



BEMOBI

Day 2025

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Agenda

09h10 Welcome	Opening & Bemobi Overview Pedro Ripper, CEO
09h30 Industry Trends	Bemobi's AI Blueprint What is Changing in the Payments Ecosystem? Pedro Ripper, CEO
10h10 Bemobi Pay	Bemobi Pay and Use Cases Felipe Goldin, CTO/CPO Lucas Zardo, VP Conversational Payment
10h50 Growth	Growth Opportunities João Stricker, CRO
11h20 Numbers	Financial Strategic Pillars André Veloso, CFO
11h35 Q&A	



BEMOBI
Day 2025

Opening & Bemobi Overview

Pedro Ripper, CEO



2009

Foundation

Bemobi was created as a spinoff of a **pioneer specialized digital payment provided for telcos (M4U)** – Its initial focus was on **Alternative Payments and Distribution** for mobile games

1
Country

1
Industry

1
Partner



Digital Subscriptions

2013 – 2019

AppsClub, Opera Acquisition & Digital Channels

Global innovative mobile apps subscription model combining **alternative payment methods** and **innovative channel orchestration**

8
Countries

1
Industry

12
Partners



SaaS – Digital Engagement



2019 – 2021

IPO & M&A: Back to digital payments

First M&A expanding portfolio with
Microfinance and Digital Payment Methods
(Credit Card focus and early Pix days).



36

Countries

2

Industries
(+Finance)

65

Partners



2022 – 2023

Expansion Beyond Telcos

Focusing on new verticals such as Utilities and Education and further specializing in recurring services payments.
New acquisitions combining Vertical SaaS solutions and digital payments.



47
Countries

3
Industries
(+Utilities)

108
Partners



2024 – 2025

Double down as a Vertical Payments Provider

Expansion into the selected target segments with conquering flagship clients to validate our strategy. Acquisition of Nomo and Friday IP¹.



60
Countries

5
Industries
(+Education + Health)

1.513
Partners

A set of five icons representing different industries: a radio tower, a house, a graduation cap, a medical cross, and a classical building.

1 - Licence acquisition pending / closing

Core Capabilities as the Foundation for Scalable Innovation

in the vibrant and growing digital payment space

VERTICAL PAYMENTS

B2B Software & Payments



Digital Engagement Software
(SaaS)



Digital Payments
(Embedded payments)

Mobile and AI first

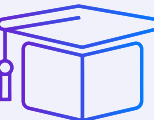
Service Industry Focused



TELECOM



UTILITIES



EDUCATION



INSURANCE

Our specialization strategy is working

Hundreds of Brazil's largest service companies trust us, including 12 of the top 15 essential recurring service providers

R\$10+

Billion TPV¹
processed in a
year

563

Clients in
Payment
Solutions



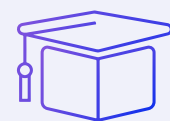
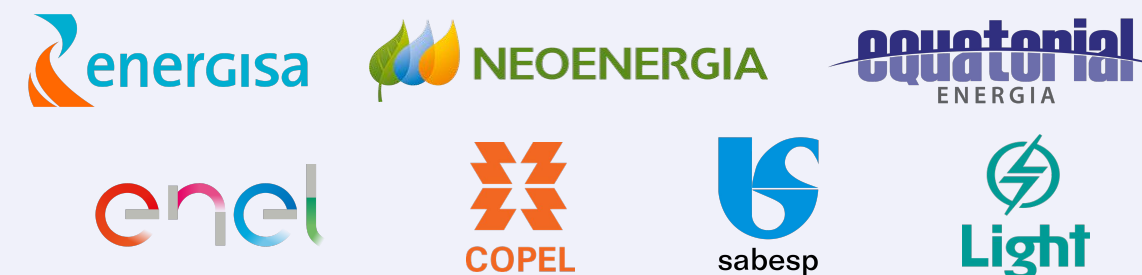
Telecom
MNOs and ISPs



+ 168



Utilities



Education



+ 377



Strong growth and diversification led by vertical payments and Saas

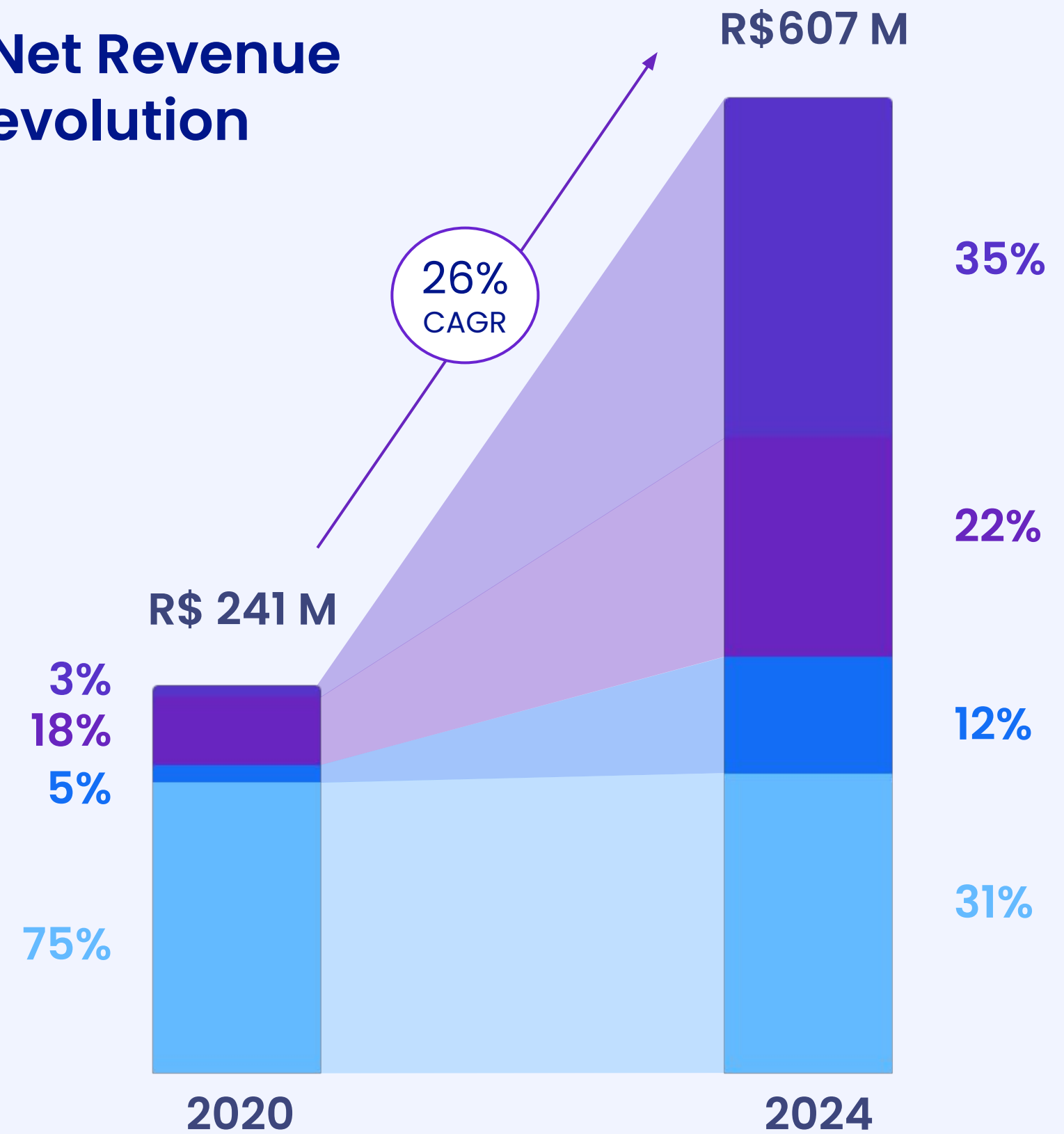
Digital Payments

SaaS – Digital Engagement

Microfinance

Digital Subscriptions

Net Revenue evolution



Diversified Portfolio with Growth Led by Payments and SaaS

Emerging verticals and solutions remain small but account for the bulk of incremental growth

Digital Payments

SaaS – Digital Engagement

Share of
Revenue 1Q25

58%

Expected
Share of Growth (2024-26)

80–90%

Microfinance

Digital Subscriptions

Share of
Revenue 1Q25

42%

Expected
Share of Growth (2024-26)

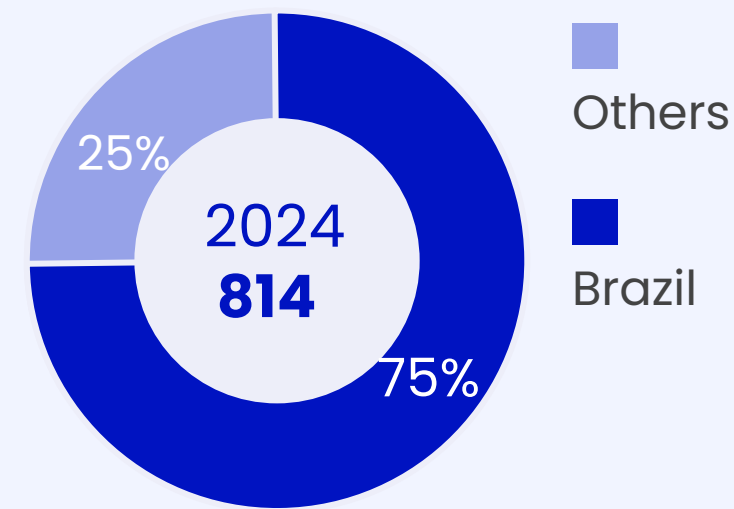
10–20%



Tech-Driven, Product-Focused, and Culturally Diverse Global Team

Team Distribution

EMPLOYEES



OFFICES

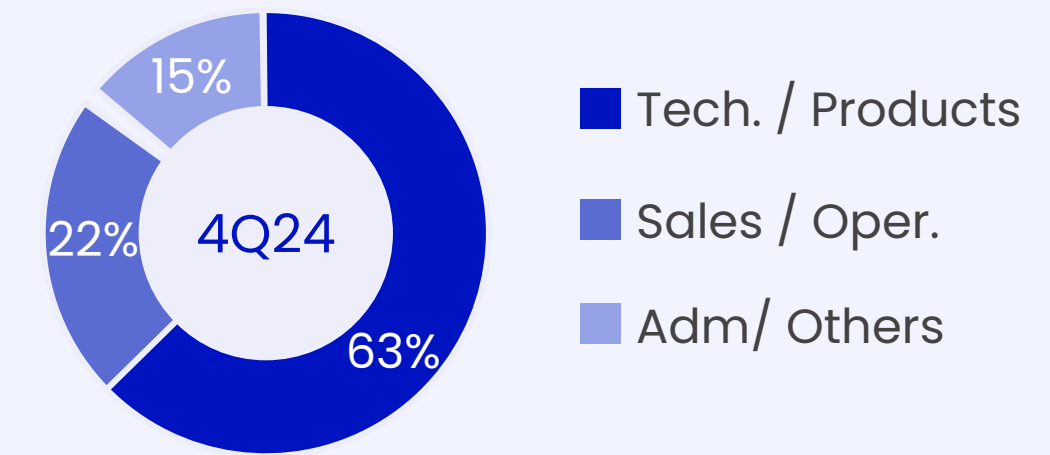


► Offices in **6¹ major cities** in **4 countries**

► **Multicultural and ethnically diverse**, with employees of **18 nationalities**

People metrics

WORK AREA



Company Awards

GREAT PLACE TO WORK



► Top Ranked since 2016



Seasoned multidisciplinary executive team

Statutory Directors



Pedro Ripper

CEO & Co-Founder

- ▶ Board Member at Iguatemi and VIBRA Energia
- ▶ Former VP at Oi
- ▶ Former CEO at Cisco Systems Brasil



João Stricker

CRO

- ▶ Former CMO at TIM
- ▶ Former Managing Director, LATAM at BlackBerry



André Veloso

CFO & IRO

- ▶ Former CFO & IRO at Time for Fun
- ▶ Former CFO at Halex Istar (HIG)
- ▶ Former CFO & IRO at Unipar



Directors



Fernanda Shugastru

People & Culture Director



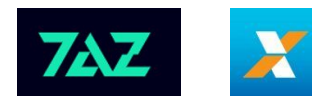
Gadner Vieira

VP Utilities & New Business



Lucas Zardo

VP Conversational Payments



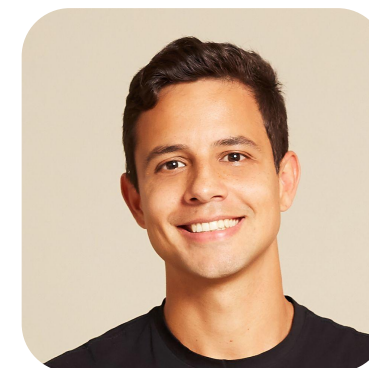
Felipe Goldin

CTO/CPO



Peter Løjmand

VP Bemobi International



Henrique Garrido

VP Bemobi Wave



Ricardo Santos

Marketing & Strategic Partnerships Director



Anderson Morais

VP Education



Andre Andrade

MD Latam



Industry trends

Pedro Ripper, CEO



BEMOBI
Day₂₀₂₅

Industry Trends

Bemobi's AI Blueprint

Pedro Ripper, CEO



AI as a Transformative Priority

✓ Top Strategic Priority

AI is not just hype but a real transformative power for companies

✓ Bemobi's Commitment to Lead

Actively lead, not just follow, in harnessing AI.

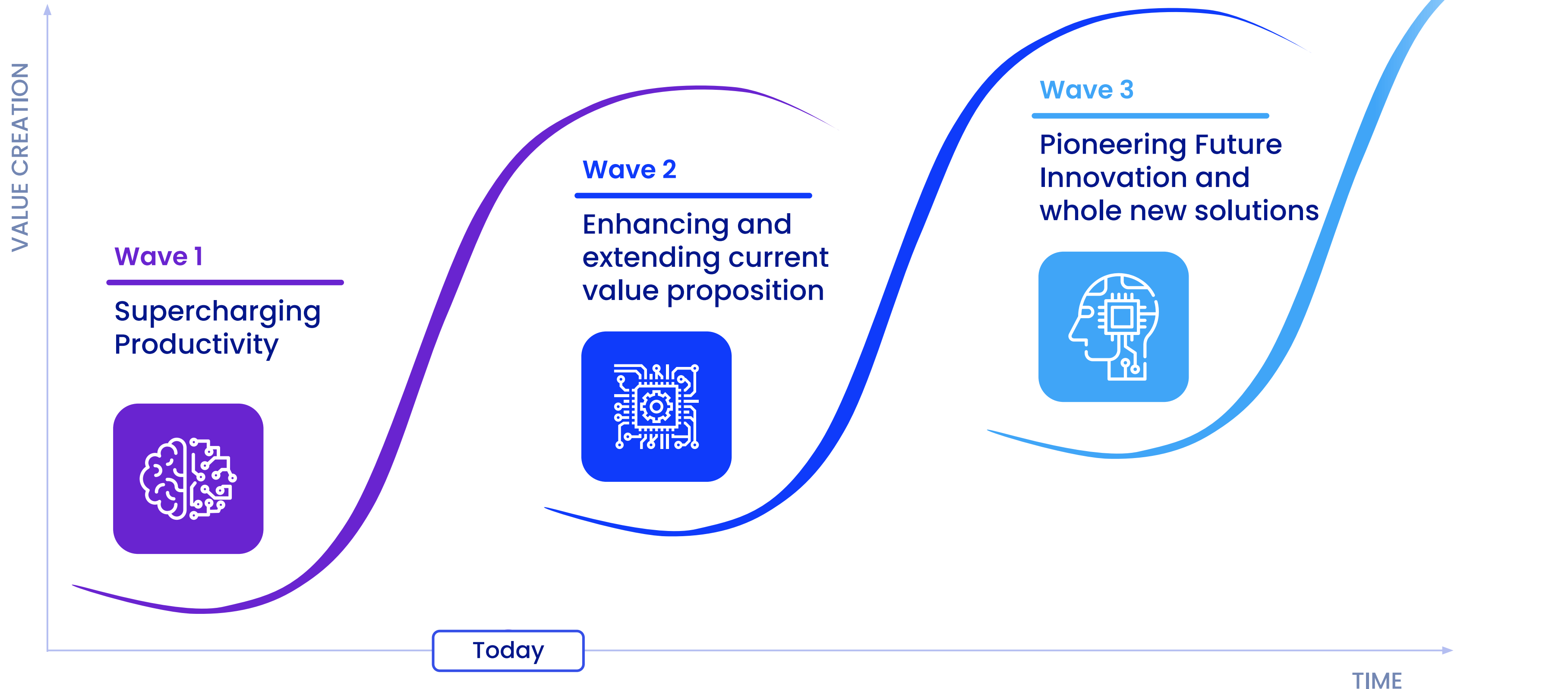
✓ Winning with AI in a Digital-First World

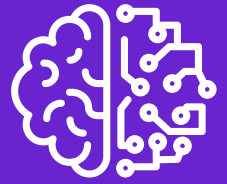
In a market where AI will disrupt before it enables, Bemobi's ability to integrate and scale AI will define our competitive advantage



Three Overlapping Waves of AI-Powered Value Creation

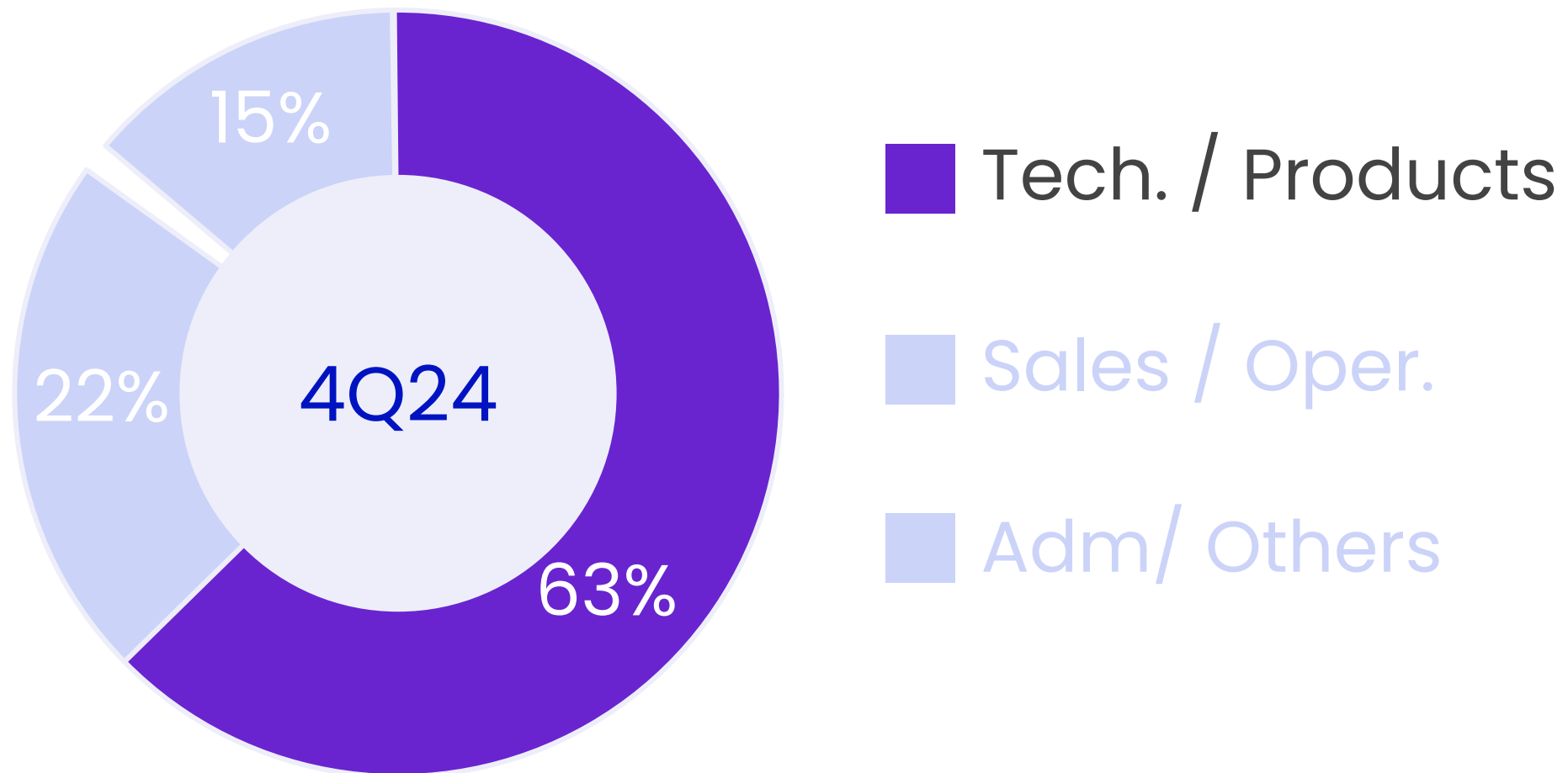
From Productivity Gains to Transformational Innovation





Supercharging Productivity

The Foundation of Our AI Journey



Targeted Impact on Core Operations leveraging in Product development

AI's initial and most significant impact will be revolutionizing coding and product development



Future of U.S. AI Leadership with CEO of Anthropic Dario Amodei

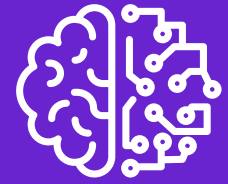
Council on Foreign Relations
287K subscribers



Dario Amodei

CEO of Anthropic





AI is disrupting how we work

Coding is emerging as one of Gen. AI's first real "killer" use cases for productivity gains

“ **90% of code** by end of 2025 will be written by AI

ANTHROPIC

Dario Amodei,
CEO of Anthropic

“ This is the year that **AI becomes better than humans** at competitive code forever

 **OpenAI**

Kevin Weil,
CPO of OpenAI

“ Probably in 2025, companies will have an AI that can effectively be a sort of **mid level engineer that can write code**

 **Meta**

Mark Zuckerberg,
Meta Platforms Inc.

