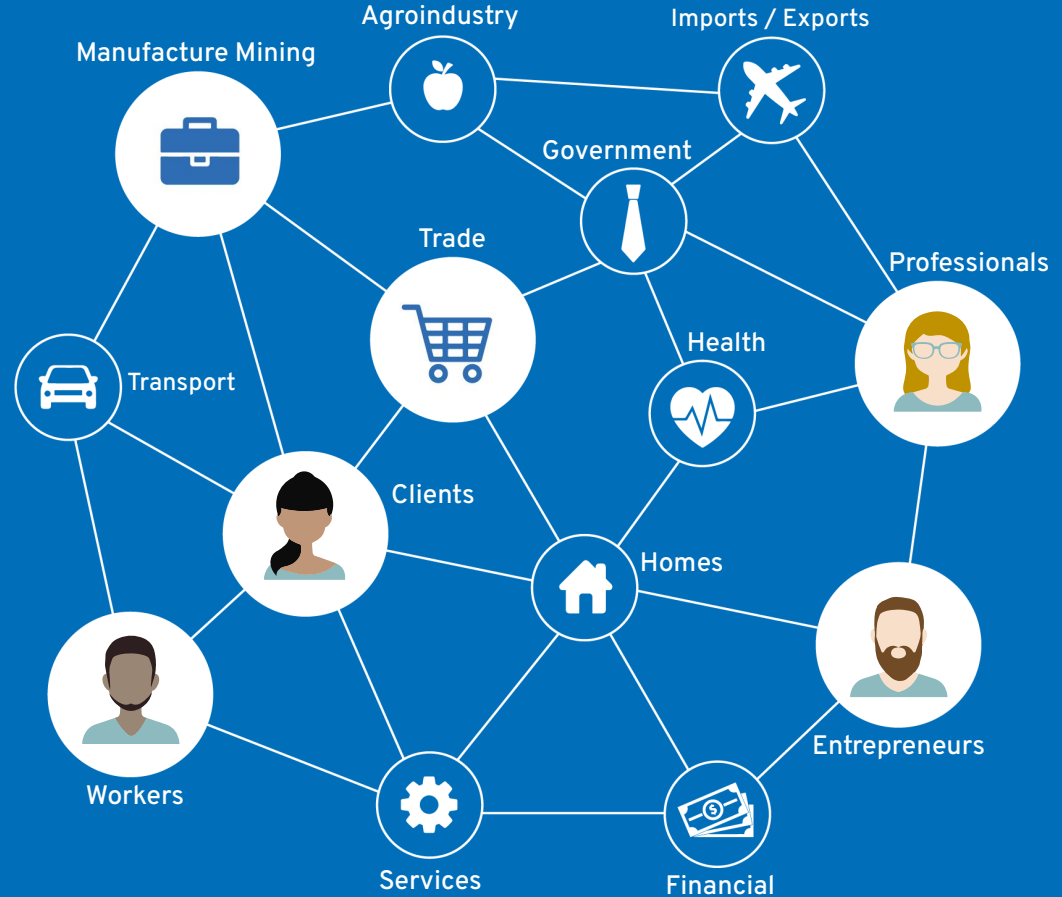


Different Ecosystems Based on Transactions.

