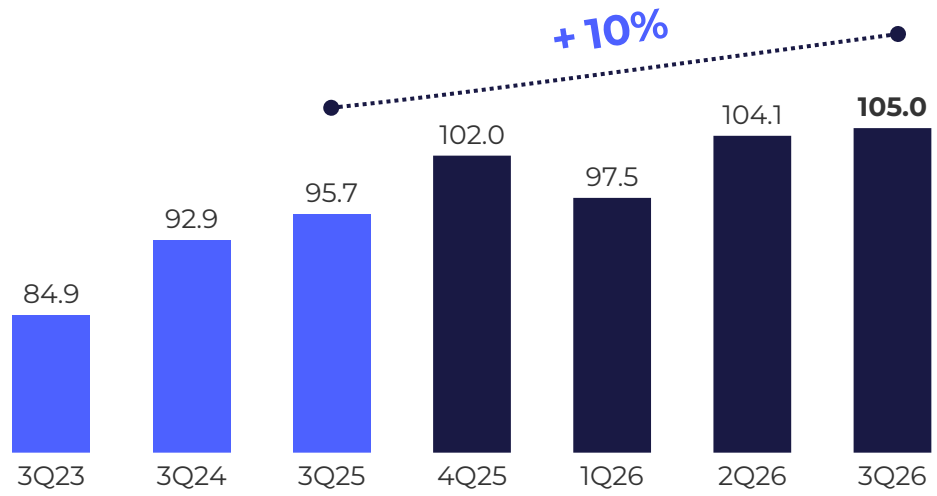
CSUDigital

Record Revenue at CSU Pays

Growth sustained by organic expansion, higher transaction volumes and the evolution of the solutions offered

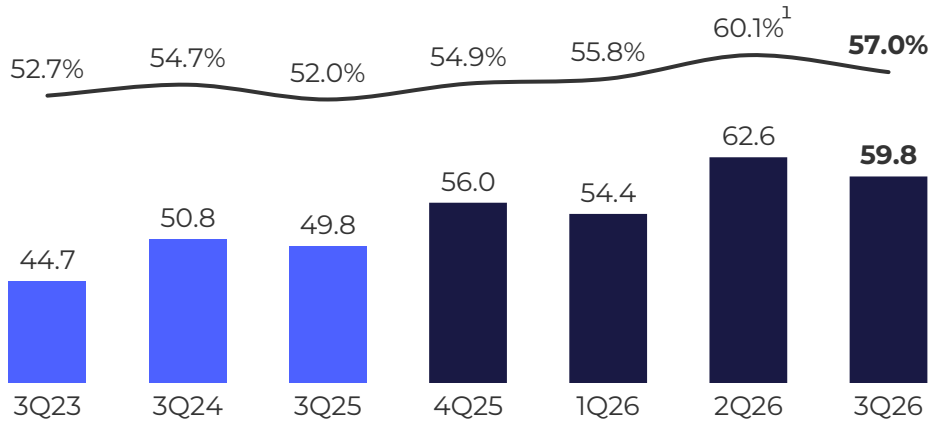
Financial Highlights

Net Revenue (R$ million)



Gross Profit (R$ million)

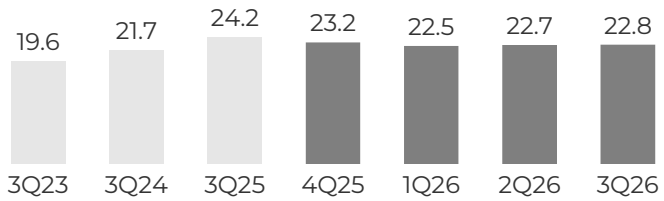
+20%
3Q26 vs. 3Q25



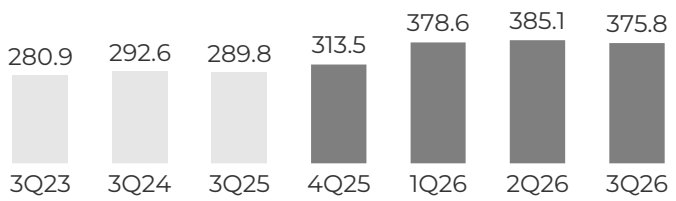
Operational Highlights

59%
Activation ratio in 3Q26

Billed units (million)



Transactions processed (million)