“ Today, **more than a quarter of all new code at Google is generated by AI**, then reviewed and accepted by engineers

Alphabet

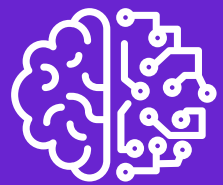
Sundar Pichai,
CEO of Alphabet and Google

“ This is the **dominant way to code**, and if you are not doing it, you might just be left behind

 **Combinator**

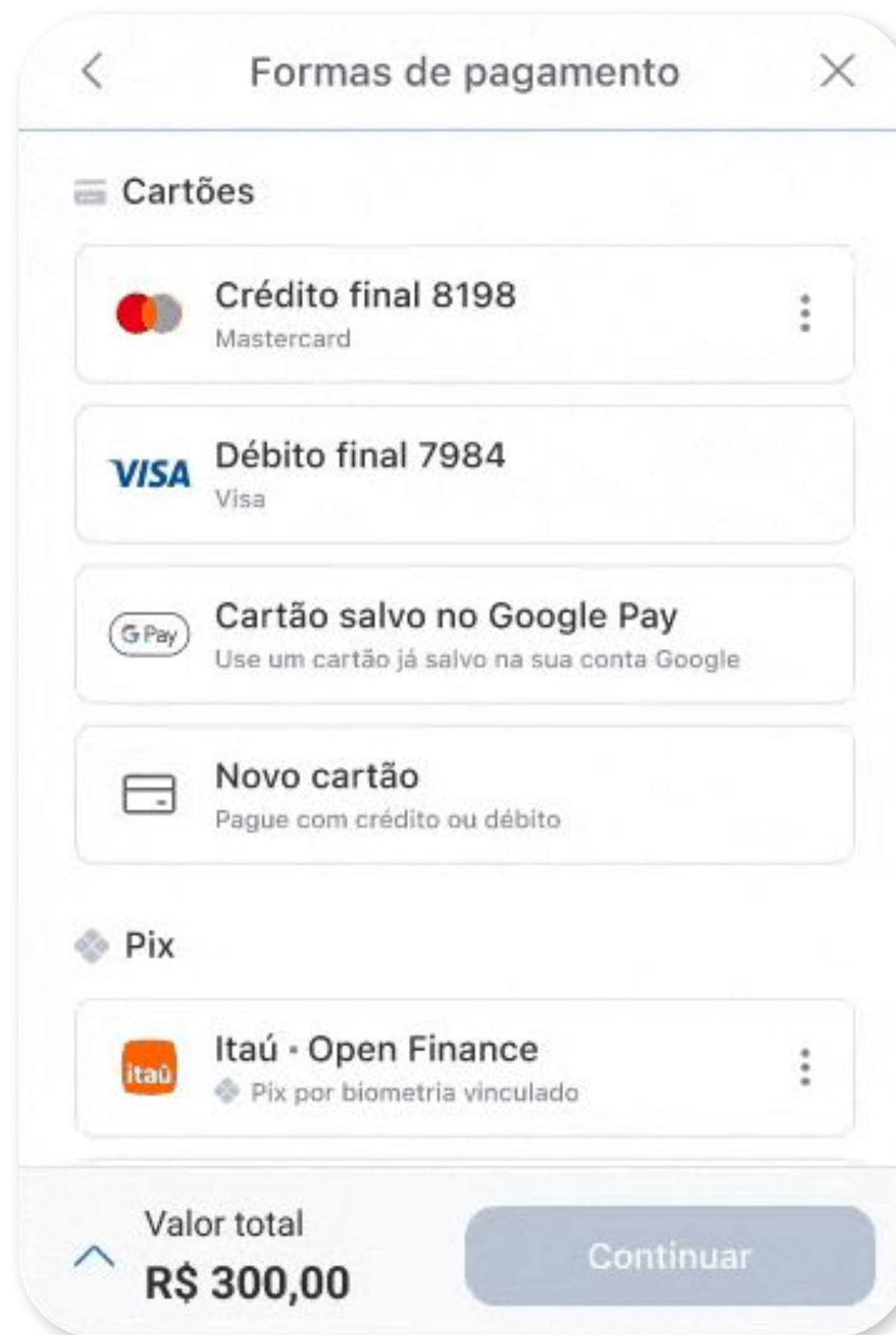
Garry Tan,
President & CEO of Y
Combinator

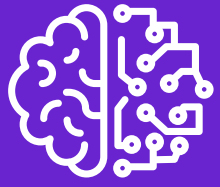




Use Case Example - AI for User Interfaces

From a static image concept to a functional prototype real app in minutes





Radically compressing development cycles, Enabling faster innovation, and increasing Bemobi's operational agility

New Chat

Community

Library

Projects

Feedback

Projects

Recreate UI screenshot...

Recreate UI from Screenshot...

View All >

Recent Chats

Recreate UI screenshot...

Recreate UI from Screenshots...

Recreate Figma UI

View All >

New Feature

v0 now supports adding assets and binaries directly to your codebase

00 : 13

What can I help you ship?

Ask v0 to build...

No project selected

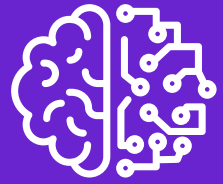
Clone a Screenshot Import from Figma Upload a Project Landing Page Sign Up Form

From the Community

View All →

- Brand Designer at Luma?
- DYNAMIC FRAME LAYOUT
- DynamicFrameLayout 3K Forks
- Futuristic Dashboard 3.7K Forks
- Halftone Waves 3.5K Forks
- PROMPTING IS ALL YOU NEED 4.3K Forks
- Two-column Login Card 3.4K Forks
- Hero Geometric Background 6.4K Forks
- Vertical Nav Sections 3K Forks
- Vercel Tabs 2.1K Forks
- Transform Your Research with AI Power





Aspirations & Goals

Driving AI Adoption and Excellence

Our 2025/2026 Aspirations

Company-Wide AI Literacy and adoption

Iterate and Learn aiming to be in the top 1% in AI Adoption

80% of new code commits leveraging AI

Assisted and/or generated coding

Boost Internal Productivity

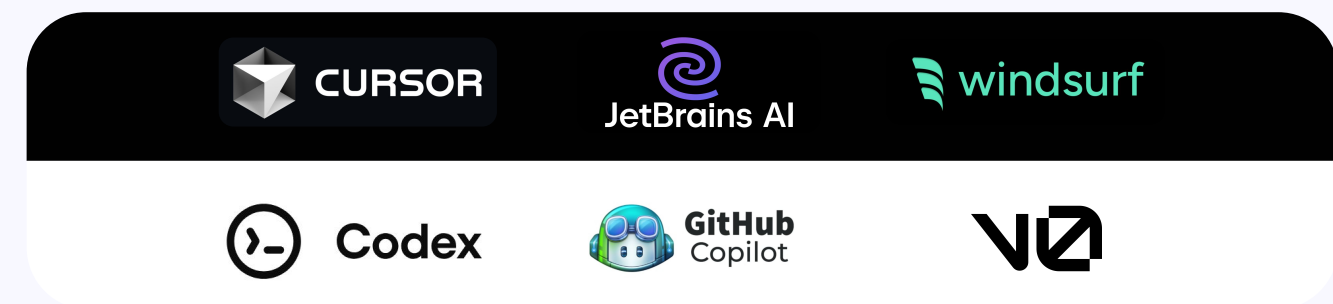
Improve operational leverage and speed: higher topline growth rates vs. headcounts growth

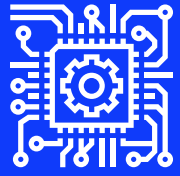
Enabled by experimentation of leading edge platforms

Company-Wide access to leading LLM models



Leading product and coding development tools access





Enhanced Client Value

Delivering immediate and significant improvements driven by AI

Client-Centric metrics

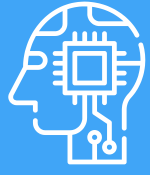
- ✓ **Better payment Conversion**
Higher approval rates
(~30% conversion increase)
- ✓ **User Experience**
Less friction and time to complete payment
(~40% faster transactions)
- ✓ **Cost Optimization**
Combining payment methods – multirail
(~35% transaction cost reduction)

AI Enhanced Platforms

- ▶ **Smart Checkout**
- ▶ **Payment Orchestration**
- ▶ **Intelligent Conversational Payments & Collections**
- ▶ **Next-Gen Anti Fraud Solution**

To be covered in Bemobi Pay section

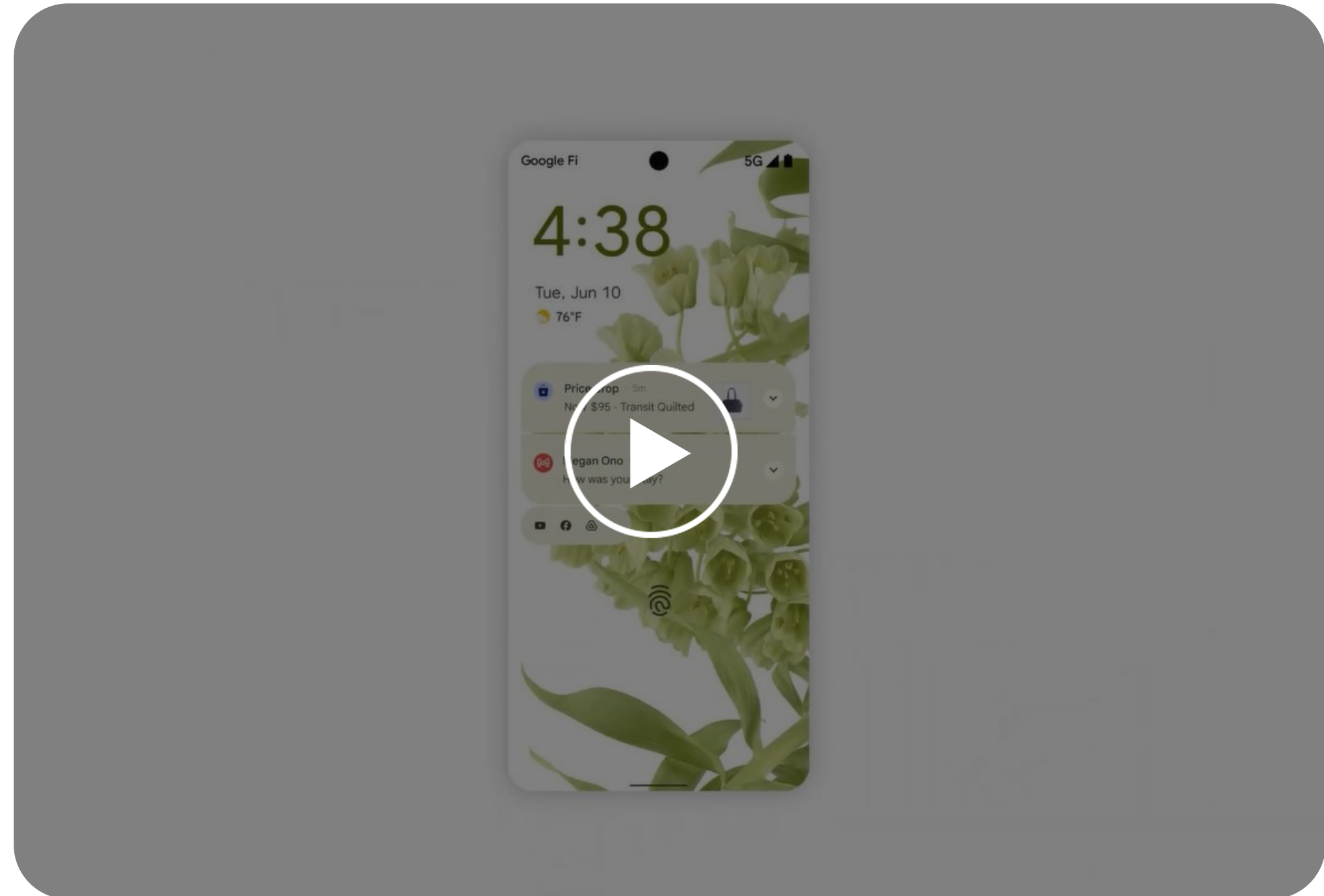




A new era of Agent Interoperability

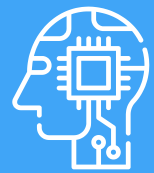
Google Shop with AI use case

Use AI to
easily
buy when
the price
is right



Source: Google

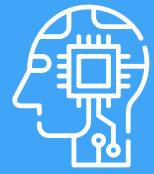




A new era of Agent Interoperability

The Future is Agent2Agent (A2A)



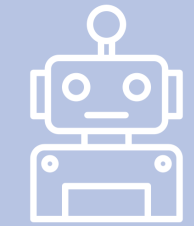


Bemobi Enabling Next-Generation Merchant Payments

Enabling the Future of Frictionless Commerce

AI-Enabled Payment Services

Bemobi will provide the infrastructure (MCP) for merchants to offer real-time AI access to key company functions, enabling seamless, autonomous transactions between agents.



User-Centric Agent

Agents designed to act on behalf of the user and facilitate interactions.



Execute Activity



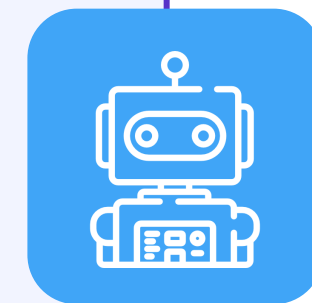
- ▶ Checkout
- ▶ Settlement
- ▶ Collection
- ▶ Catalog

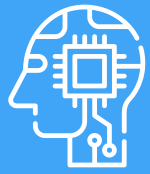


Process Activity

Merchant-Centric Agent

Agents that allow merchants to automate and optimize their business processes





Utilities Bill Payment – A2A

Example of near future real use case

Illustrative scenario

Gemini

2.5 Pro (preview)

Quero pagar minha conta de luz

Bill Management · Payments Agent

Oi Pedro, claro. Sua conta de luz para seu apartamento vence amanhã. o valor é de R\$450. Posso pagar agora no seu cartão cadastrado?

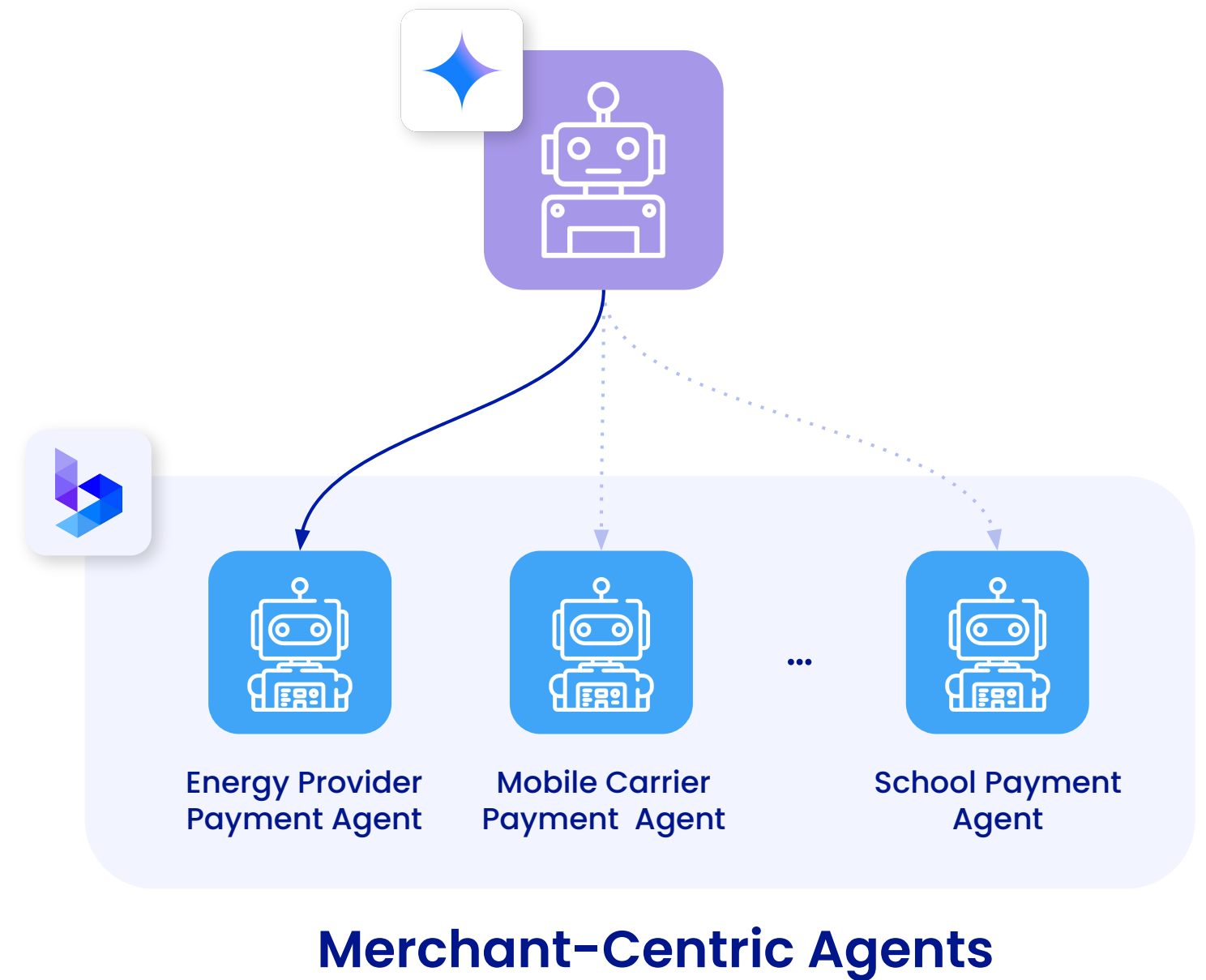
sim, por favor

Bill Management · Payments Agent

Tudo pronto. Sua conta está paga. Segue o seu comprovante

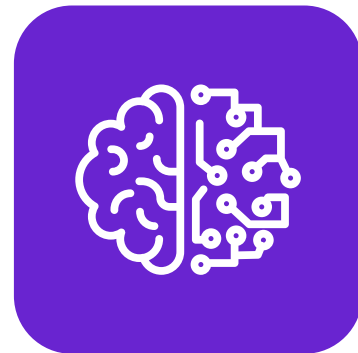


User-Centric Agent



What AI means for Bemobi

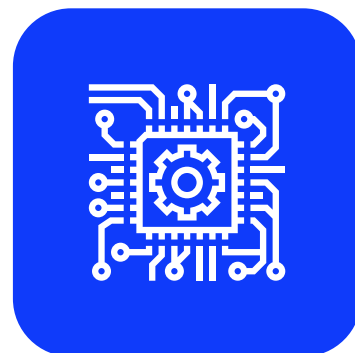
Bemobi's unique B2B position to enable clients in this new paradigm



Wave 1

Supercharging
Productivity

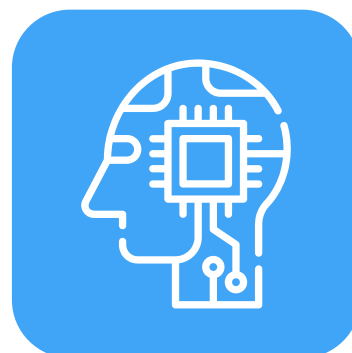
A focus on internal productivity, particularly in coding and development, builds a robust foundation, yielding credibility and leverage for larger projects.



Wave 2

Enhancing and
extending current
value proposition

Equip every existing Bemobi client with smarter, more efficient tools—driving measurable uplifts in engagement, retention, and revenue.



Wave 3

Pioneering Future
Innovation and
whole new solutions

Positioning Bemobi as a true AI platform partner, empowering our B2B clients to thrive in an intelligent payments ecosystem that simply did not exist before.



Industry Trends

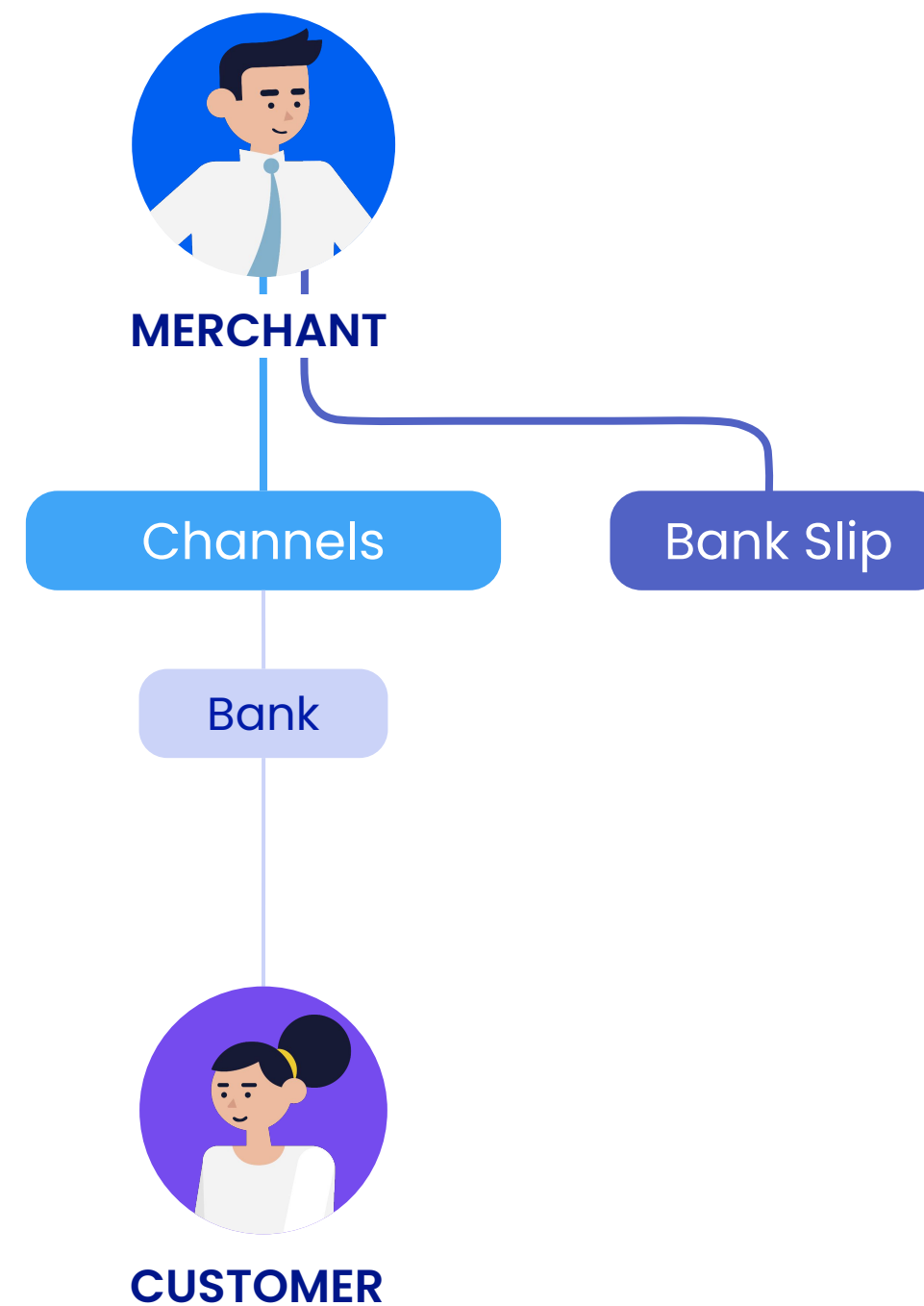
What is changing in the payments ecosystem?