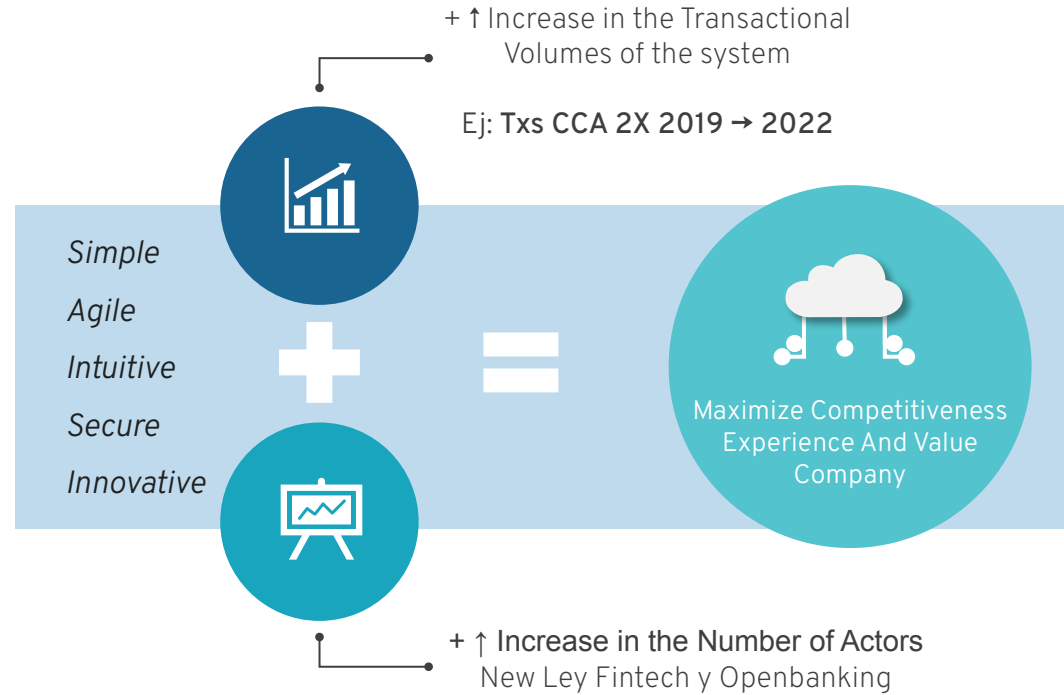
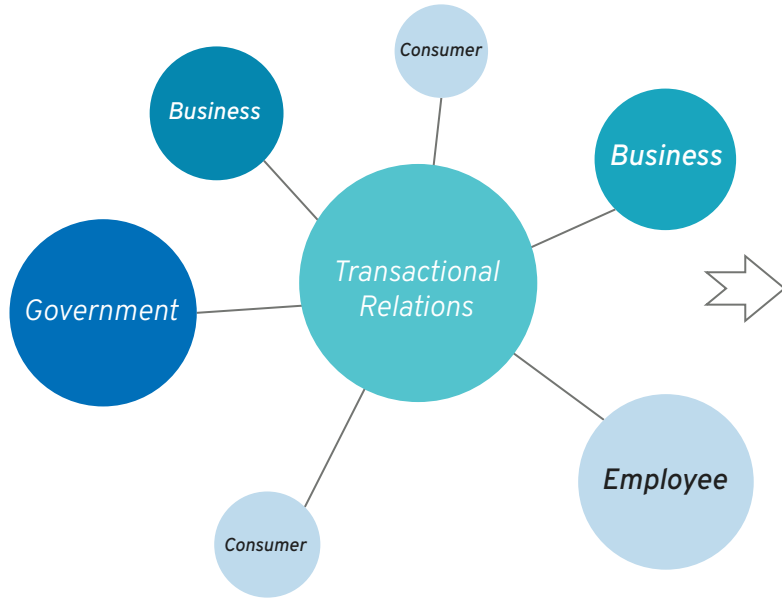


What are these Ecosystems looking for?

Enable the interaction of Clients, People and Industries, through digital and innovative solutions with the best user experience



Transactional Relationships and Their Growth: “The New Challenge”



Transparency

NEW LAW 21.151 "PROMOTES COMPETITION AND FINANCIAL INCLUSION THROUGH INNOVATION AND TECHNOLOGY IN THE PROVISION OF FINANCIAL SERVICES, FINTEC LAW



Needs of Companies

Cash handling

- ✓ Credit / Debit
- ✓ Transfer M/N M/X
- ✓ S&T/Forwards
- ✓ Invest



Collection

- ✓ Physical Sales
- ✓ Digital Sales
- ✓ Sales Cards
- ✓ Taxes



Payments

- ✓ Taxes
- ✓ Obligations
- ✓ Basic services
- ✓ Payment of Salaries
- ✓ Suppliers
- ✓ Exp/Imp