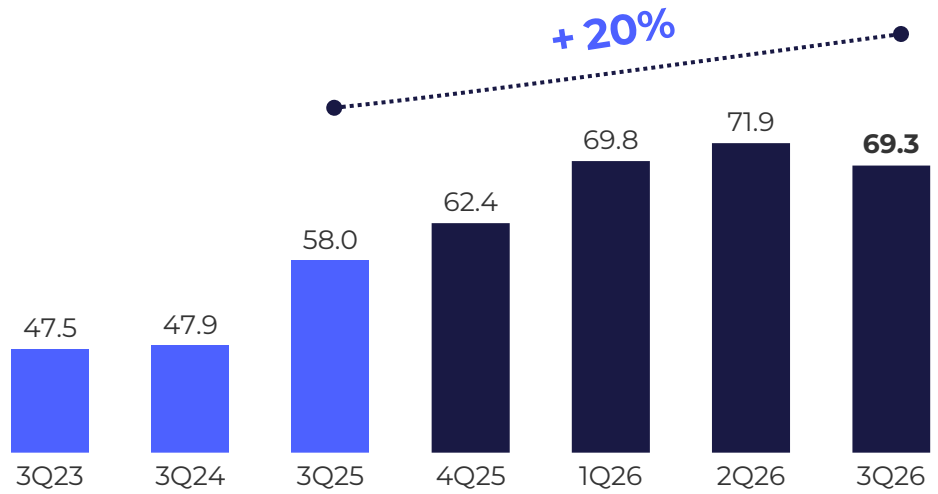
[1] Excluding non-recurring effects, gross profit for 2Q26 reaches R$ 58.6 million with a margin of 56.2%.

Consistent growth trajectory at CSU DX

Results reflect the contracts won over the past few quarters and the expansion of the AI and hyper automation solutions portfolio

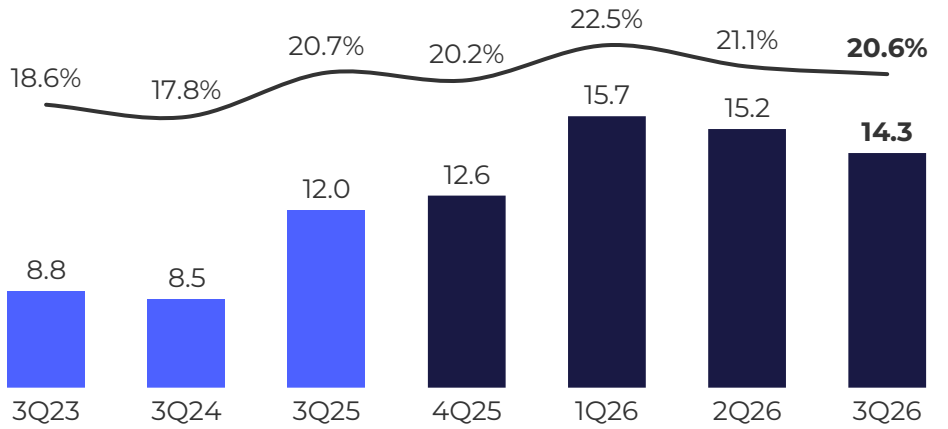
Financial Highlights

Net Revenue (R$ million)



Gross Profit (R$ million)