Pedro Ripper, CEO



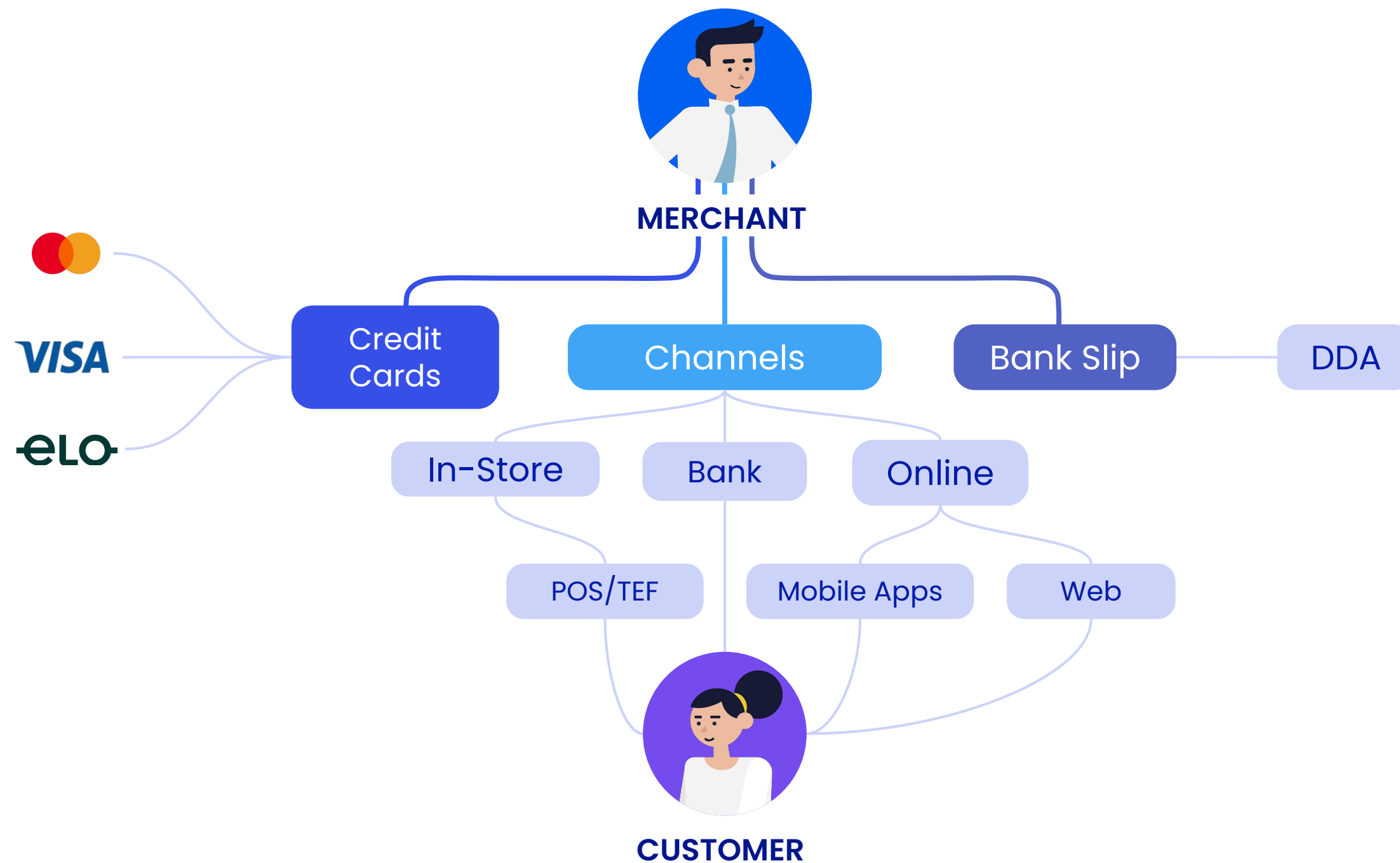
Brazil's Payment Landscape: [1990-2008] 18 years

Bank slip (Boleto) rules



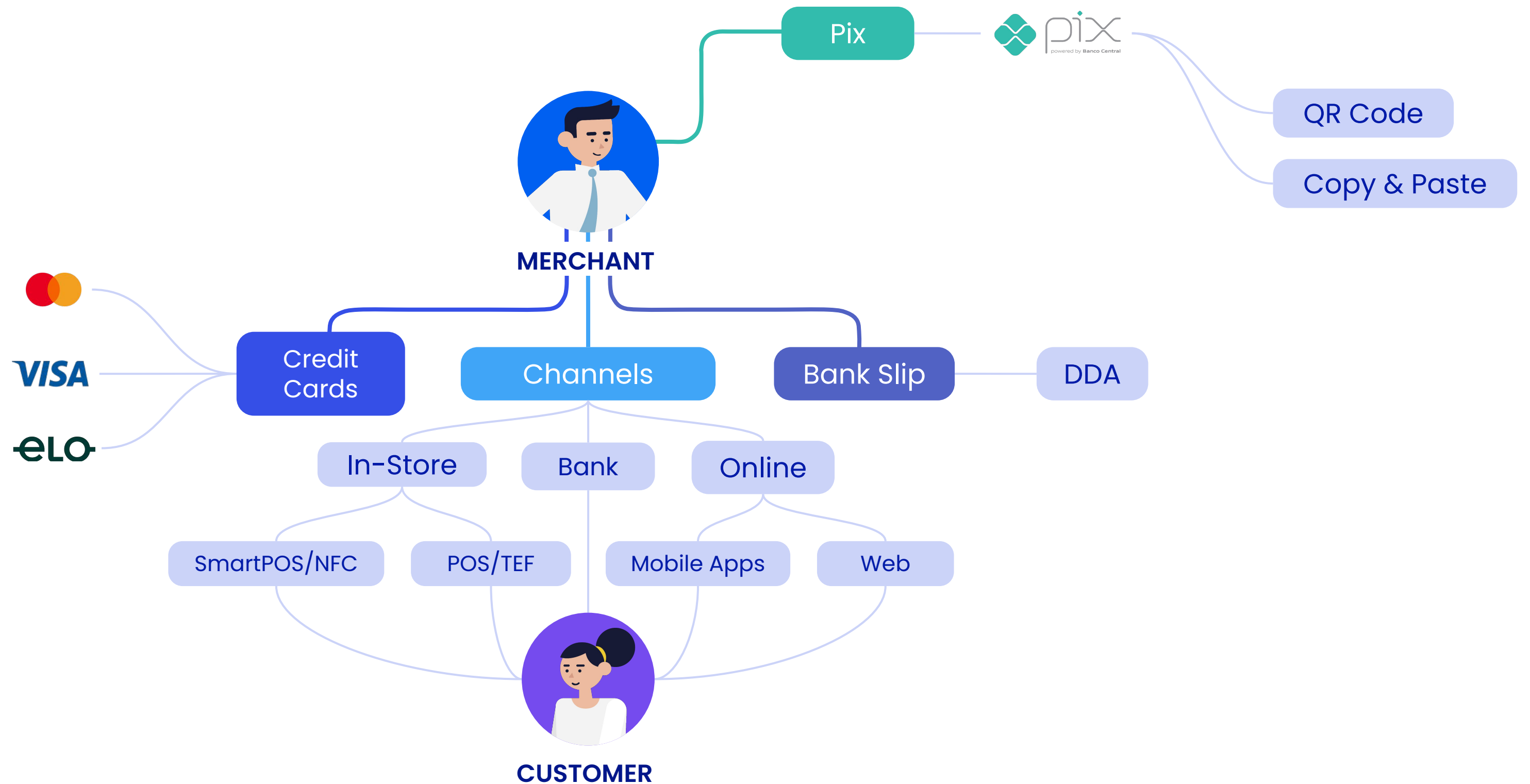
Brazil's Payment Landscape: [2009-2019] 10 years

Open credit card rail "four-party" model takes off; and DDA is launched



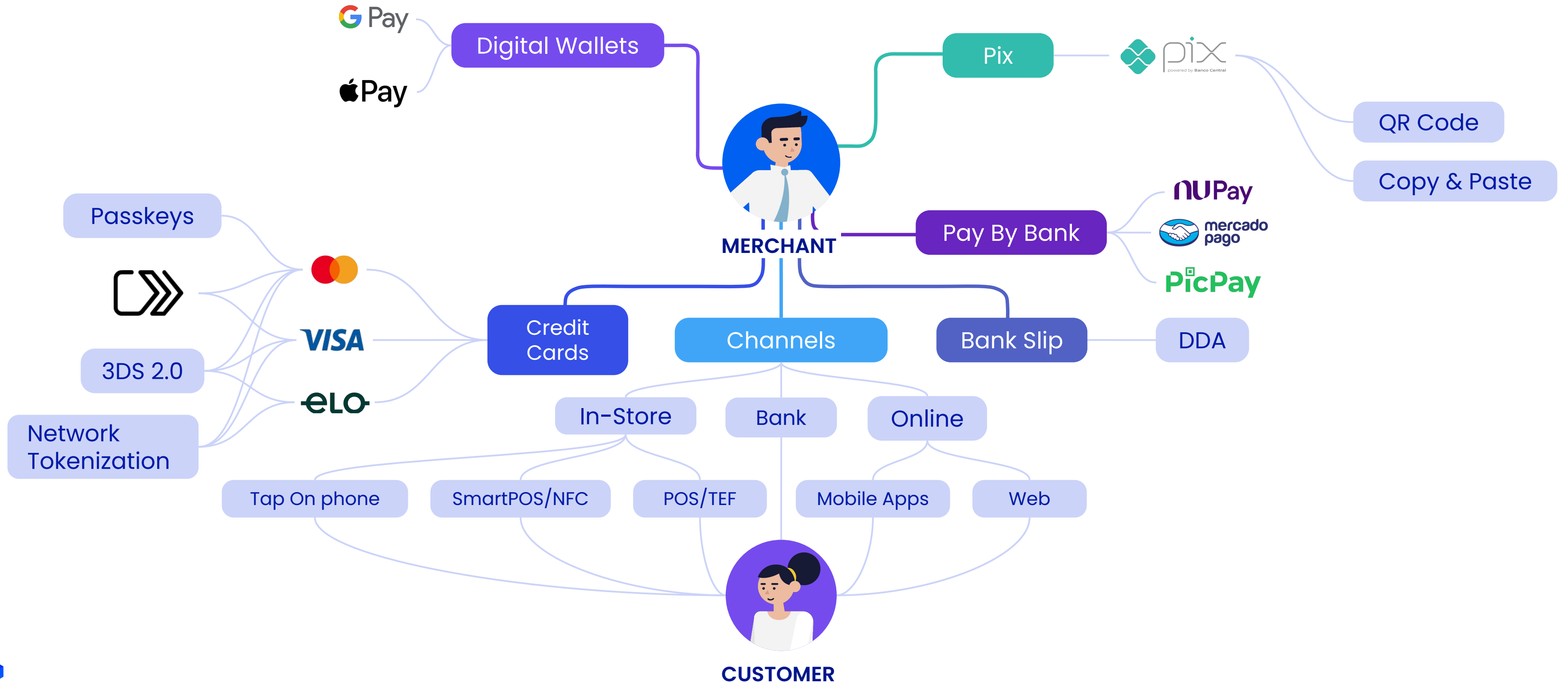
Brazil's Payment Landscape: [2020-2022] 2 years

PIX is launched !



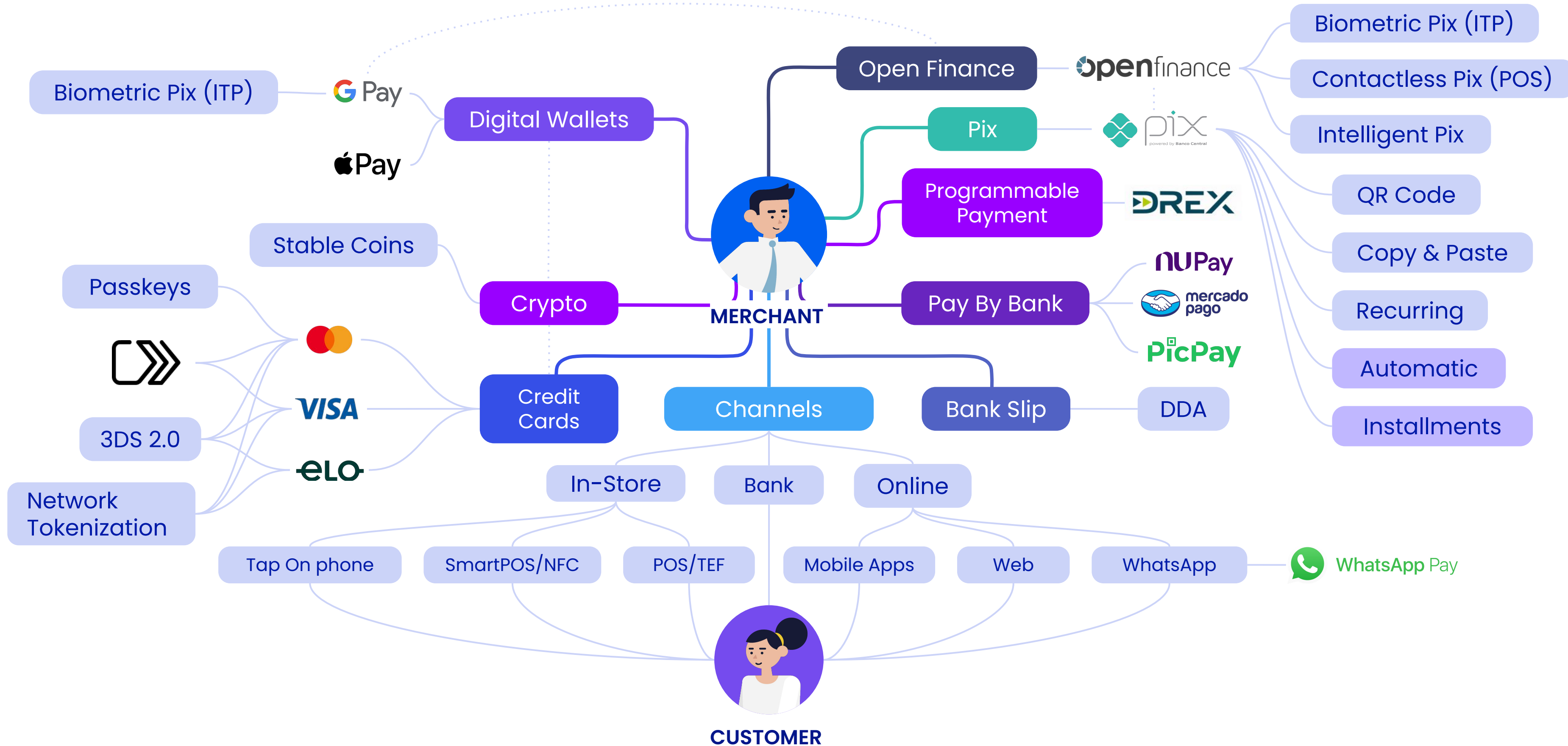
Brazil's Payment Landscape: [2023-2024] 2 years

Credit cards fight back; Neo Banks closed loop and wallets for online payments



Brazil's Payment Landscape [2025] 1 year

Open Finance, new Pix standard, WhatsApp Pay and much much more...

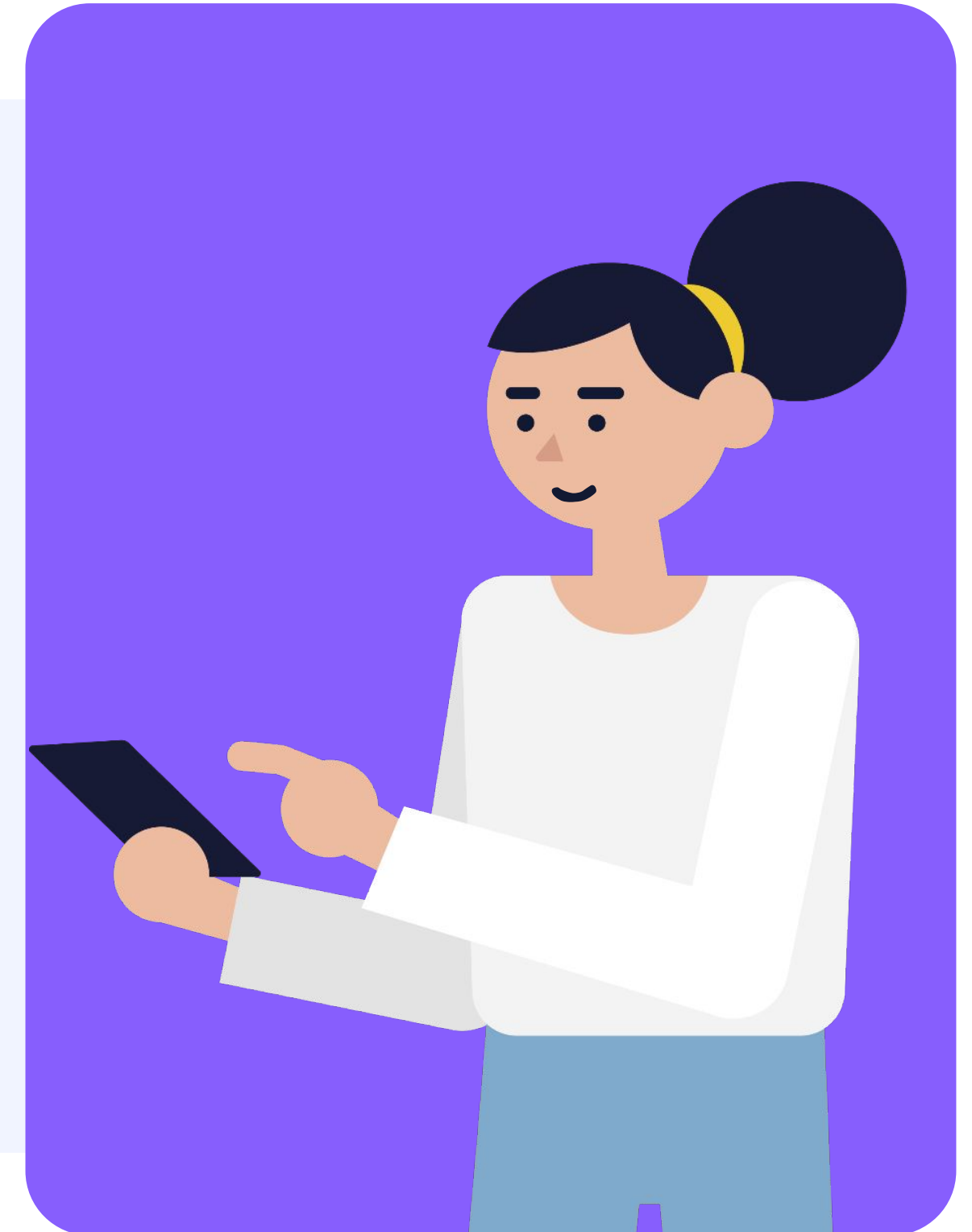


Soaring Expectations

The New Standard for Payments

Customer Expectations

- ✓ **Pay as they want**
(any payment method combination and financing option)
- ✓ **Pay where they want**
(real omnichannel: app, mobile, POS, chat app)
- ✓ **Easy: Zero Tolerance for Friction**