Financing

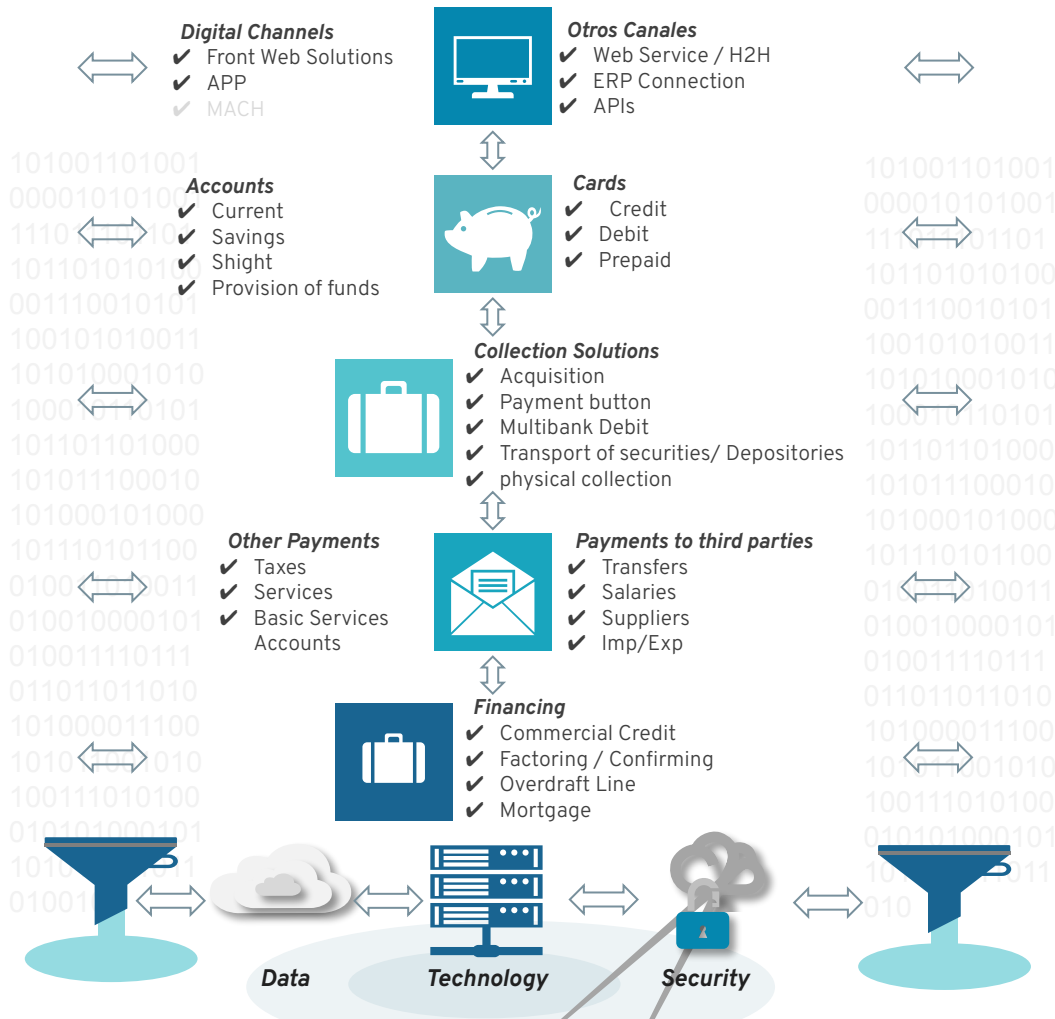
- ✓ Capital de Trabajo
- ✓ Compra de Activos
- ✓ Estructural

Information

- ✓ Accountant
- ✓ transactions
- ✓ Authorizations
- ✓ Accounting Renditions



Transactional Solutions



Needs of People

Cash handling

- ✓ Credit / Debit
- ✓ Transfer M/N M/X
- ✓ S&T
- ✓ Invest



Collection

- ✓ Receipt of Salary
- ✓ Taxes devolution
- ✓ Third Party Transfers



Payments

- ✓ Shopping
- ✓ Accounts
- ✓ Taxes
- ✓ Basic services



Financing

- ✓ Consumer credit
- ✓ Mortgage
- ✓ General credits



Information

- ✓ Costs
- ✓ Transactions
- ✓ Authorizations
- ✓ Renditions



How Banks Enable the Digital Economy?



- Banks have enabled the digital economy by investing in technology and developing digital platforms to offer online banking services.
- They have also implemented **electronic payment solutions**, such as digital wallets and NFC technology, to enable contactless payments in physical and online stores. Banks have worked on implementing **cyber security solutions to protect customers** from fraud and cyber attacks.
- In addition, they have developed **tools for risk management and data analysis, to improve decision-making** and offer more personalized financial products and services. **Banks collaborate with fintech companies and other players in the digital economy** to develop new solutions and services.
- In general, banks have enabled the digital economy through investment in technology, the implementation of electronic payment solutions, cyber security, and collaboration with other players in the digital economy, thus improving the offer of financial services and the user experience.