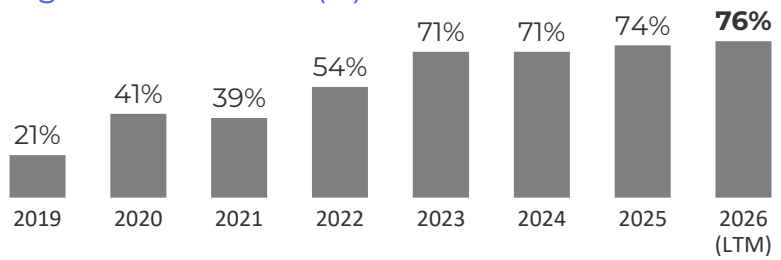
+19%
3Q26 vs. 3Q25



Operational Highlights

+3.8 million
of managed interactions in 3Q26

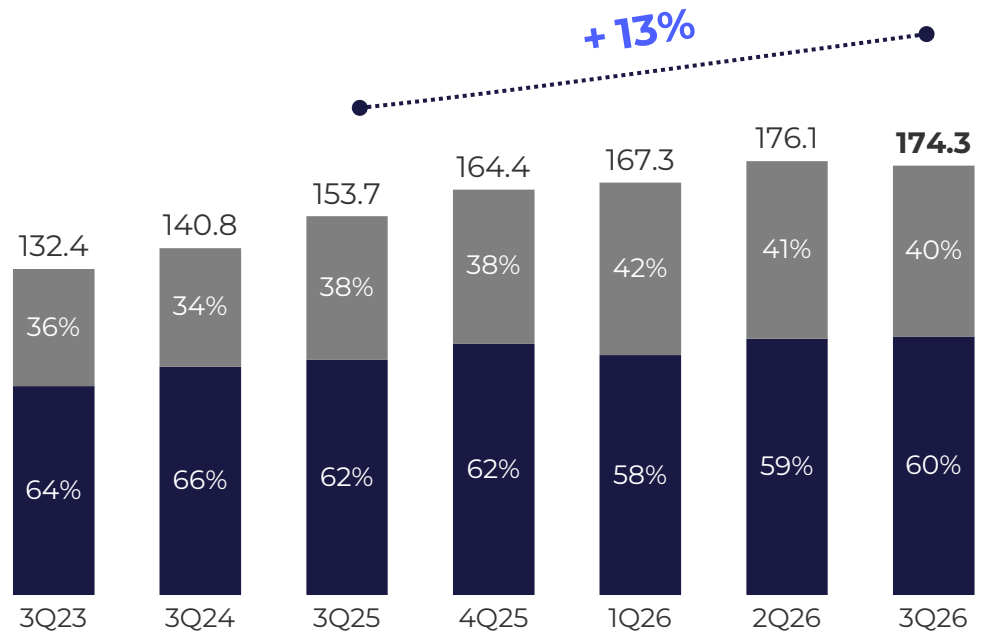
Digital interactions (%)



3Q26 Consolidated Results

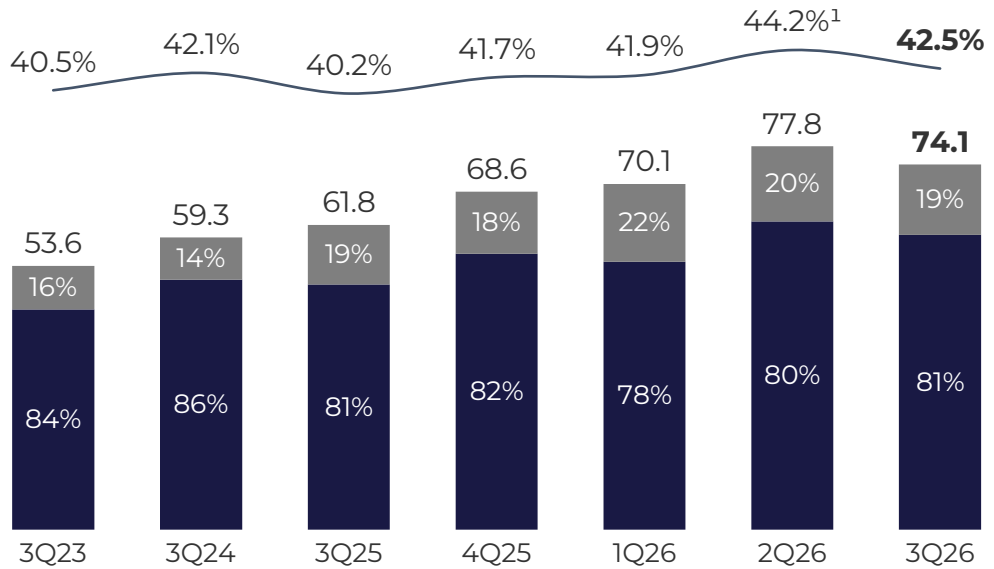
The quarter's performance reflects the resilience of the business model and the complementarity of CSU Digital's solutions portfolio

Net Revenue (R$ million)



Gross Profit (R$ million)

+20%
3Q26 vs. 3Q25



[1] Excluding non-recurring effects, gross profit reaches R$ 73.8 million with a margin of 41.9% for 2Q26.