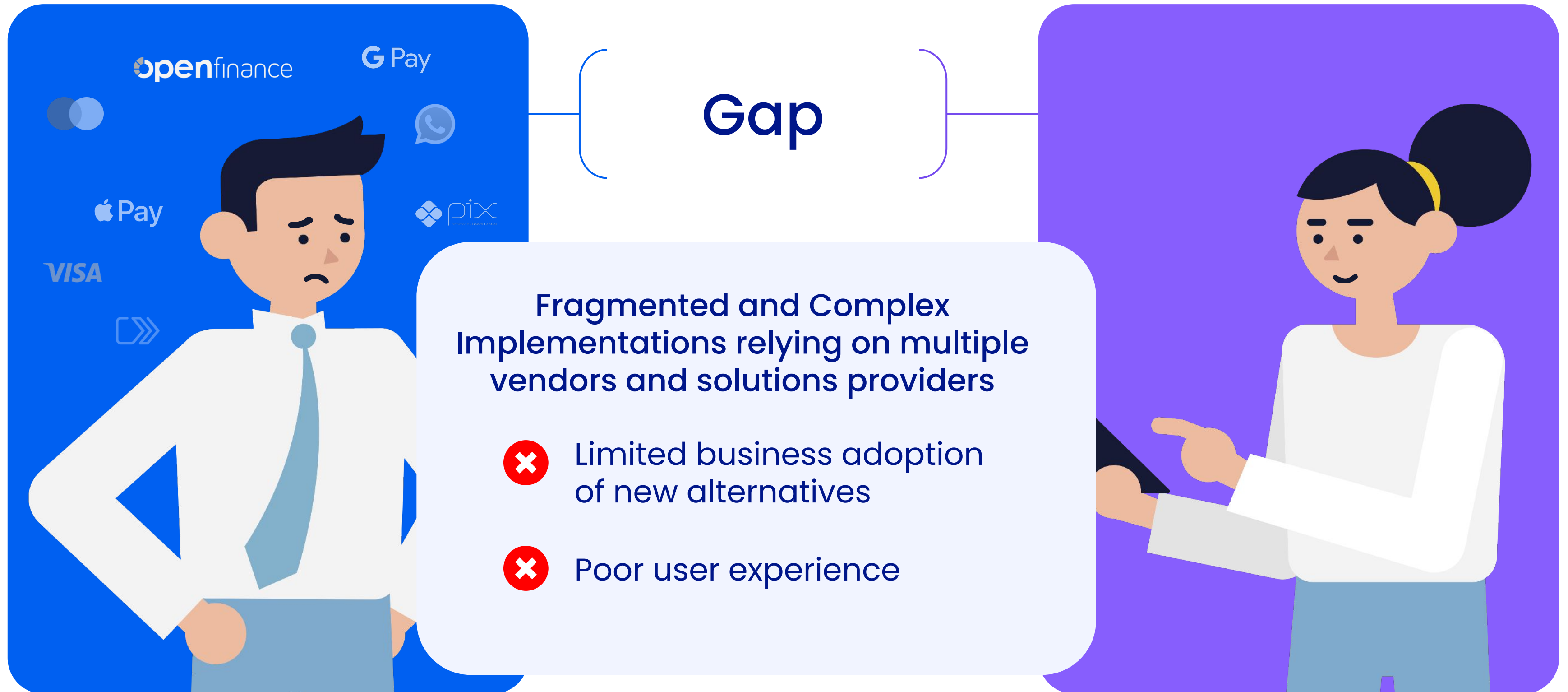




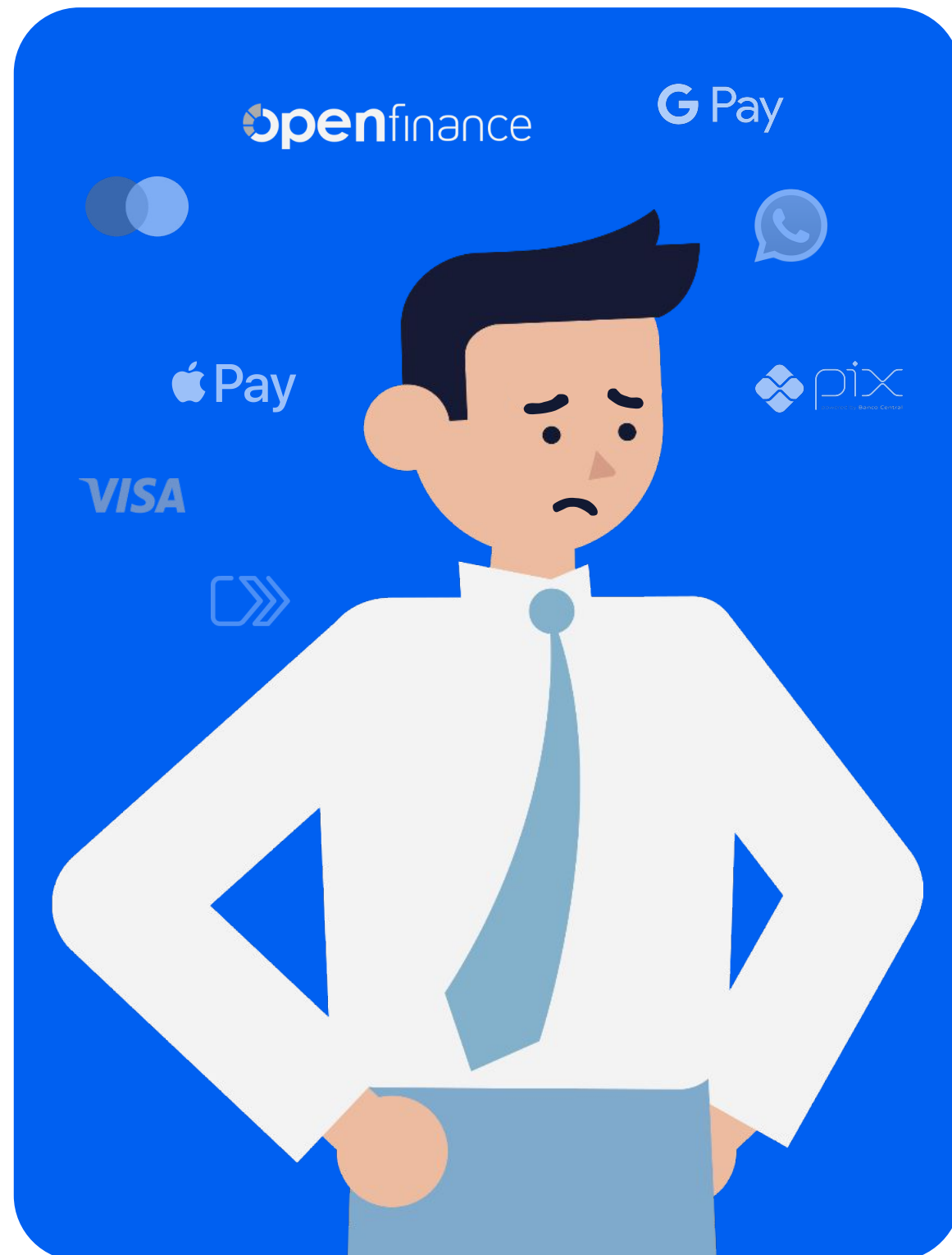
Businesses Expectations

- ✓ Lower Transaction Costs
- ✓ Increased payment conversion rates
- ✓ Accelerated fund availability
- ✓ Reduce churn, bad debt and fraud

Reality gap between what customers expect and most business are able to embrace as payment options



Why most traditional Companies Struggle to Keep Pace



✘ Legacy Infrastructure

Legacy platforms (ERPs, CRMs, etc.) need to be exposed and integrated with new payment options, requiring strong reconciliation.

✘ Fragmented Ecosystem

Managing diverse payment and tech providers (e.g., payment processors, gateways, anti-fraud tools, integrators) with varied pricing models.

✘ Limited Internal Resources

Insufficient in-house capacity for complex integration, subsequent management, and collections

✘ Capex & Opex Constraints

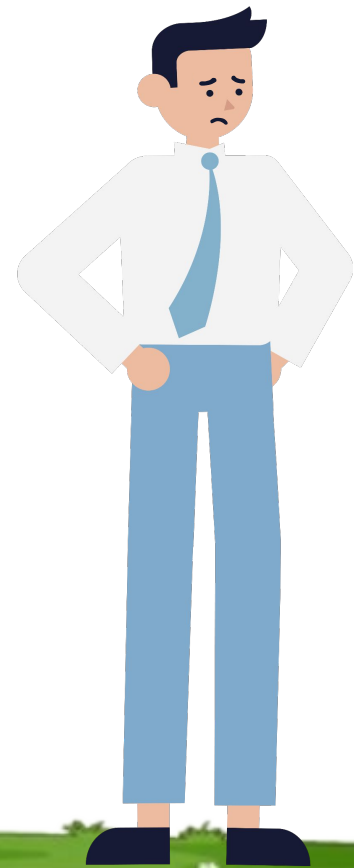
Developing in-house platforms demands substantial investment, straining core business CAPEX and OPEX.



Mind the (digital payment) Gap

A few Digital-first companies turn seamless payments into a strategic edge—leaving a huge gap of expectations from consumers and traditional businesses

MOST BUSINESSES (99.9%)



- ✗ Poor user experience
- ✗ No single checkout
- ✗ Limited payment options: banking slip (*boleto*) or basic PIX ("*bolepix*")
- ✗ No integrated wallet

BEST IN CLASS (0.1%)



- ✓ Excellent User Experience
- ✓ Smart Checkout: Mobile and AI first & Omnichannel
- ✓ Multiple payment methods
- ✓ Multiple payment models



Digital Payment Gap



Mind the (digital payment) Gap

A few Digital-first companies turn seamless payments into a strategic edge—leaving a huge gap of expectations from consumers and traditional businesses

MOST BUSINESSES (99.9%)

BEST IN CLASS (0.1%)



Bridging the **digital payment gap**
with Bemobi Pay



Excellent User Experience



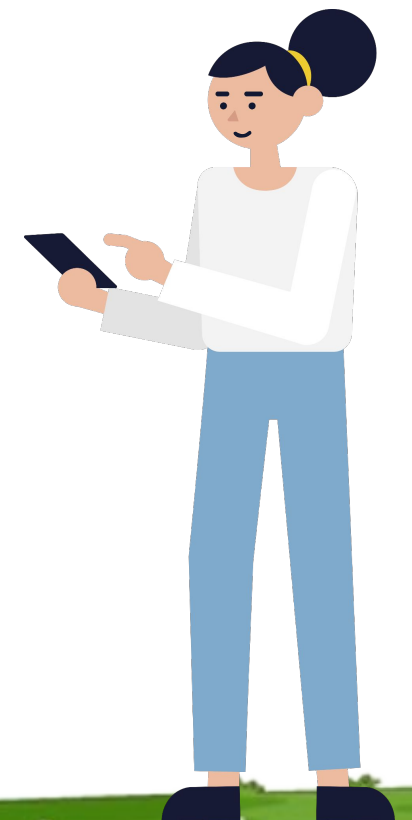
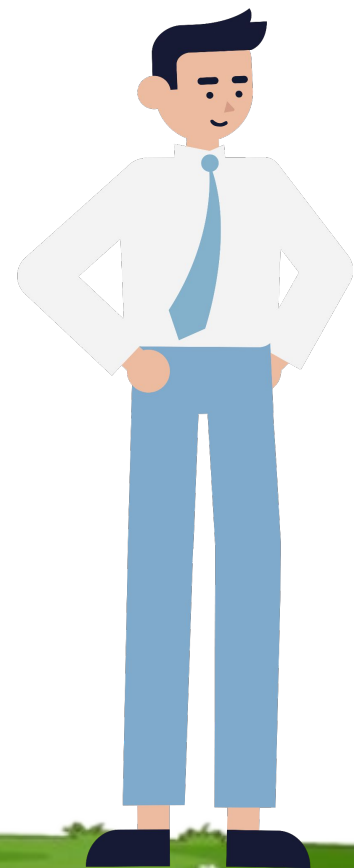
Multiple payment methods



Multiple payment models



Smart Checkout: Mobile and AI first & Omnichannel



The Evolving Payment Provider Landscape

As the market matures, players are focusing on distinct client needs – with specialized providers set to lead the next wave of innovation

Horizontal payment providers / Banks (traditional CC acquirers)

Getnet[®] cielo PagBank
rede stone[®]

Primarily offer **standardized card acquiring** (*one size fits all*).

Main strength in **bundling checking-account, credit and basic payment solutions** with cross subsidy.

Leveraging banking distribution

Typically **focused on broad market coverage, especially SME.**

"Jack of all trades, master of none"

Global / Regional payment providers (gateways & crossborder)

d-local adyen EBANX
nuvei worldpay PayPal

Payment solutions with **multi-country coverage**, offering **specialization for online solutions** focused on **regional or global SaaS and digital companies.**

Key strength in simplifying cross-border payment in multiple countries

Provide coverage by **partnerships with local payment providers.**

Specialized Payment Providers (PSP – Payment Service providers)

ifood Pago clip stripe PayPal
flywire

Fully focused and specialized in Payment and collection solutions.

Sometimes **specialized in vertical industry needs and/or special payment use cases**

Supporting multiple payment methods, online and offline and payment orchestration



Focused Differentiation in the Payment Value Chain

By combining SaaS and payment solutions, Bemobi targets specific segments overlooked by traditional and global providers

Horizontal payment providers / Banks
(traditional CC acquirers)

Getnet[®] cielo  PagBank
rede stone[®]

Primarily offer standardized card acquiring (*one size fits all*).

Main strength in bundling checking-account, credit and basic payment solutions with cross subsidy.

Leveraging banking distribution

Typically focused on broad market coverage, especially SME.

"Jack of all trades, master of none"

Global / Regional payment providers
(gateways & crossborder)

d-local adyen EBANX
nuvei  worldpay  PayPal

Payment solutions with multi-country coverage, offering specialization for online solutions focused on regional or global SaaS and digital companies.

Key strength in simplifying cross-border payment in multiple countries

Provide coverage by partnerships with local payment providers.

Specialized Payment Providers
(PSP - Payment Service providers)

 **BEMOBI**

Fully focused and specialized in Payment and collection solutions.

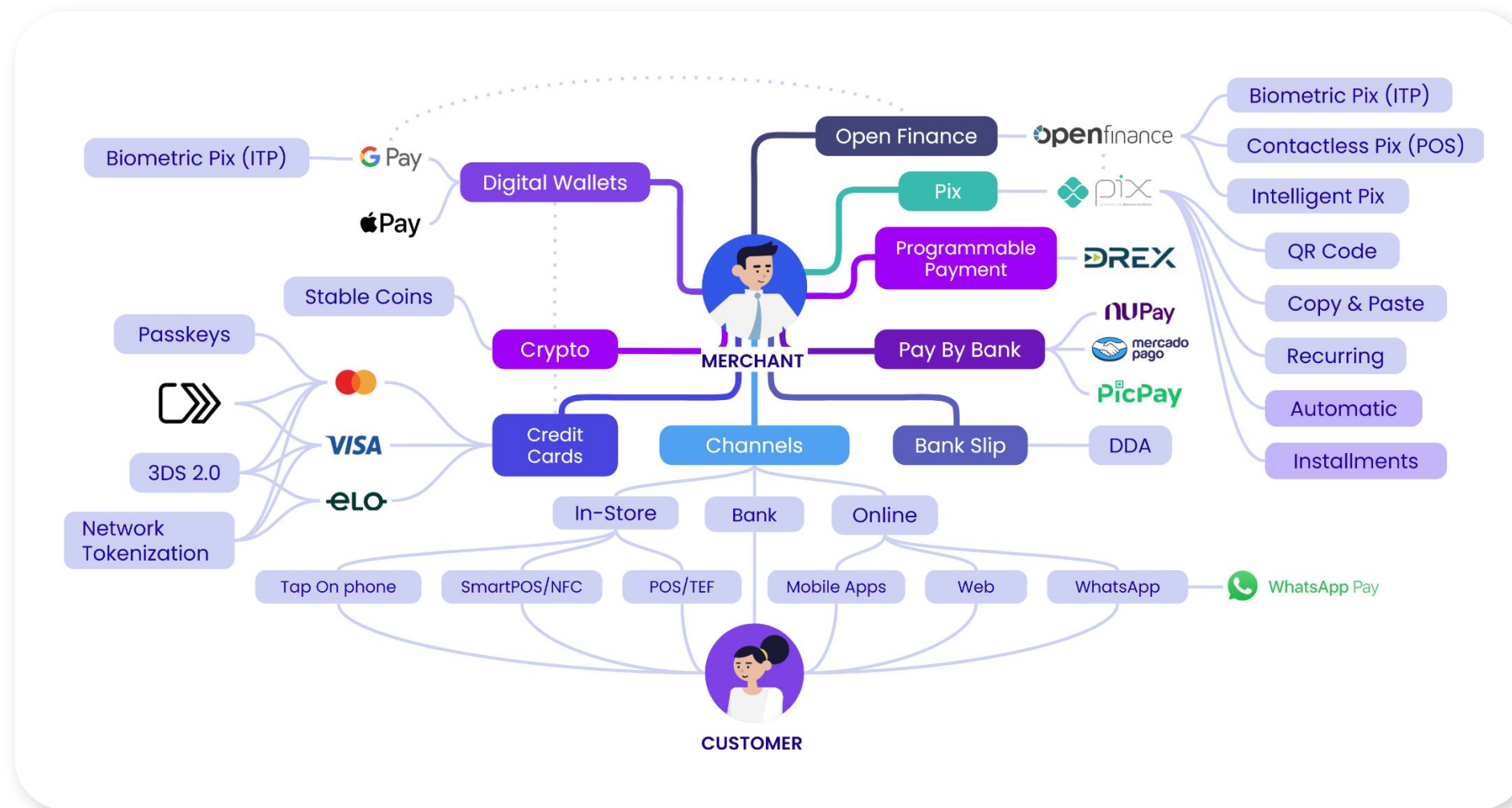
Sometimes **specialized in vertical industry needs and/or special payment use cases**

Supporting multiple payment methods, online and offline and payment orchestration



Simplifying Complexity, Unlocking Value

A Unified Platform Built for Flexibility, Scale, and Speed. Transforming payment into a competitive edge for selected industry segments



Bemobi Pay

Accept all payment methods, anywhere, anytime

Maximize conversion and optimize costs through payment orchestration

Simplify management of payments and receipts



Strategic Partnerships: We're not doing this alone

Strong backing from leading global tech and payment players to push boundaries in the new payments frontier.



Leading the evolution of card rails with standards like Network Tokenization, Click to Pay, 3DS 2.0, Passkey, and beyond.



Official META partner and Business Solution Provider¹, co-developing Brazil's best-in-class WhatsApp payment journey.



Direct integrations with Google Pay and Apple Pay. Deep collaboration with Google to drive PIX adoption across major service providers in Brazil.



Collaborating on next-gen AI models and cloud-based payment innovations.



Sub-acquiring partnerships enabling a best-in-class multi-acquirer setup. Exploring joint go-to-market efforts in complementary verticals.



Acquired Friday's IP licenses to control more of the PIX stack and lead innovations like PIX Automático and ITP.



¹ - Currently in the certification process with Meta to become a WhatsApp Business Solution Provider (BSP)

in house solution

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Day₂₀₂₅

Bemobi Pay

Felipe Goldin, CTO/CPO

Lucas Zardo, VP Conversational Payments



Bemobi Pay

Our mission is to streamline the entire payment experience

Accept all payment methods, anywhere, anytime

Maximize conversion and optimize costs through payment orchestration

Simplify management of payments and receipts

Core Elements

1

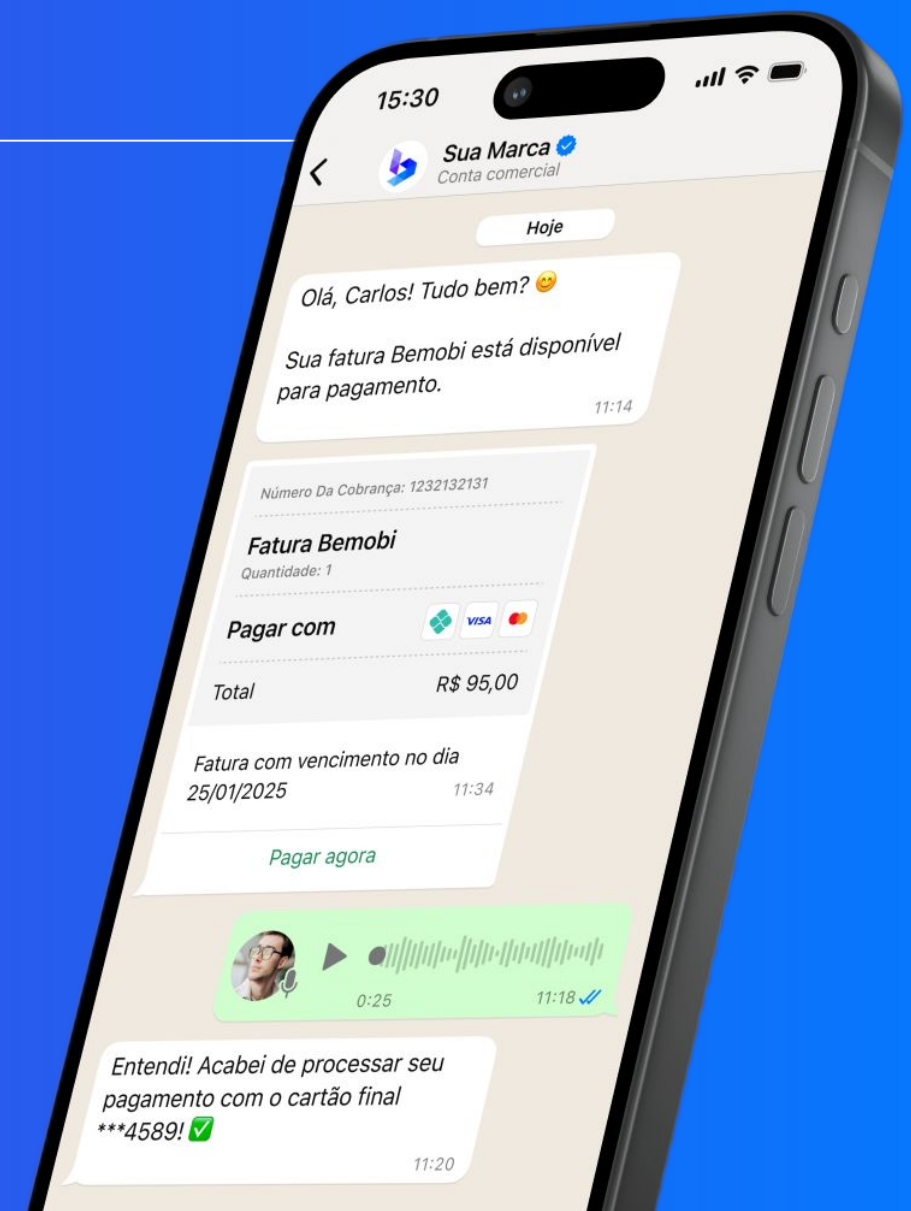
Smart Checkout

2

Payment Orchestration

3

Grace – Conversational Payment (WhatsApp + AI)



BEMOBI
Day 2025

Bemobi Pay

Smart Checkout

Felipe Goldin, CTO/CPO



Bemobi Smart Checkout

What are we trying to solve

Make it simple and affordable for any company to:

- ✓ Support **All Payment Methods**, Present and Future
- ✓ Deliver a **Superior User Experience** with White-Label Customization
- ✓ Enable **Omnichannel Consistency** Across All Digital Touchpoints
- ✓ Harness the **Power of AI** to Simplify Payments

Key Benefits:

- ▶ **Boost conversion rates**
- ▶ **Increase customer satisfaction**
- ▶ **Outsource complexity**



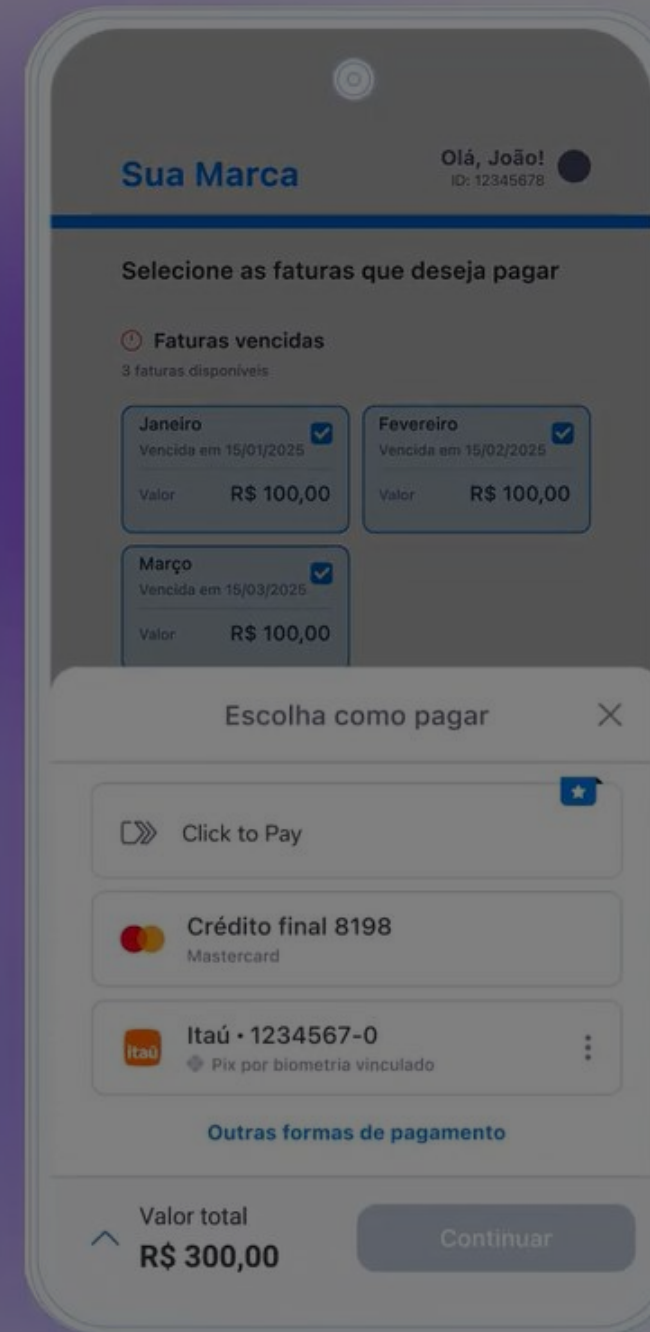
Introducing Smart Checkout



Bemobi Pay

Smart Checkout

An integrated, secure, and omnichannel checkout that accepts multiple payment methods.