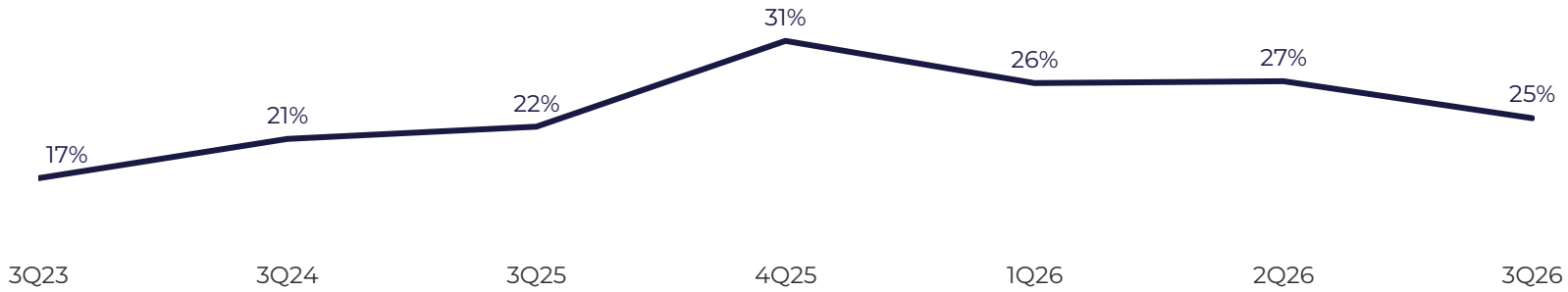
CSU Pays CSU DX

3Q26 Consolidated Results

Operating efficiency improves with a lower ratio of expenses to revenue

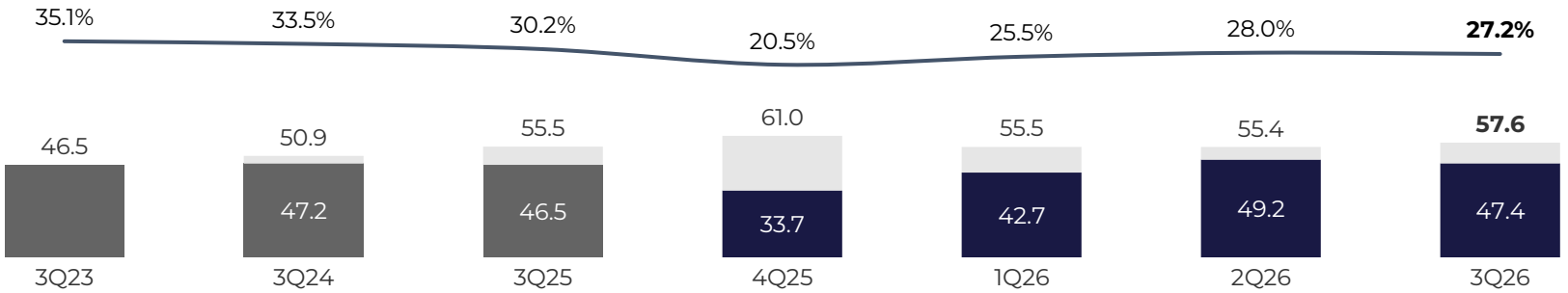
Expenses % of Net Revenue

(%)



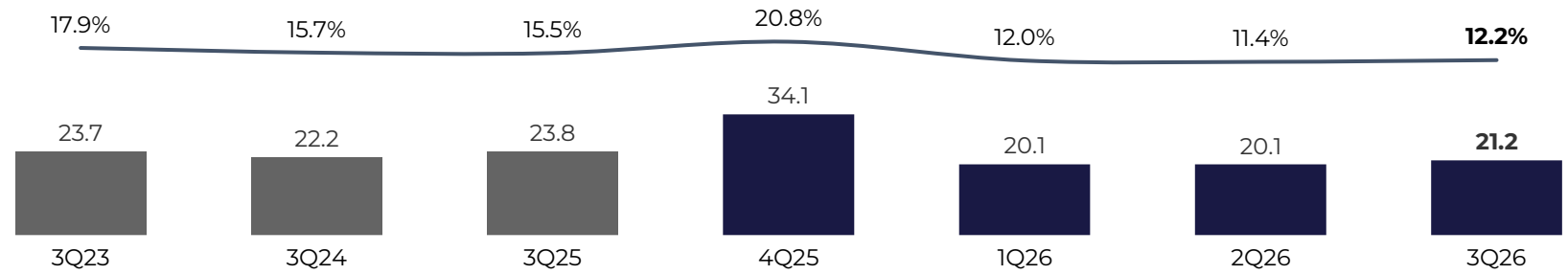
EBITDA and EBITDA Margin

(R$ million and %)