Smart Checkout – Omnichannel

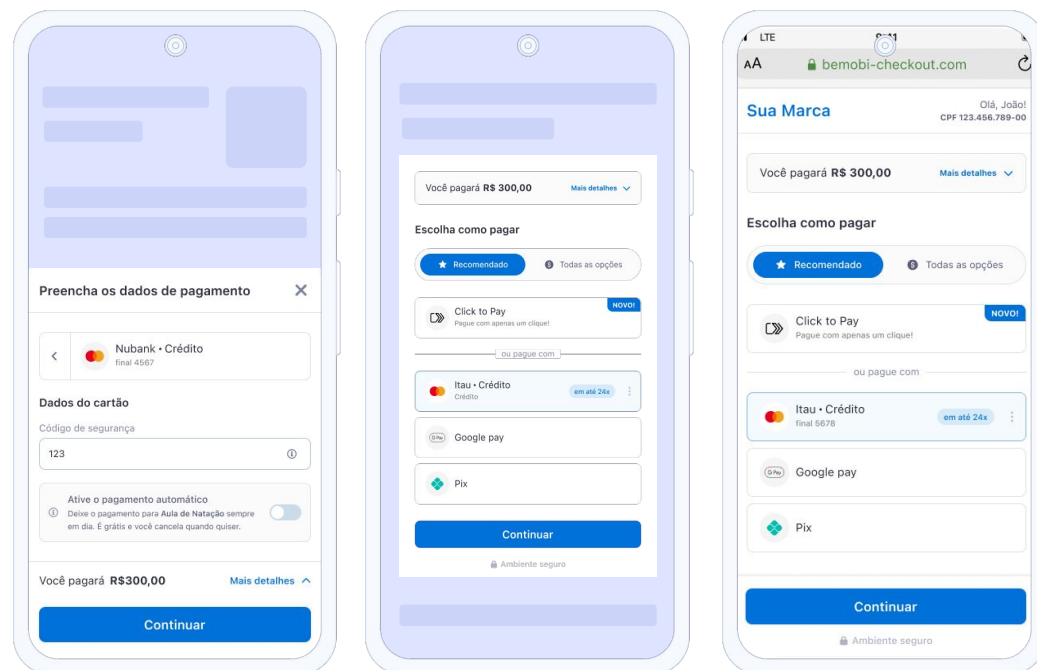
Deliver Seamless and Secure Payments on Mobile, Web, and Messaging



Smart POS



Mobile (Web & Apps)

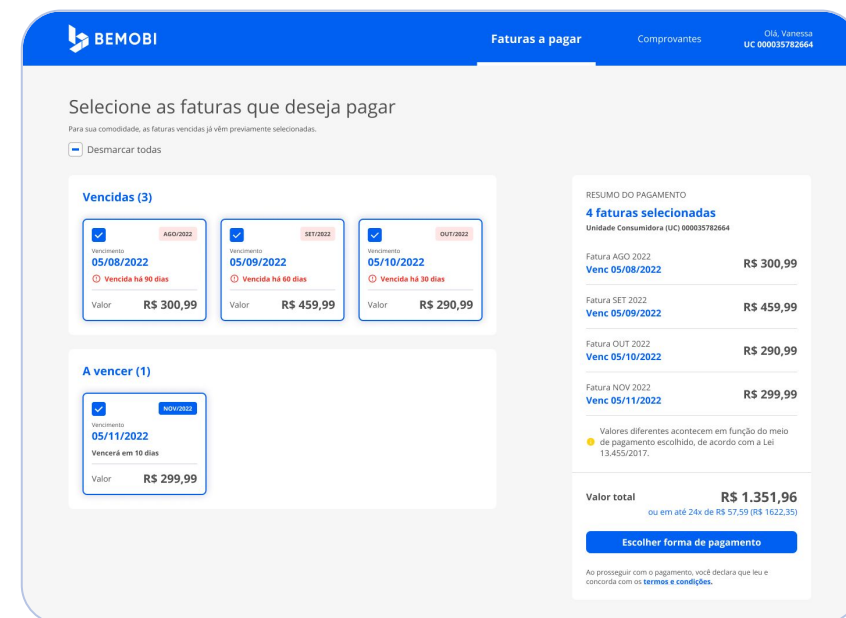


SDK

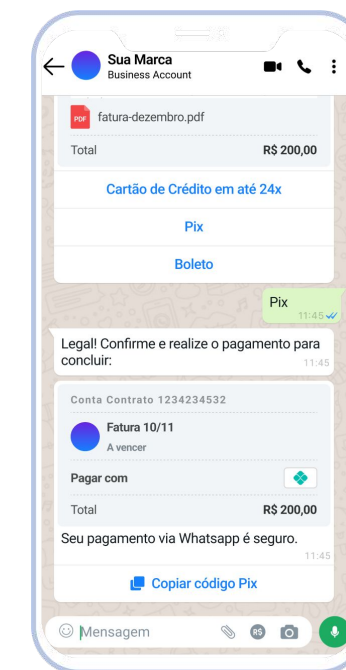
iFrame

Web

Web Desktop

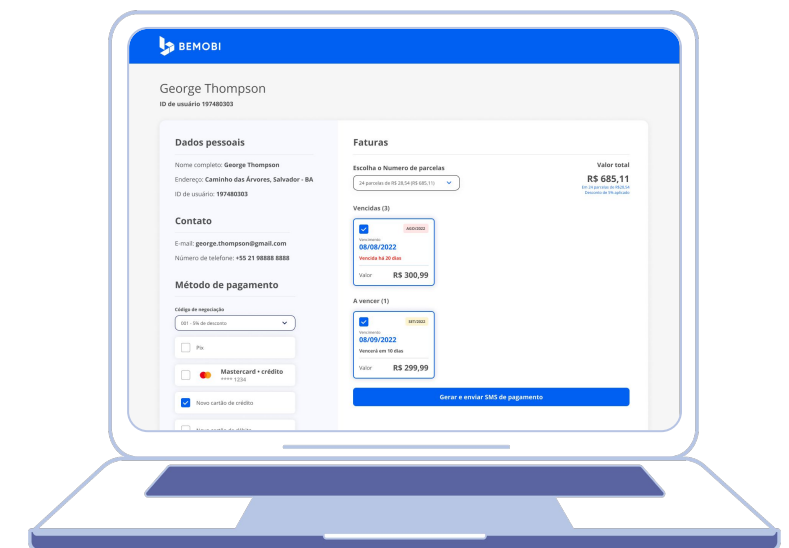


WhatsApp, SMS & RCS



Chatbot Integration

Collection Agents

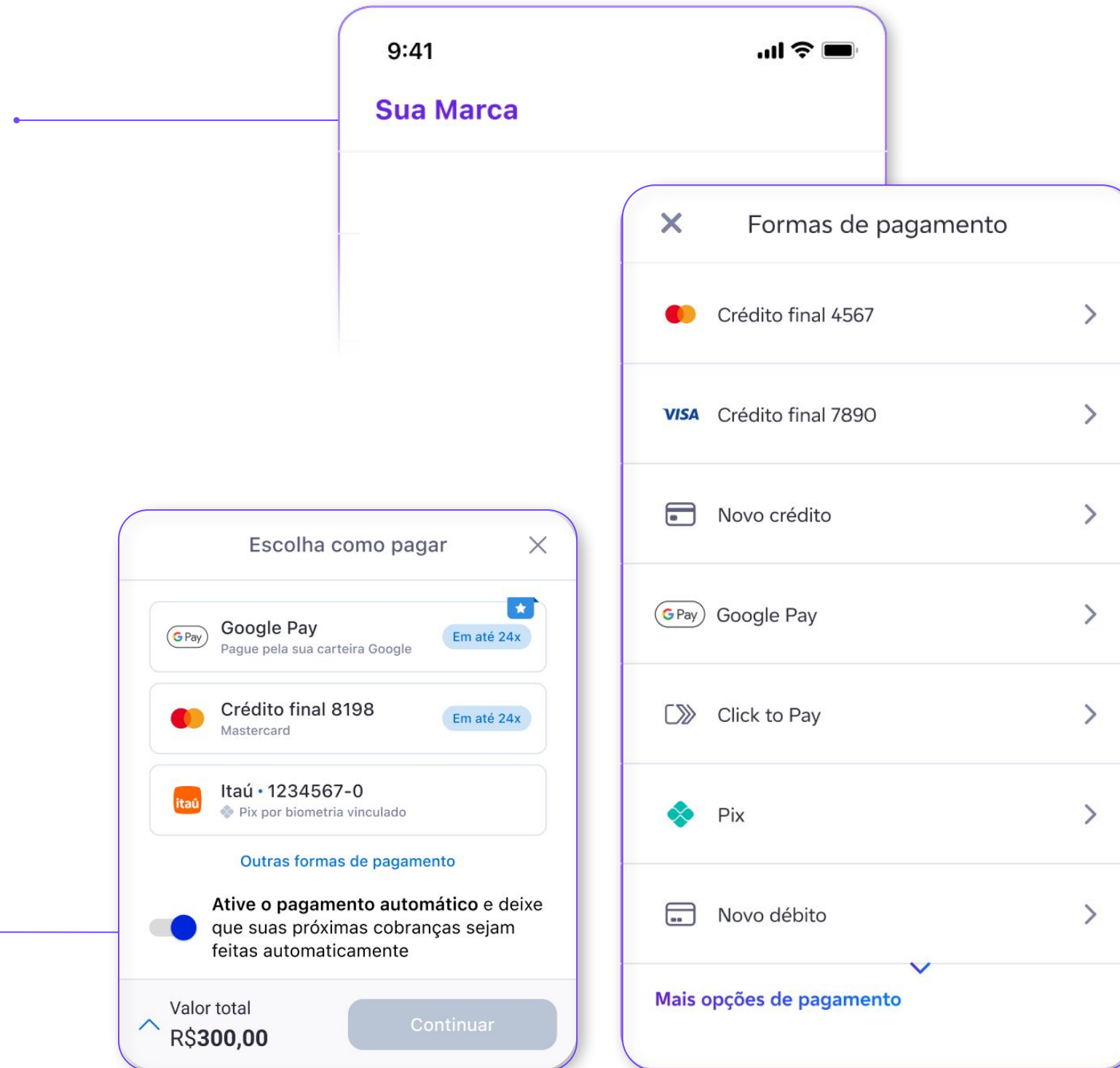


Smart Checkout – Whitelabel UX

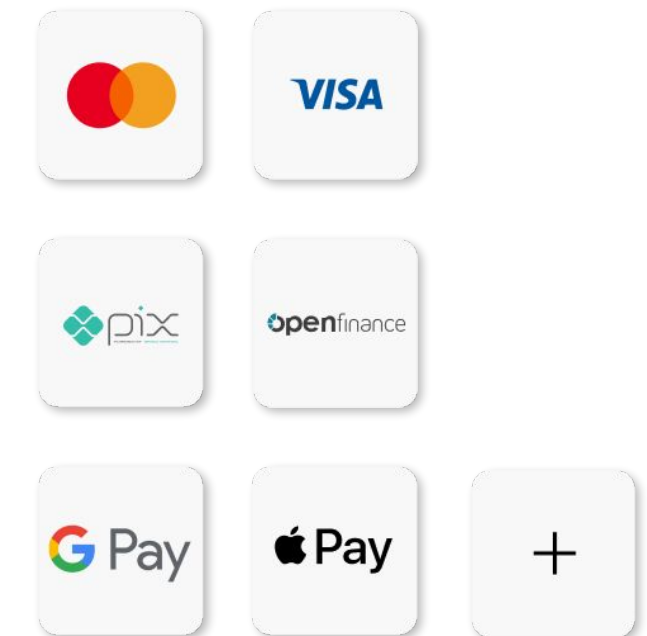
Integrated, Secure, and Flexible Payments Across Channels



Brand it your way, with flexible customization options



Support all major payment methods



AI to render precisely the right payment method

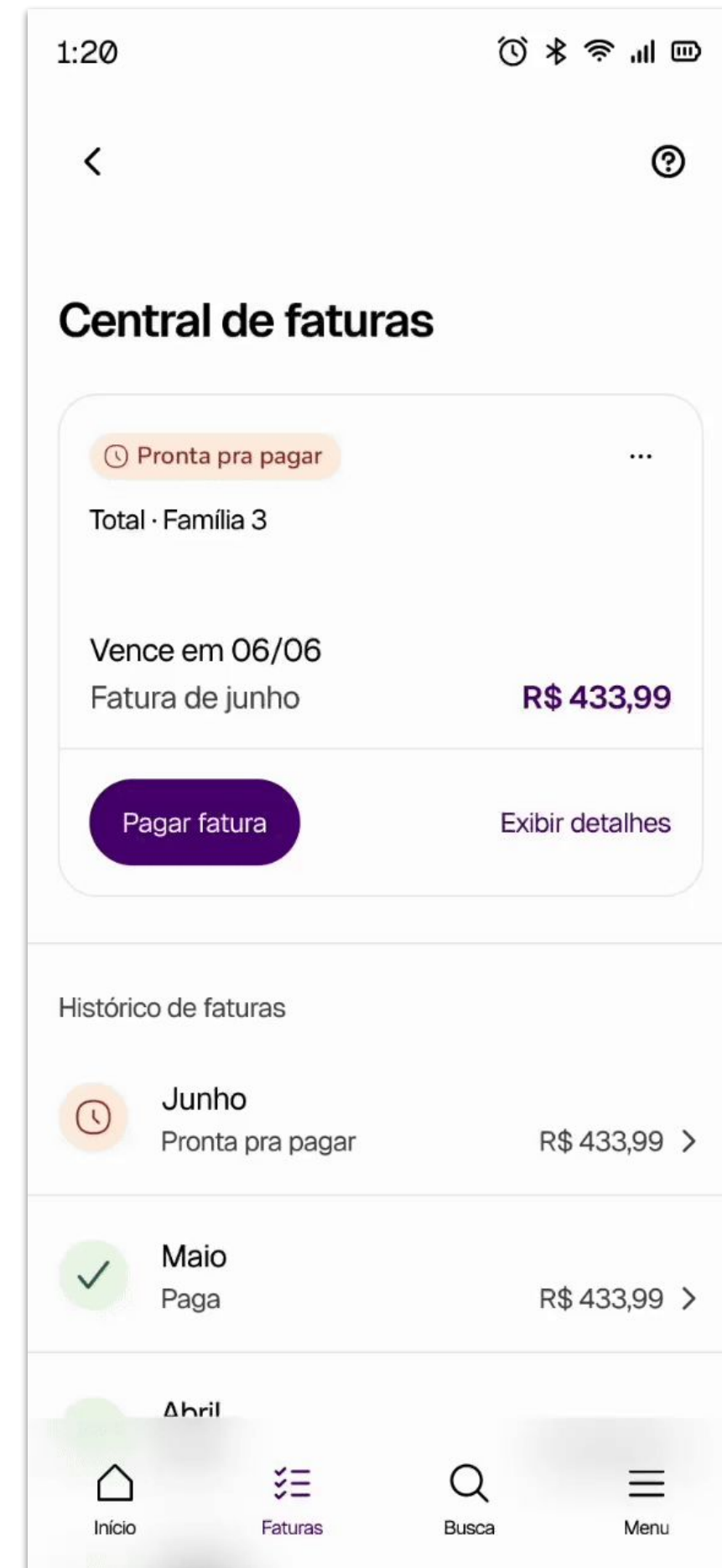
Combine multiple payment methods in a single transaction



Smart Checkout – SDK for Native Apps

Easy integration, superior customer experience

- ✓ Available for iOS, Android, Flutter and React Native
- ✓ Simple SDK made for Developers
- ✓ Refined UI customizable to match beautiful host Apps
- ✓ Native Integration with the Wallets (Google Pay, Apple Pay, Biometric PIX)



Smart Checkout – Top-up Example

Top up using PIX via Google Pay



The image illustrates a five-step process for top-up using PIX via Google Pay:

- Step 1:** The user is on the 'Recarga' screen, selecting a top-up option of R\$ 20 (+1GB de bônus).
- Step 2:** The user is prompted to 'Escolha como pagar' (Choose how to pay). The 'Pix via Google Pay' option is selected.
- Step 3:** The Google Pay interface shows the selected bank (Banco (Pix)) and the amount to be paid (R\$ 20,00).
- Step 4:** The user is asked to 'Verificar sua identidade' (Verify your identity) using a fingerprint sensor.
- Step 5:** The payment is confirmed, showing 'Pagamento enviado' (Payment sent) and 'Pagamento realizado R\$ 20,00' (Payment made R\$ 20,00).



Unified Wallet: Payment Data Portability



Network effect of Bemobi Pay to remove first payment registration friction

Friction Point

Frictionless First Payment:
Solves the major pain point of entering card details or biometric PIX

Network Effect

A unified Wallet Across Verticals:
One secure wallet used across merchants reaching dozens of millions of users

Unified Wallet

Portable & Private: Securely links payment credentials to the user, enabling seamless re-use across multiple services without re-registration

The screenshot shows a mobile payment screen titled 'Cartão Crédito/Débito'. It features two card options: 'Crédito final 4165' and 'Novo Crédito/Débito'. Below this, there is a form to 'Preencha os dados do cartão' with fields for 'Número do cartão' (4242 4242), 'Nome igual ao cartão', 'Validade', and 'Código de segurança'. At the bottom, there are buttons for 'Pagar com: Débito' and 'Crédito', and a large button to 'Pagar R\$ 15,00'.

Telecom
MNOs and ISPs



Utilities
Energy, Water



Education
K12, Higher



**REGISTER ONCE,
PAY EVERYWHERE**



COMING SOON (Q4 2025)



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Bemobi Pay

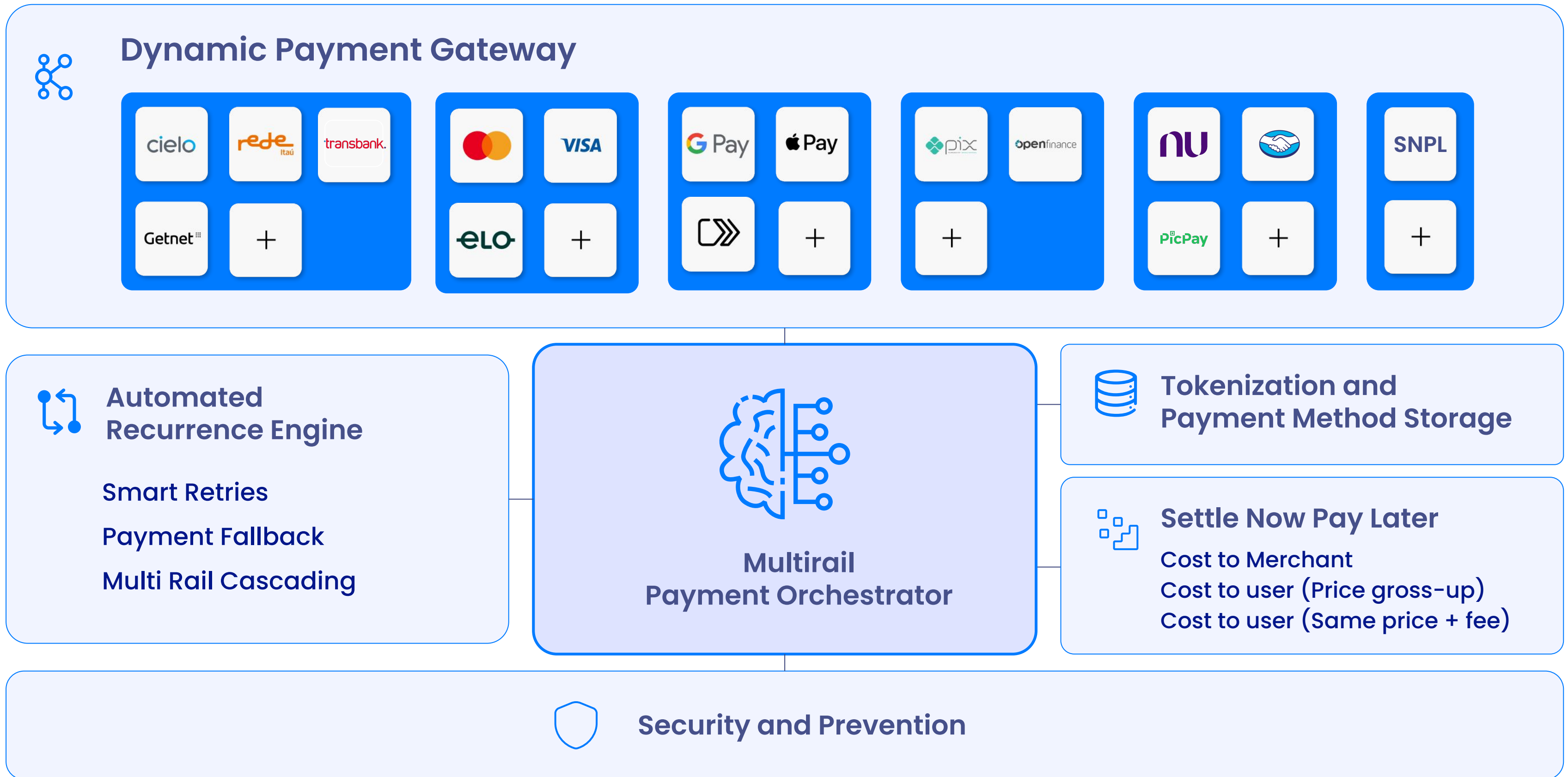
Payment Orchestration

Felipe Goldin, CTO/CPO



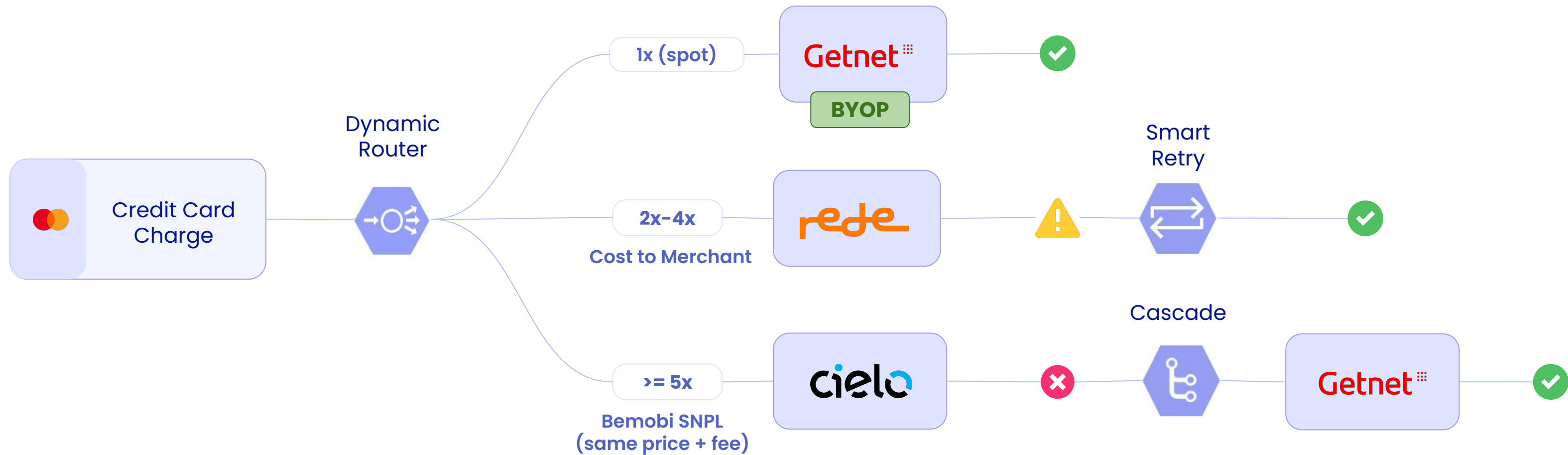
Payment Orchestration

Main Components



Payment Orchestration – Spot payment

Optimizing Payment Costs, Dynamic Business Rules, and Building Resilience



✓ Reduce costs by smartly routing payments based on pre-negotiated agreements and adaptive business rules