Net Income and Net Margin

(R$ million and %)

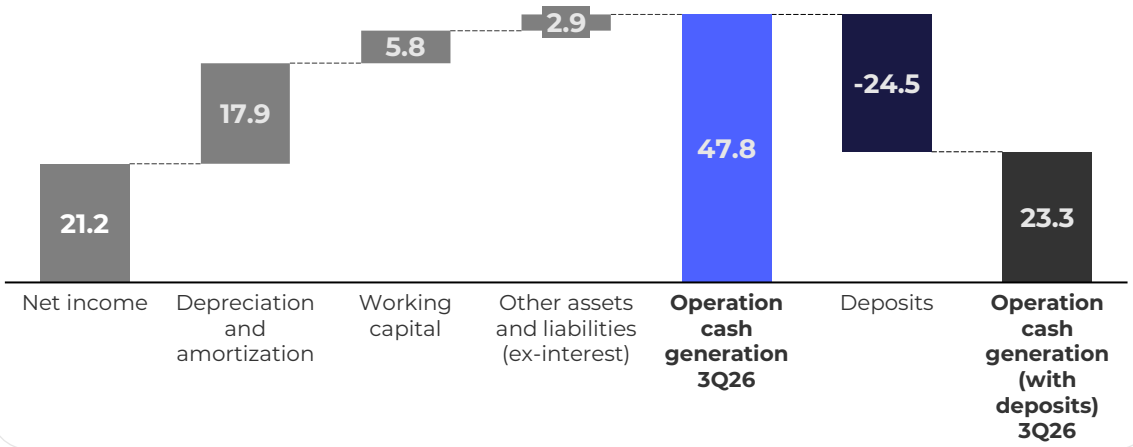


Adjusted EBITDA EBITDA

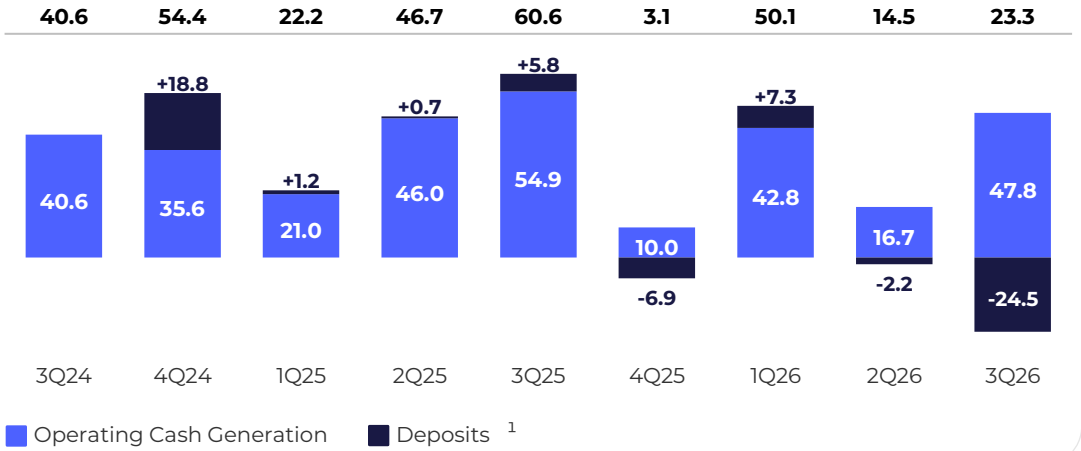
Capital Structure

Solid operating cash generation and financial discipline support the investment plan and keep leverage at a healthy level

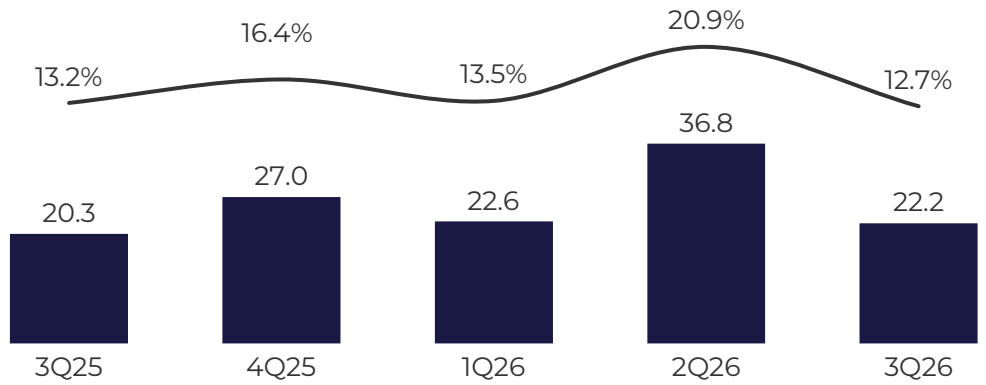
Operating Cash Generation 3Q26 (R$ million)