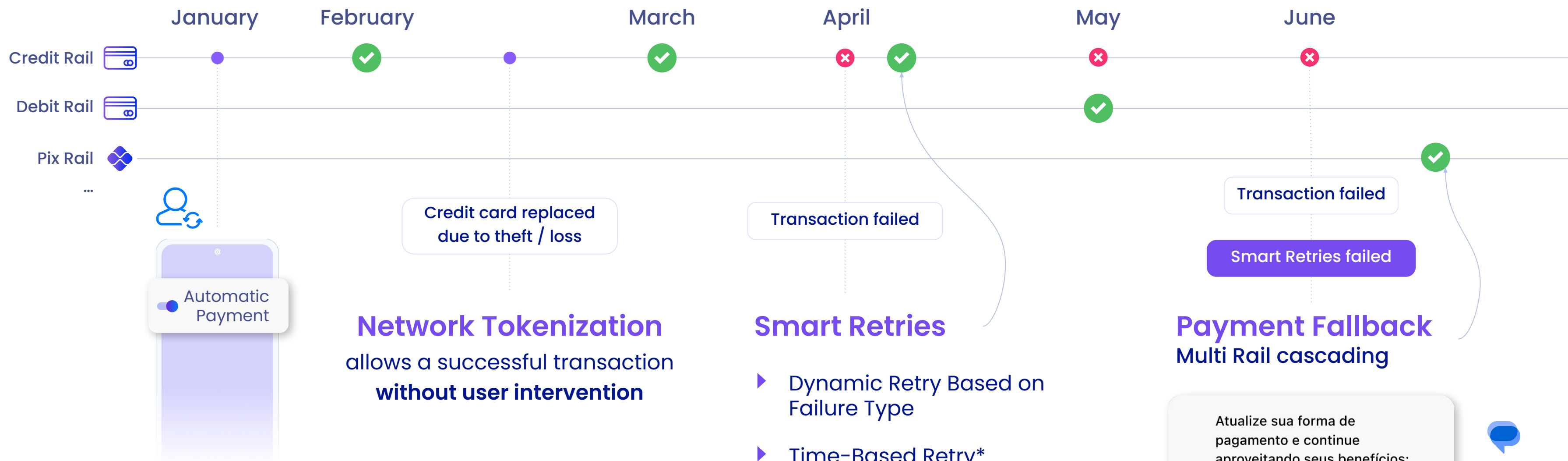
✓ Ensure seamless transactions by automatically switching to backup acquirers or providers if the primary fails

✓ Enhance resilience by maximizing the success rate of transactions through multi-provider strategies



Payment Orchestration – Optimizing Recurrence

Making Recurring Payments Invisible and Seamless



Network Tokenization
allows a successful transaction
without user intervention

- Smart Retries**
- ▶ Dynamic Retry Based on Failure Type
 - ▶ Time-Based Retry*
 - ▶ Smart Routing (acquire) credit / debit card

**Payment Fallback
Multi Rail cascading**

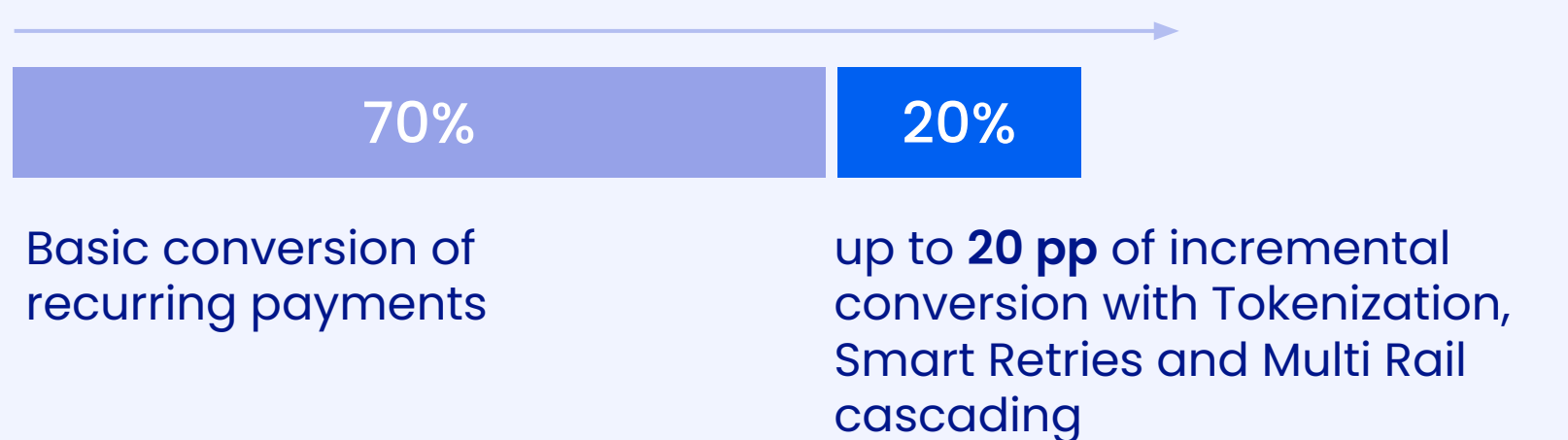
Atualize sua forma de pagamento e continue aproveitando seus benefícios:

[Cadastrar cartão de crédito](#)

Ou, se preferir, pague apenas esta conta com:

[Pix](#)

[Cartão de débito](#)



* Applies only to Recurring Payments

Flexible Installments – Settle Now, Pay Later (SNPL)

Empowering Users, No Cost for Businesses while credit risk shifted to card issuer

A Friendly Payment Model for users

Customers can pay in up to **24 installments**,

No Cost for Businesses

Businesses receive the **total transaction amount** at once shifting the credit risk to the card issuer

Service fee for the user

The service fee for using the platform is included in the customer's installment

Realize o pagamento

Forma de pagamento Alterar

- Crédito final 4567**
- Pix

Resumo do pagamento	
Valor Total	R\$ 317,06
Subtotal de faturas	R\$ 300,00
Valor dos serviços de plataforma	R\$ 17,06

Continuar

Ambiente 100% Seguro

Escolha o parcelamento

- 2x de R\$ 158,53
Total: R\$ 317,06
- 4x de R\$ 84,04
Total: R\$ 336,17
- 6x de R\$ 59,62
Total: R\$ 357,74

Mais opções

Up to 40% delinquency reduction

- ✓ **Reduces transaction costs** (lower MDR and bank and lottery fees)
- ✓ **Reduces delinquency**
- ✓ **Reduces collection costs and improves fraud prevention**
- ✓ **Optimizes Working Capital**



Bemobi Pay

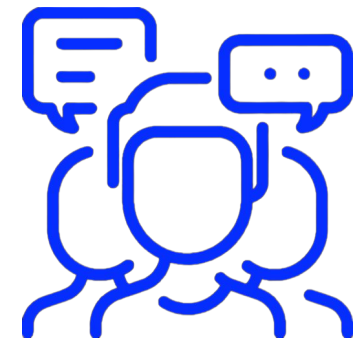
Grace – Conversational Payment (WhatsApp + AI)

Lucas Zardo, VP Conversational Payments



The way we interact digitally is changing radically

AI + channels like WhatsApp are replacing menus and apps with natural conversations



85%

of people prefer to resolve issues via message



80%

of digital interactions will be conversational by 2026 (Gartner)

Conversations drive sales, support, and loyalty with scale and personalization



WhatsApp is becoming the default channel B2C communication

Brazil context



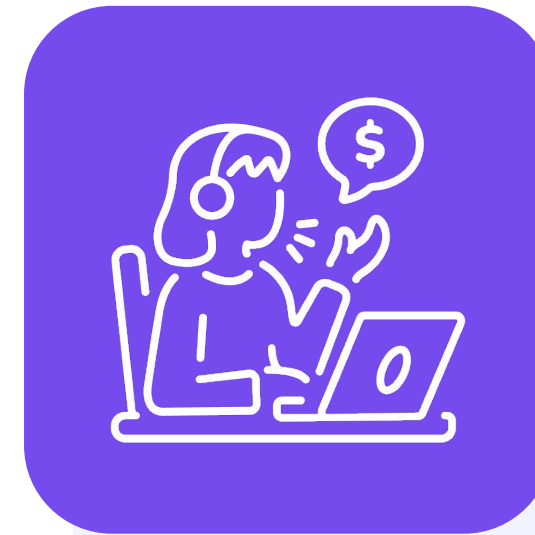
99%

of mobile phones in
Brazil have WhatsApp*

***96% of users report using it daily**

Source: Mobile Time/Opinion Box de 2024

Unparalleled Reach and Engagement



95%

of companies already
operate via WhatsApp

Sales, support, and services are being centralized in this channel, thanks to the convenience and ubiquity of the application

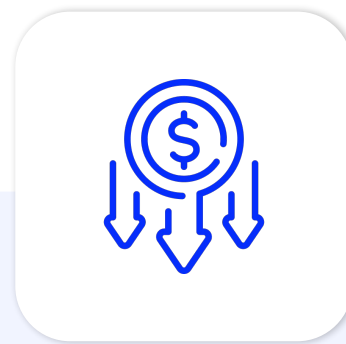
Source: Olhar Digital

The Preferred Business Channel

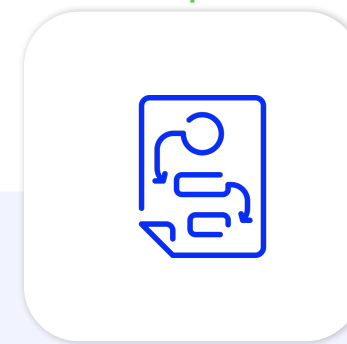


Why WhatsApp

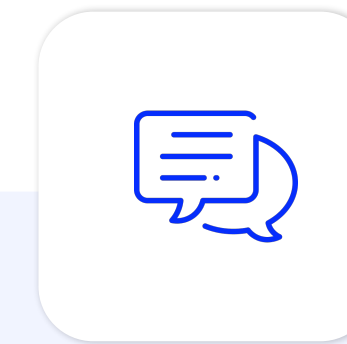
Brazil context



WhatsApp messaging **cost has reduced** significantly (up to 80% price reduction in 2024/2025)



WhatsApp is gradually becoming more open to Payment journeys with **WhatsApp Pay**



Many new uses **cases**

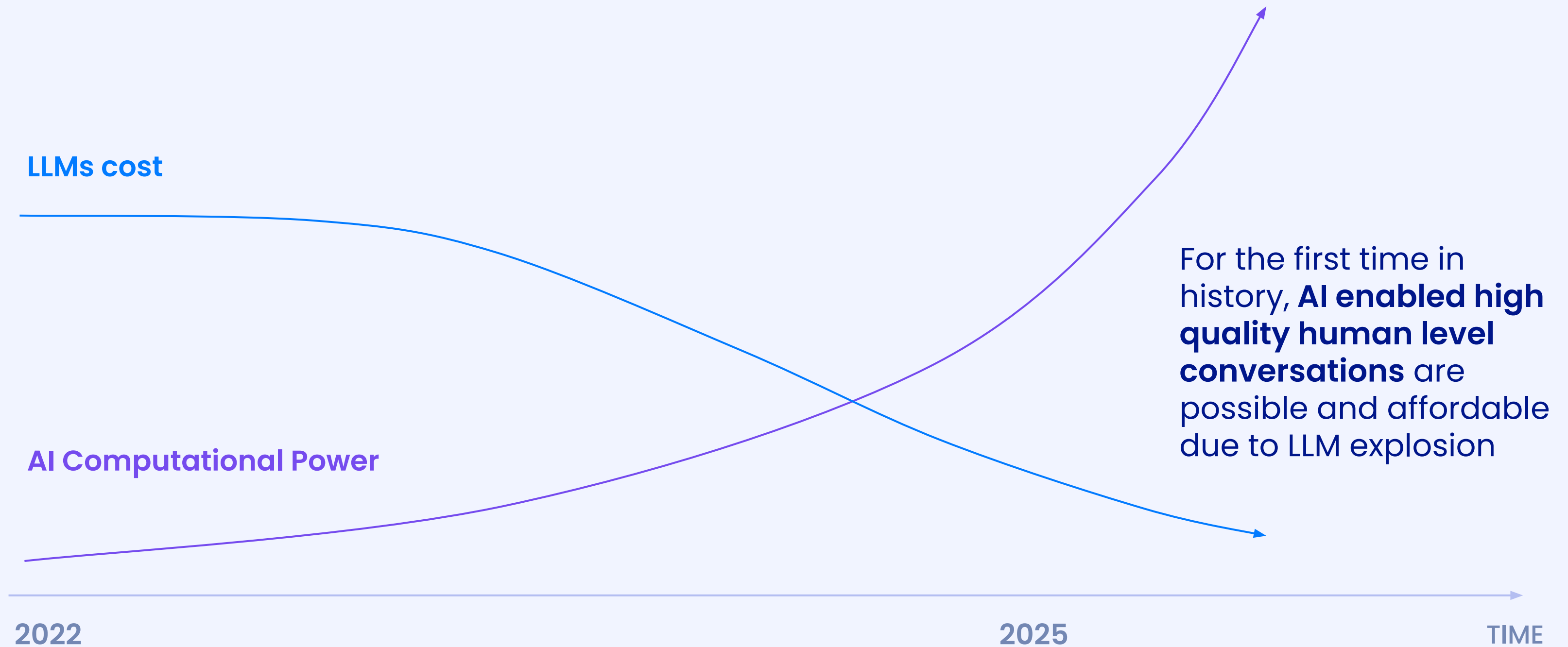
magie

omie



AI-Powered Human-Level Conversations

Affordable & Accessible

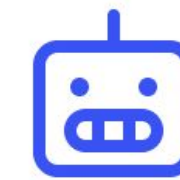


Token pricing drop = intelligence and use case explosion





WhatsApp



**Artificial
Intelligence**



**Digital
Payments**



Nice to meet you, I am



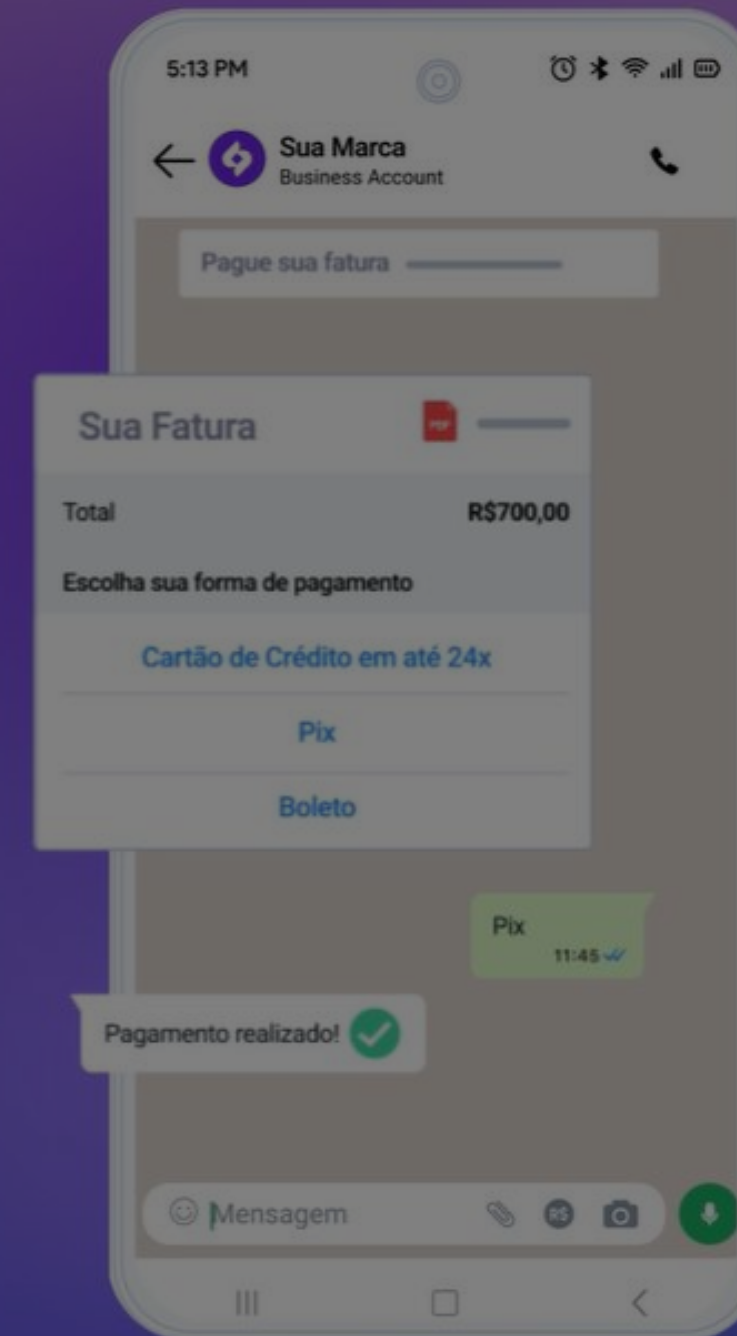
Bemobi's AI-first conversational platform,
specializing in the industries we serve.

Introducing Grace



Conversational Payments: WhatsApp + AI

Simplify your customers' lives:
payment and account management
directly in the conversation!



What makes Grace so special?



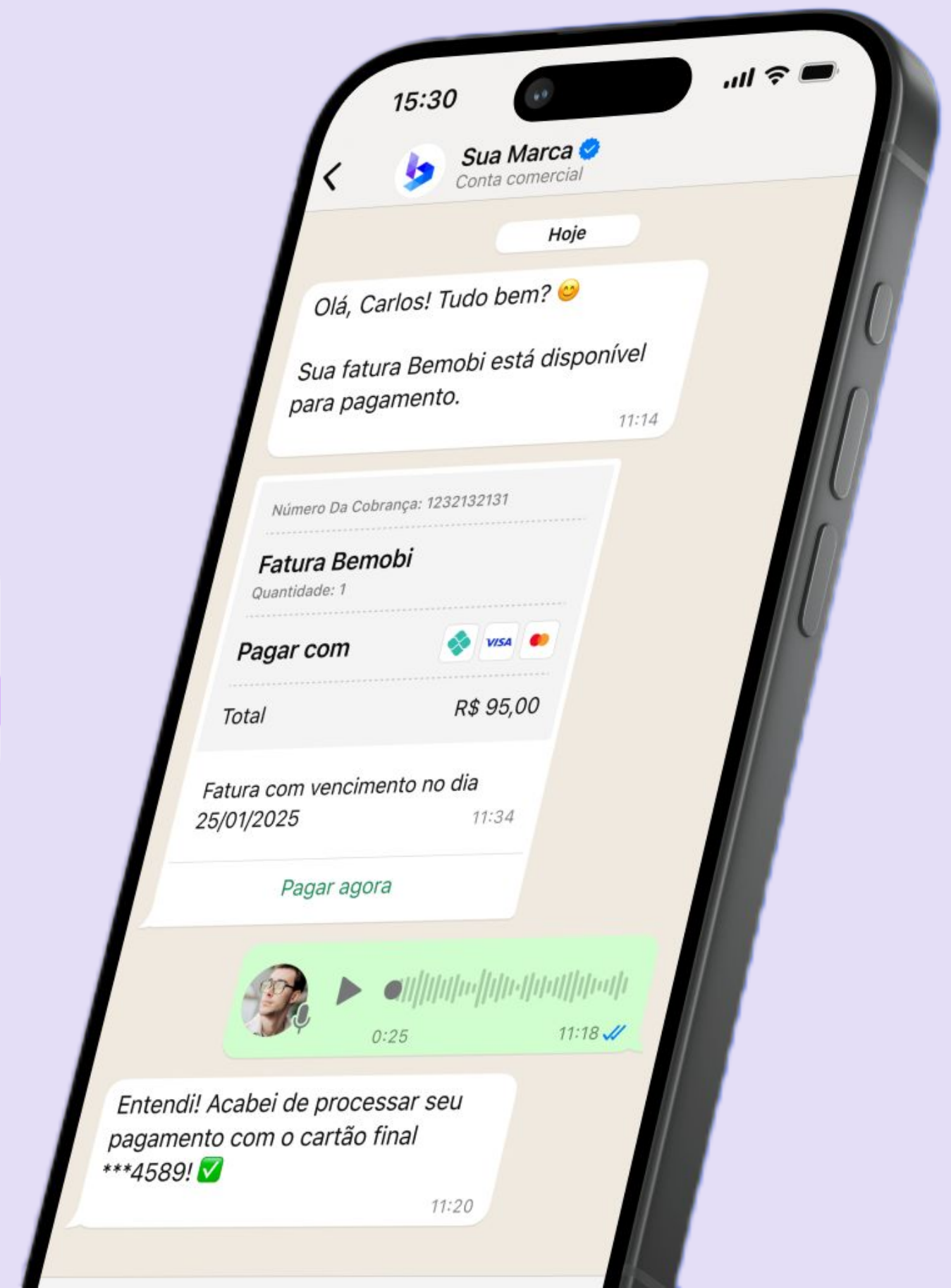
Born vertical - Industry expert



**Enabler for payments:
Native Payment integration**

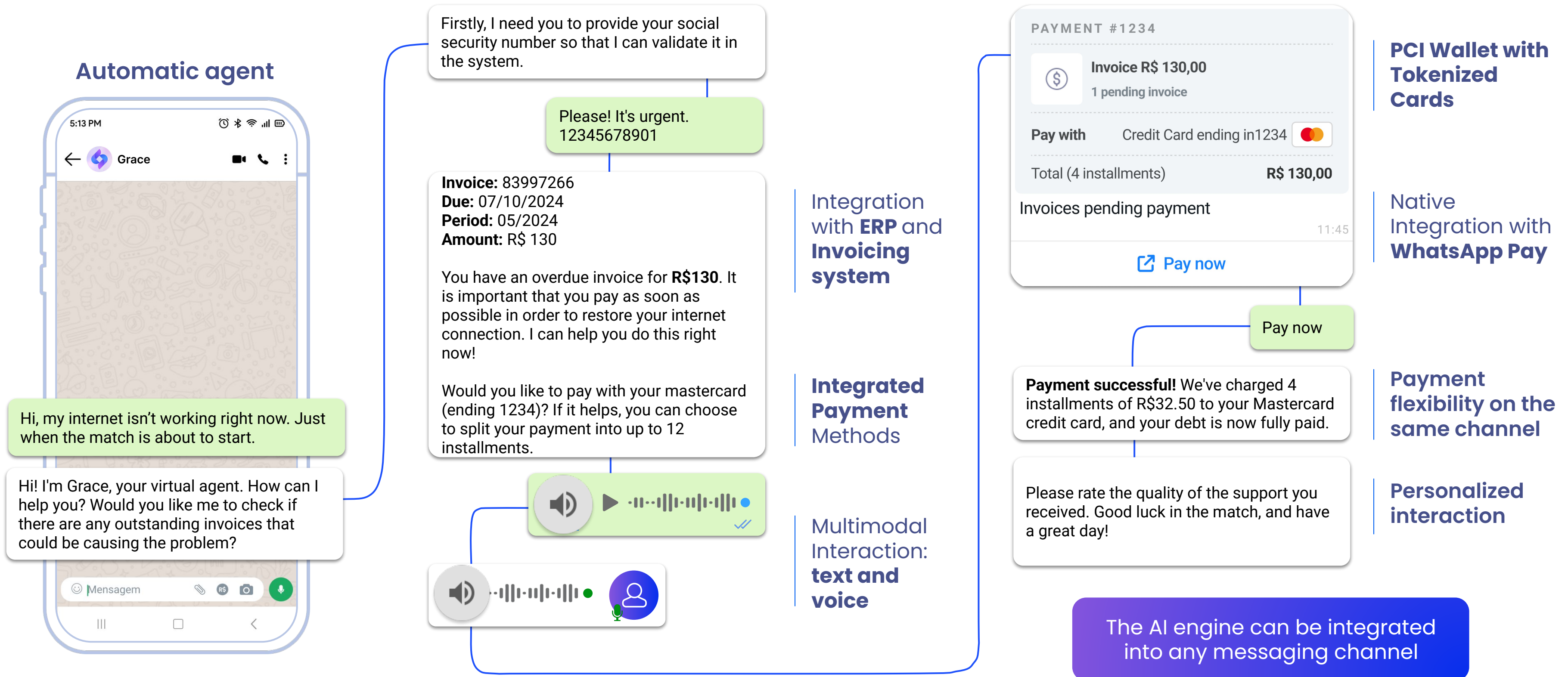


AI native, AI-first



Smart Customer Service Agent

Payment Assistance Using LLM



BEMOBI
Day 2025

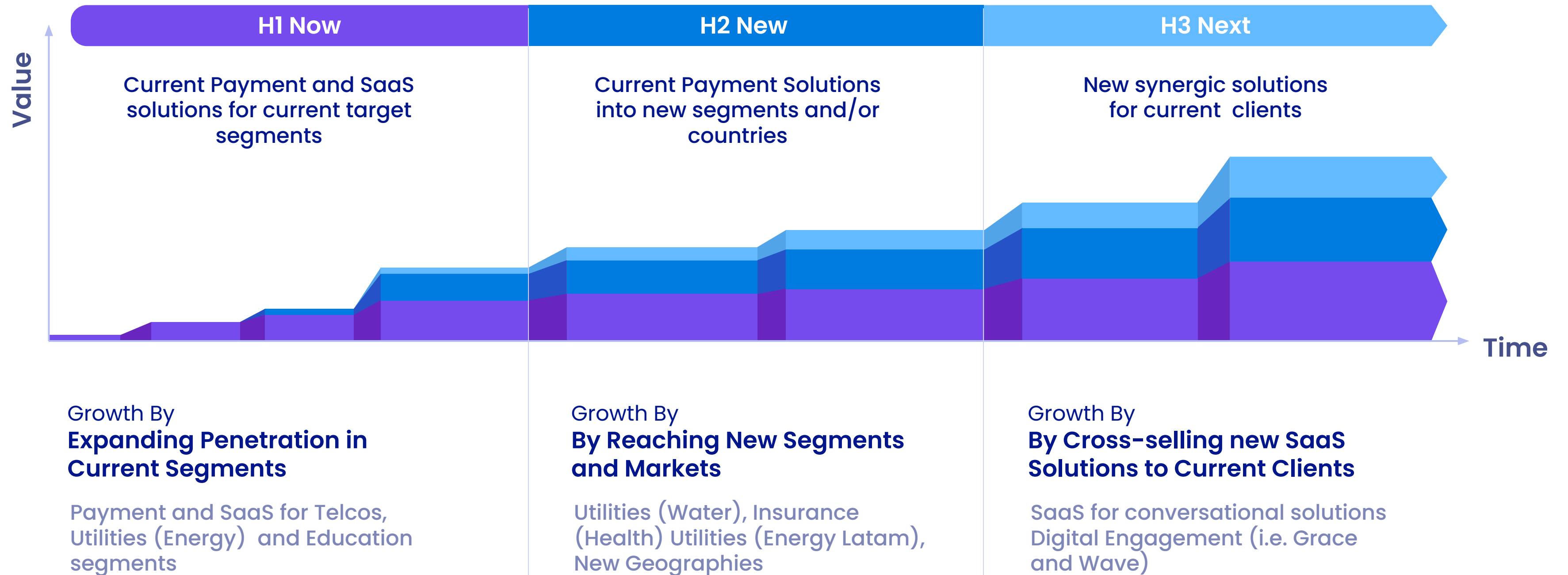
Growth

João Stricker, CRO



Growth Potential well balanced in 3 Horizons

Our growth comes from the combination of several SaaS/Payment Solutions across multiple clients/countries while driving penetration on current clients



H1 - Expanding Penetration in Current Segments

Recap of our well succeeded strategy on reaching top tier clients of current targeted segments

R\$10+

Billion TPV¹
processed in a
year

563

Clients in
Payment
Solutions



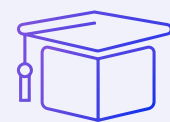
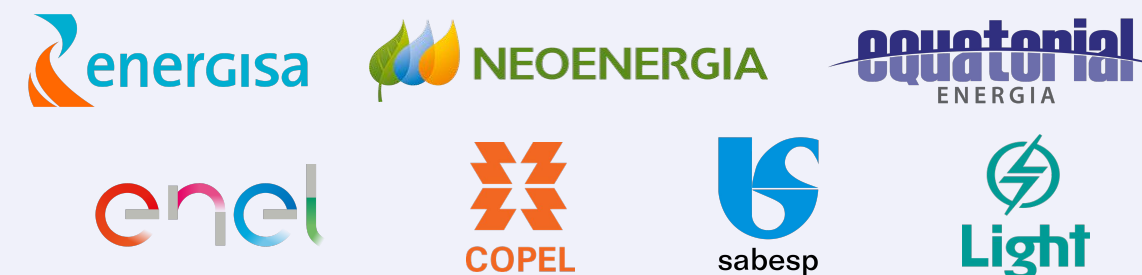
Telecom
MNOs and ISPs



+ 168



Utilities



Education



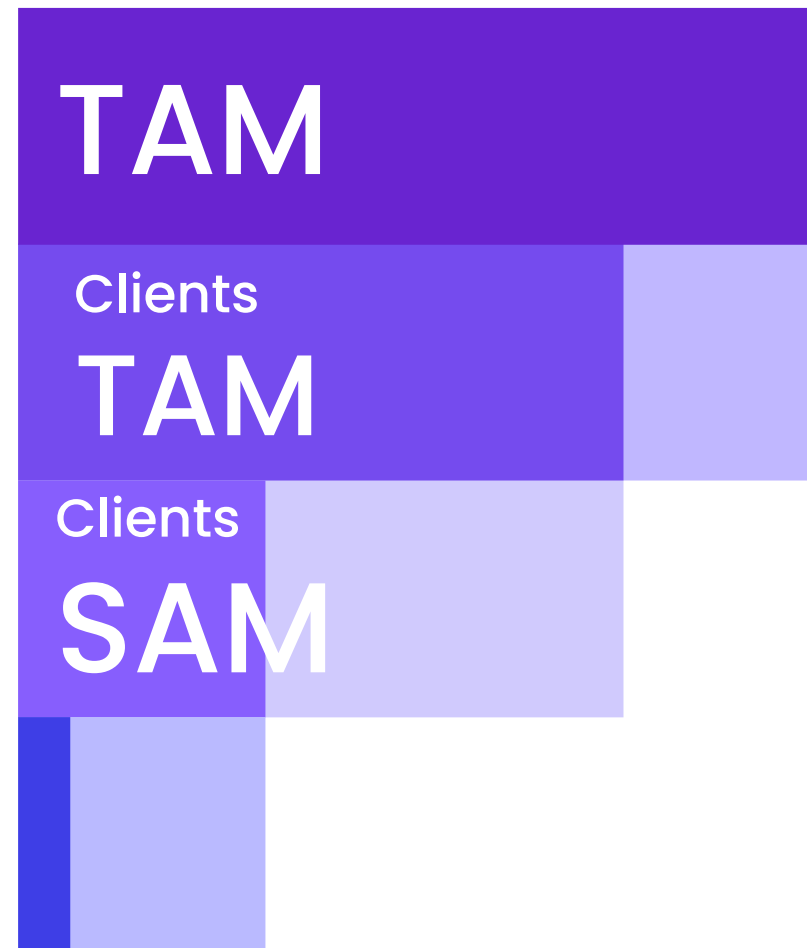
+ 377



H1 - Expanding Penetration in Current Segments

Segment Selection and how we measure growth potential

i.e SEGMENT A



Segment TAM
(Annual TPV R\$)

Identify a target segment with large **TAM** and high product market fit

Bemobi Clients TAM
(% of Segment TAM)

Win and expand within **top-tier clients**

Bemobi Clients SAM
(% of Bemobi Clients TAM)

Size the **Serviceable Available Market (SAM) of current clients** (competition, scope of solution and speed of adoption)

Current Penetration
(% of Bemobi Clients SAM)

Increase Penetration on current clients, by driving adoption of Bemobi's solution

Growth Potential


Unlock short/ mid-term **growth potential by:**

- Winning new clients
- Increasing penetration on current clients



H1 - Expanding Penetration in Current Segments

Telecom leads our portfolio, with ample opportunity to deepen penetration across every sub-segment

	Segment TAM (Annual TPV)	Bemobi Clients TAM (% of Segment TAM)	Bemobi Clients SAM (% of Bemobi Clients TAM)	Current Penetration (% of SAM TPV)	Current TVP ¹	Potential Growth (3 to 5 years)	
	Telecom Mobile Prepaid Plans	R\$20b	100%	25%	46%	R\$2.4b	2x
	Telecom Mobile Postpaid Plans	R\$84b	98%	15%	32%	R\$3.9b	3x
	Telecom Residential Fixed Broadband	R\$76b	16%	20%	8%	R\$0.2b	30x



H1 - Expanding Penetration in Current Segments

Our utilities vertical unlocks a new growth frontier that complements telecom

	Segment TAM (Annual TPV)	Bemobi Clients TAM (% of Segment TAM)	Bemobi Clients SAM (% of Bemobi Clients TAM)	Current Penetration (% of SAM TPV)	Current TVP ¹	Potential Growth (3 to 5 years)
Utilities Energy Distribution	R\$212b	68%	8%	16%	R\$1.8b	8x
Company A	R\$35b	—	—	0.4%	—	278x
Company B	R\$32b	—	—	4.5%	—	22x
Company C	R\$30b	—	—	45.0%	—	2x
Company D	R\$21b	—	—	13.0%	—	8x
Company E	R\$13b	—	—	27.1%	—	4x
Company F	R\$11b	—	—	6.1%	—	16x




¹ - Annualize TPV based on 1Q25 results



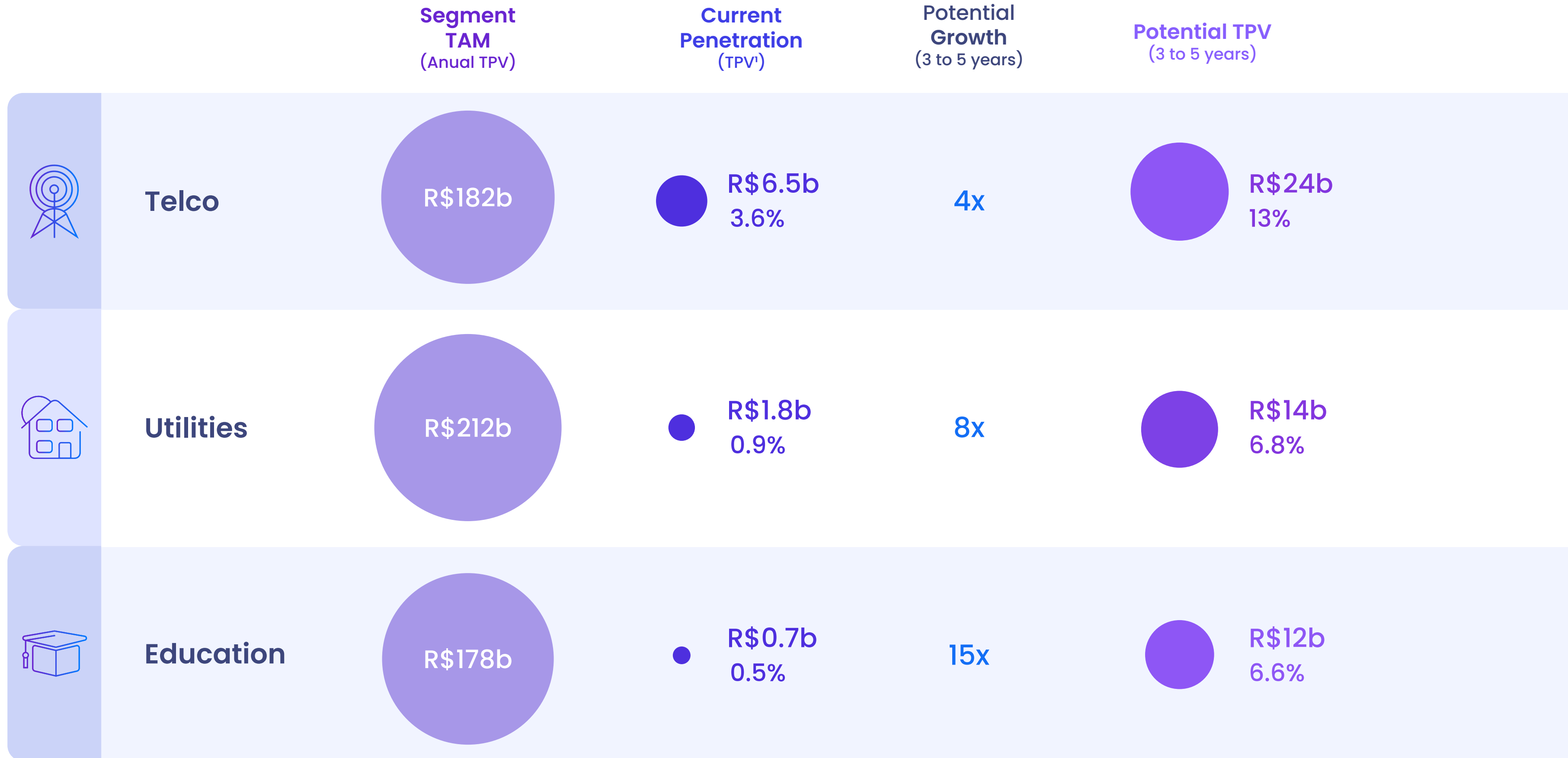
H1 – Expanding Penetration in Current Segments

With YDUQS as our first higher-education client, we're opening a new growth avenue alongside our established K12 footprint

	Segment TAM (Annual TPV)	Bemobi Clients TAM (% of Segment TAM)	Bemobi Clients SAM (% of Bemobi Clients TAM)	Current Penetration (% of SAM TPV)	Current TVP ¹	Potential Growth (3 to 5 years)	
	Education Private Basic (K12)	R\$120b	7%	35%	26%	R\$0.8b	7x
	Education Higher Education	R\$58b	YDUQS 9%	35%	-	- Jun/25	-



H1 - Expanding Penetration in Current Segments








¹ - Annualize TPV based on 1Q25 results



H2 - By Reaching New Segments

Expand to adjacent segments in Brazil, such as Utilities Water Distribution and Insurance (Private Health)

		Segment TAM (Annual TPV)	Bemobi Clients TAM (% of Segment TAM)	Bemobi Clients SAM (% of Bemobi Clients TAM)	Current Penetration (% of SAM TPV)	Current TBD	Potential Growth (3 to 5 years)
	Utilities Water Distribution	R\$59b	 26%	TBD	-	- Jun/25	
	Insurance Private Health	R\$316b	0%	10%	-	-	













Other essential recurrent service segments under evaluation, i.e:

- Insurance Life
- Insurance Auto
- Condominiums



H2 - By Reaching New Markets

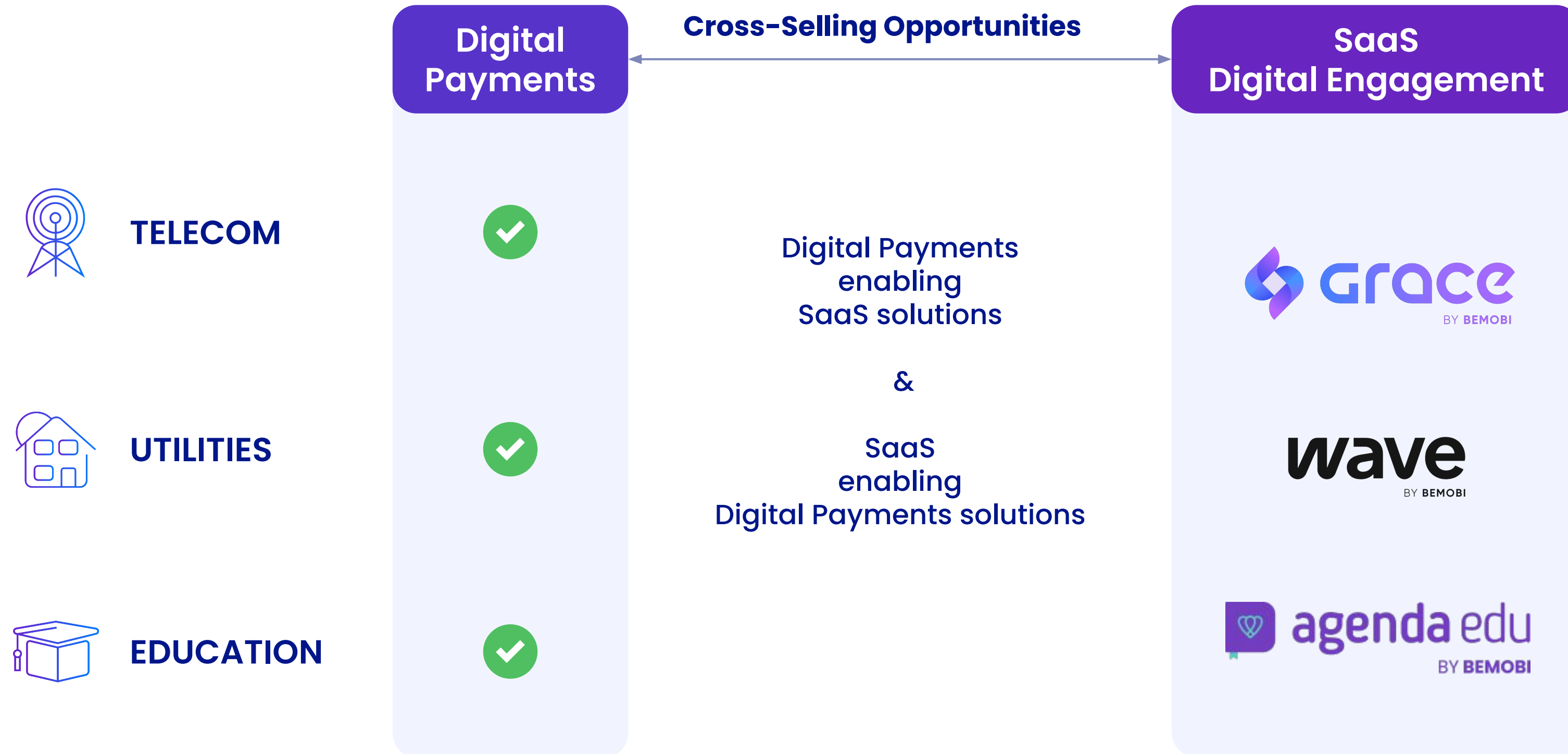
Incremental expansion into Mexico, Colombia, and Chile offers, for telcos and utilities, would bring a TPV upside equivalent of the Brazilian market

	 Population (#)  Households(#)	Market Profile	Initial focused Segments	Potential Market equivalent to Brazil
	 132 M  35 M	~85% Telco Prepaid Energy Distribution stills state owned	Telco Prepaid	
	 53 M  18 M	~75% Telco Prepaid 50% state owned on Energy Distribution	Telco Prepaid Selected Postpaid	
	 19 M  6.6 M	~80% Telco Postpaid Energy Distribution already fully operated by private concessions	 Utilities Energy Selected Postpaid	



H3 - By cross-selling new SaaS Solutions to Current Clients

SaaS for conversational solutions Digital Engagement (i.e. Grace and Wave)