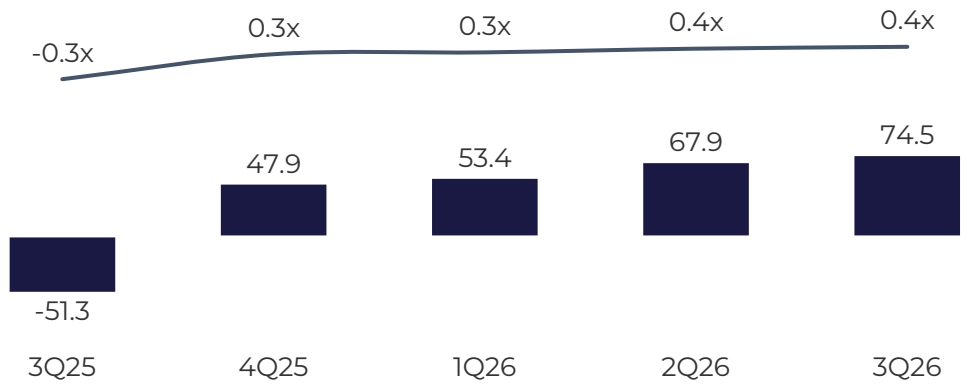
Operating Cash Generation (R$ million; figures on top include deposits)



CAPEX (R$ million, % of Net Revenue)



Net Debt and Net Debt/EBITDA (R$ million, X)



[1] Funds of an *embedded finance* client held on deposit with CSU to carry out its BaaS operations. In 3Q26, with the termination of the operation, these funds were returned to the client.



Growth Avenues

CSUDigital

New DX contract signed in 4Q26

CSU DX begins its international expansion with its proprietary AI customer service solution for a major global consumer and retail player

20

countries

3

languages

Portuguese, English and Spanish

4Q26

revenue start



Technology to scale the customer experience

CSU Digital's new solution expands the potential application of AI in CX operations, combining productivity and service in different languages.

CSU Digital



AIA is the AI solution from CSU Digital specialized in customer experience**.** More productivity and speed and lower costs to go live.

CSUDigital

AIA, the high tech AI with the best time to market

Multilingual service	**24x7** in multiple languages.
Scale without added structure	Absorbs high demand and seasonality with the same standard.
Lower training costs	Reduced dependence on repetitive training.
End-to-end resolution	A chatbot answers. AIA queries, executes and confirms.



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Q&A

QUESTIONS AND ANSWERS



Conclusions

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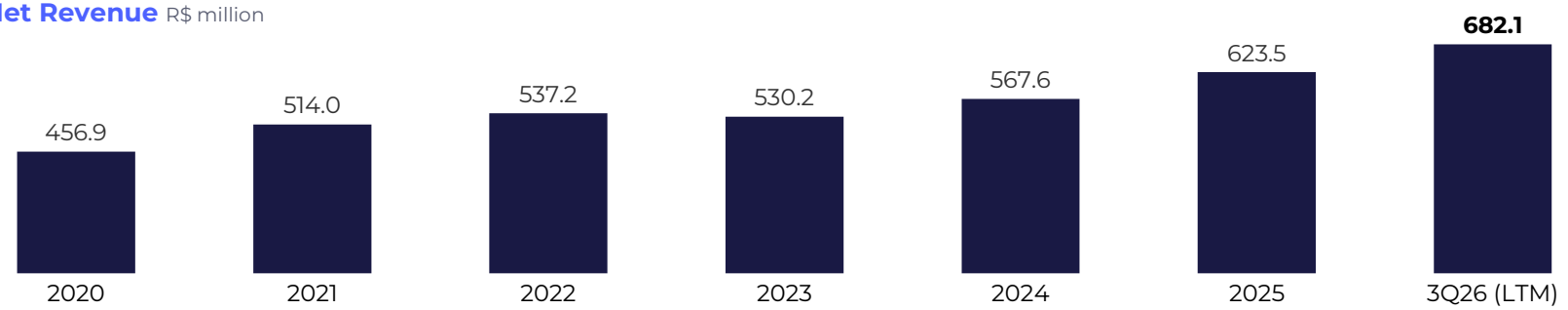
Closing remarks

Recurring revenue, high profitability, and capital discipline sustaining value creation year after year

REVENUE

Revenue growth and predictability

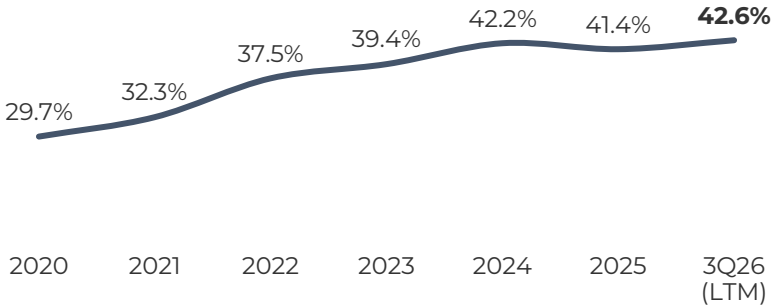
Net Revenue R$ million



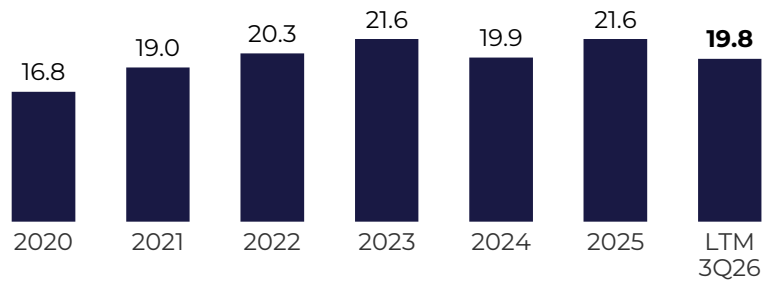
PROFITABILITY

Consistent operating profitability

Gross Margin %



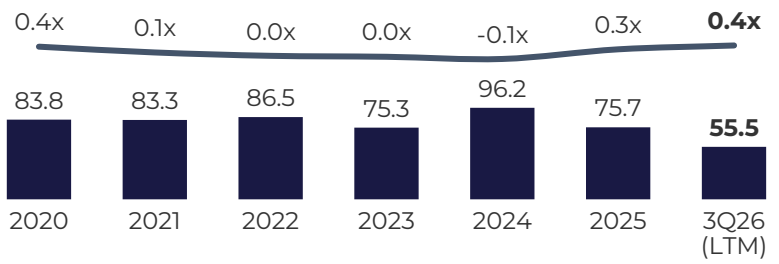
ROE %



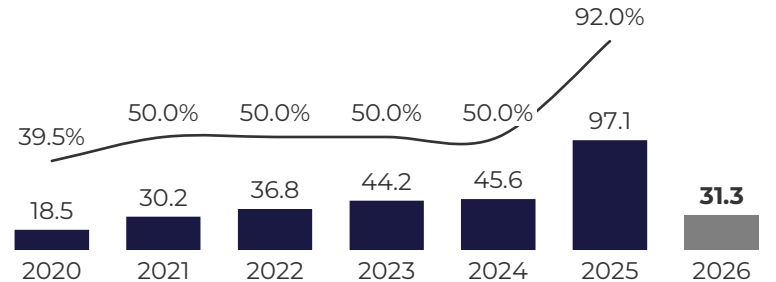
BALANCE SHEET

Strong cash generation sustains low leverage and consistent payout over the years

Cash Position R$ million — **Net Debt / EBITDA**



Dividends and JCP R$ MM · % *payout*[1]



[1] 2025: includes the distribution of extraordinary dividends of R$ 50 million; 2026: refers only to the distribution of Interest on Shareholders' Equity (JCP) through 3Q26.

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OUR OFFICES

United States

Miami | Florida
1111 Brickell Avenue,
suite 2804

Brazil

Alphaview | Barueri
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OUR CHANNELS

ri.csu.com.br

ri@csu.com.br

csudigital

csu-digital

@csudigital

csu.br