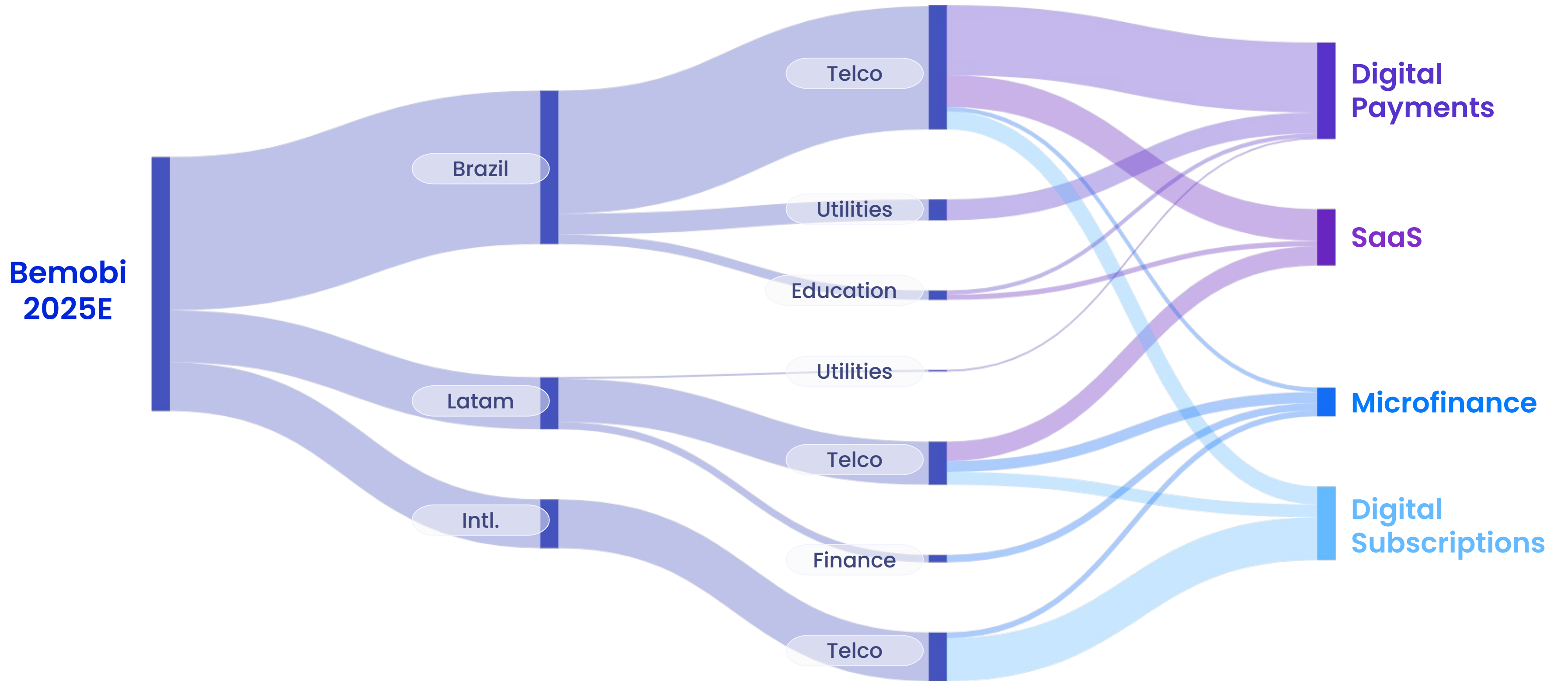
Financial Strategic Pillars

André Veloso, CFO



Understanding Bemobi's Revenue breakdown

Revenue Bottom-up



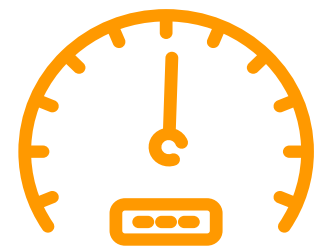
Financial Focus

Balance between sustainable growth and profitability, generating cash and returning value to our shareholders

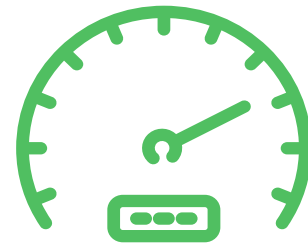
Financial Report Card (2021 to 2023)



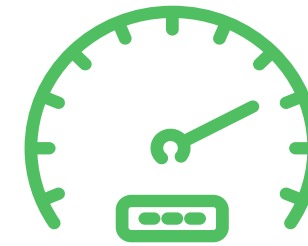
Growth



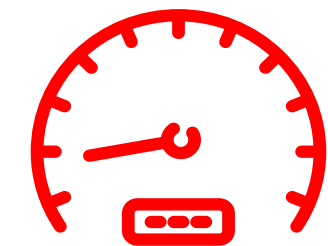
Profitability



Cash
Generation



Shareholder
Return



Revenue and EBITDA growth

After a challenging 2023, growth has resumed

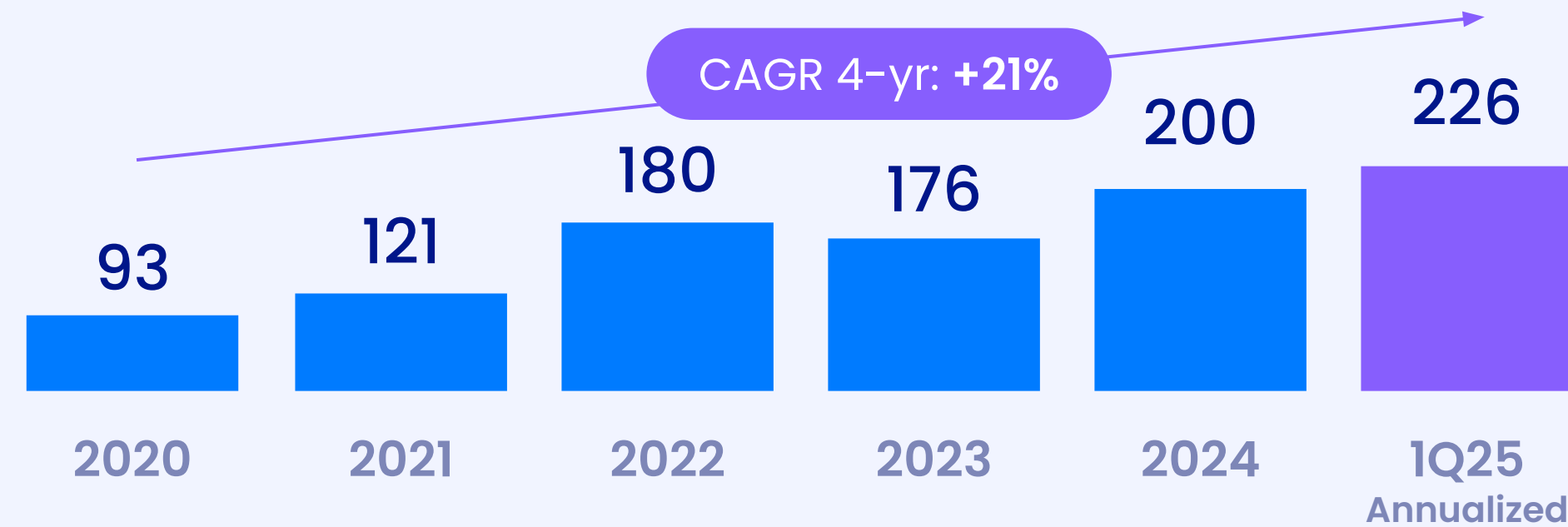
Adjusted Net Revenues

% YoY growth



Adjusted EBITDA

% YoY growth



EBITDA Margin

39%

37%

32%

33%

33%

1Q25
Annualized

34%

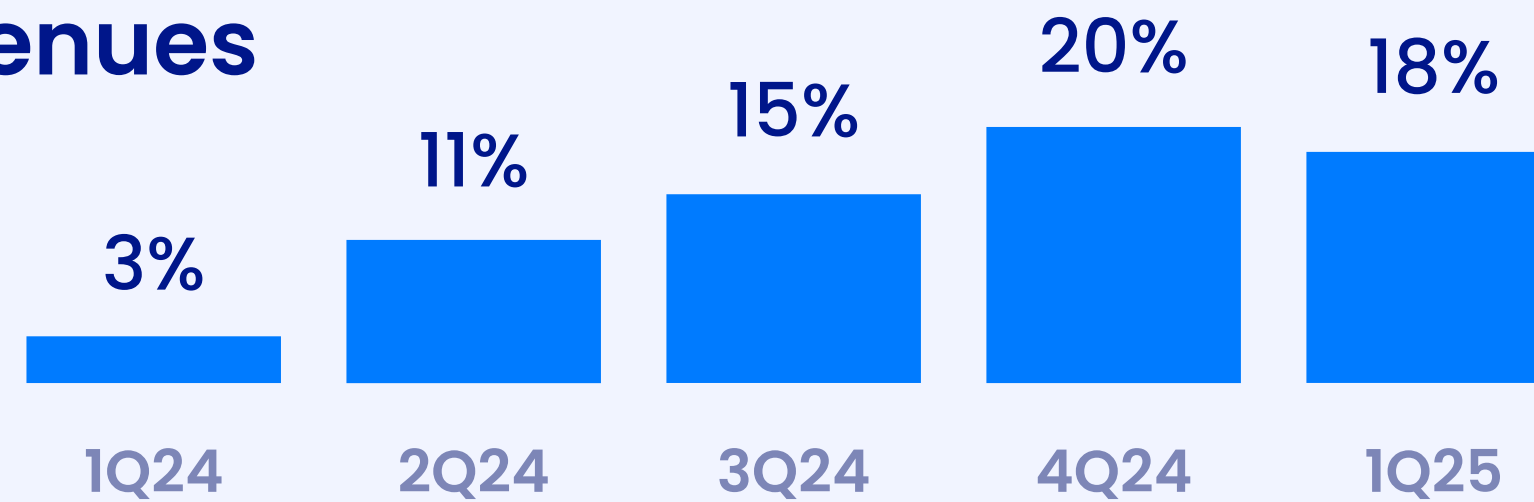


Growth accelerating in recent quarters

Accelerating growth in recent quarters, combined with operational leverage effect

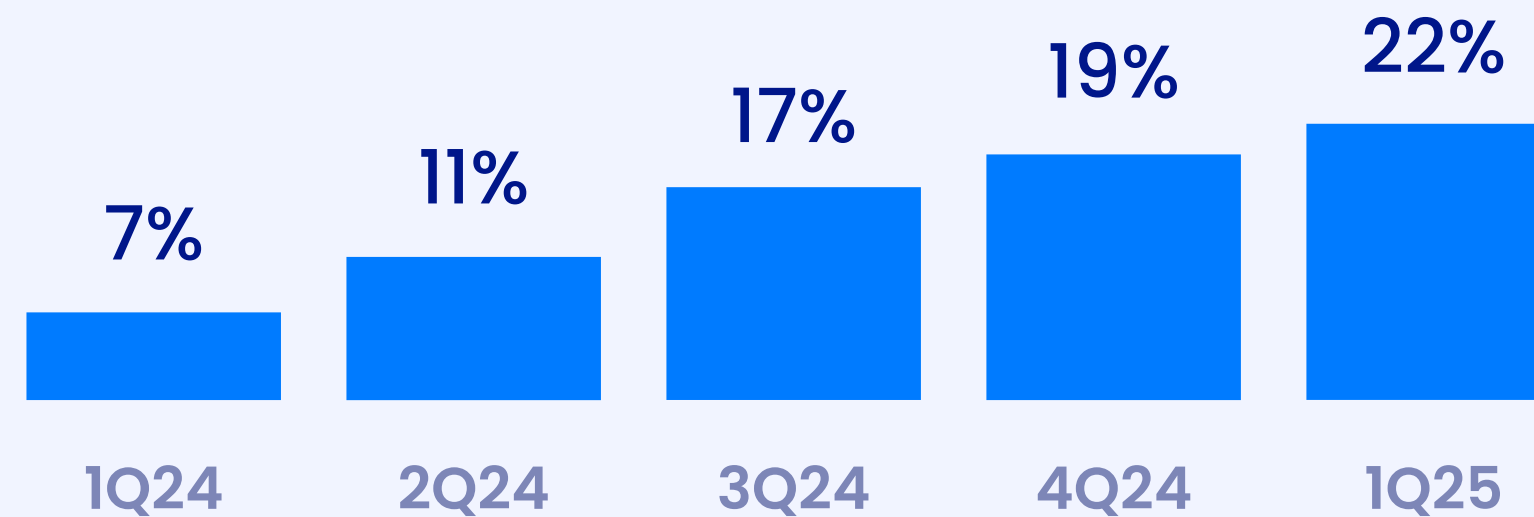
Adjusted Net Revenues

% YoY growth



Adjusted EBITDA

% YoY growth



QoQ growth for 7 consecutive quarters and accelerating pace of growth on YoY basis



Profitability

Consistent bottom-line expansion

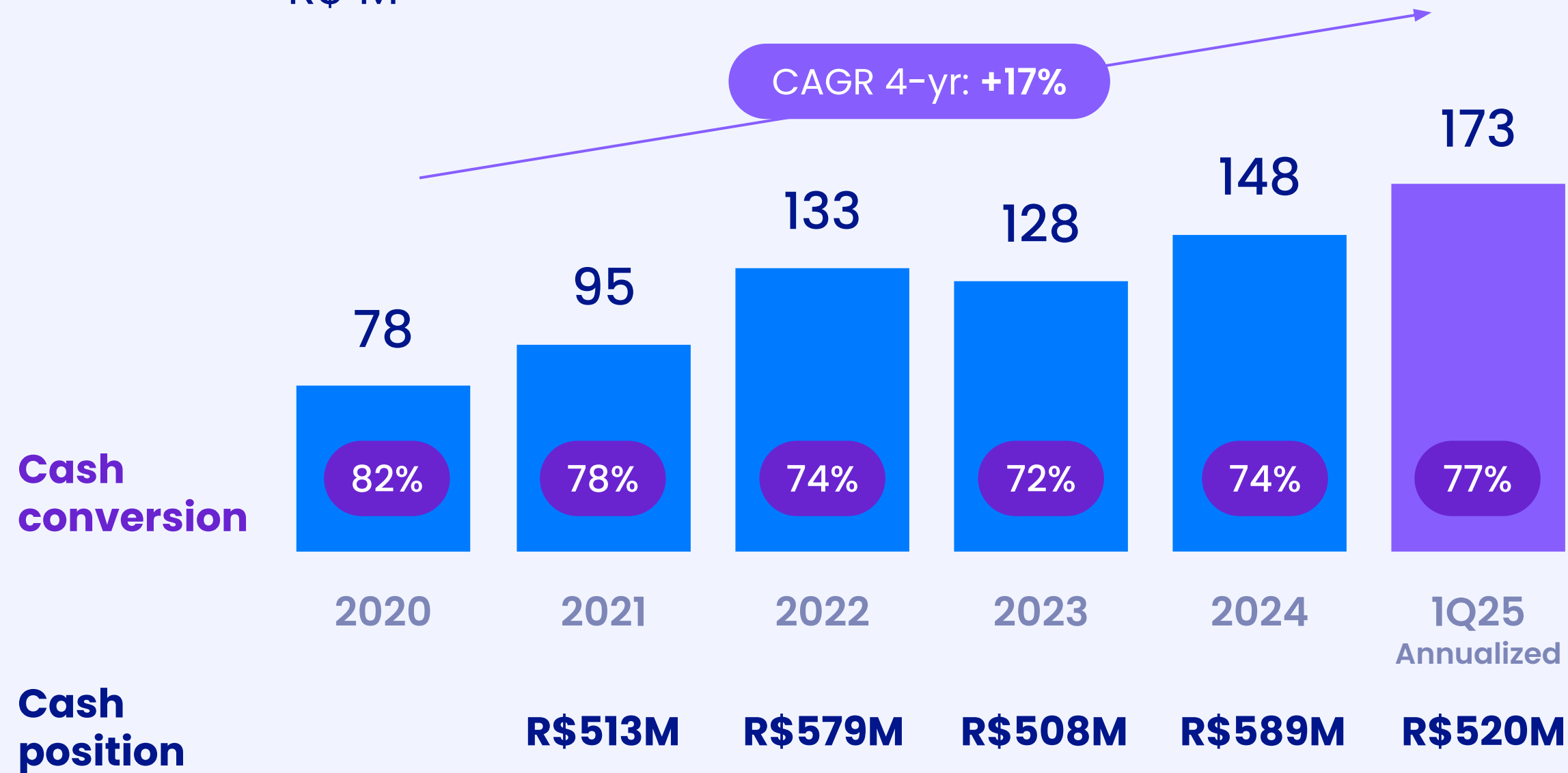
Adjusted Net Income R\$ M



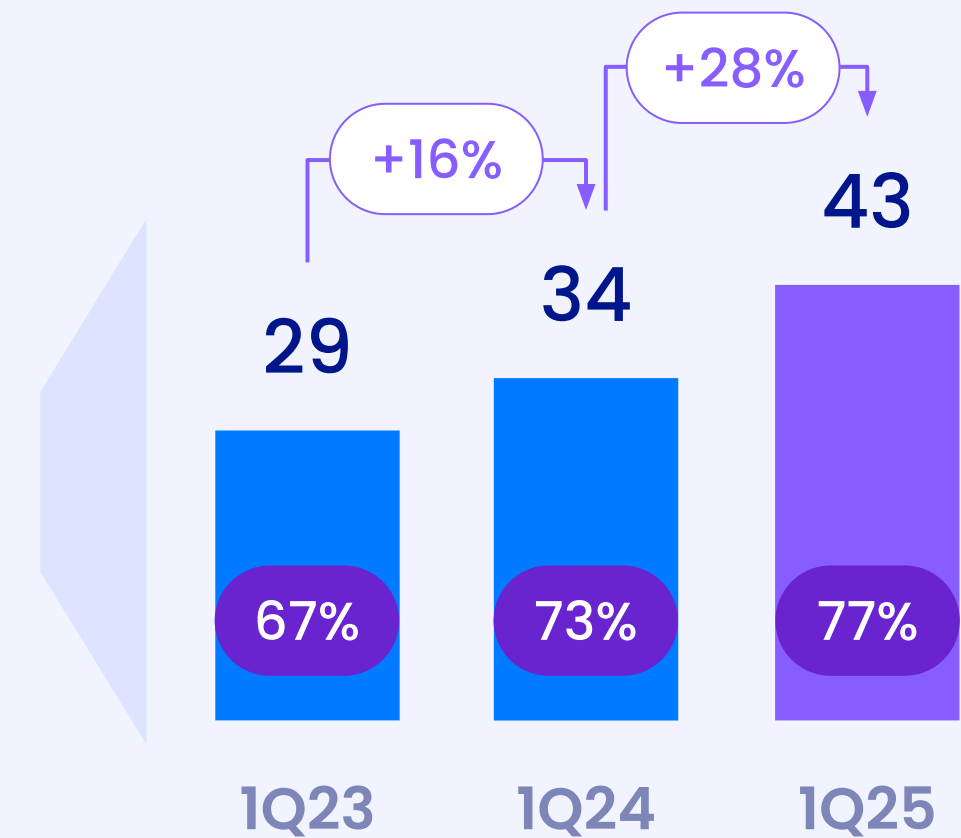
Solid cash generation trend

Accelerating the pace of growth of Operational Cash Generation

Operational Cash Generation (Adjusted EBITDA - Capex) R\$ M



Accelerating pace of growth % YoY growth



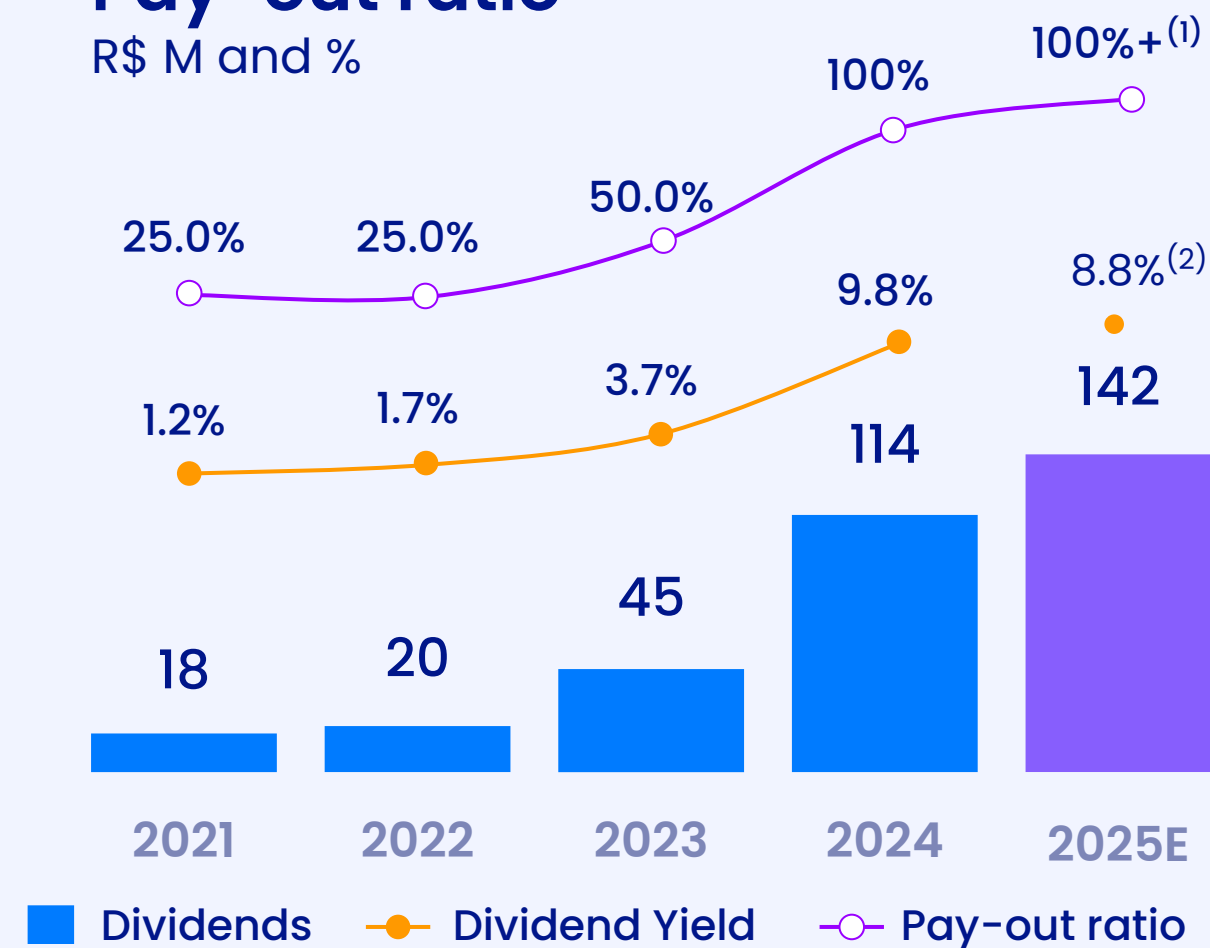
Shareholder Return – Dividends & Buyback

Bemobi already returned **R\$320M** to its shareholders:

- Distribution of **~R\$200M** since the IPO, with an increasing pay-out ratio
- Another **R\$142M** to be declared in coming quarters, according to our **Dividends Guidance**
- **8.0 million shares bought** in the last 4 years (= **~9% of total shares and R\$121M**)
- Additional **2.3 million shares in swap to be reverted** (= **+3% of current total shares and ~R\$44M**)

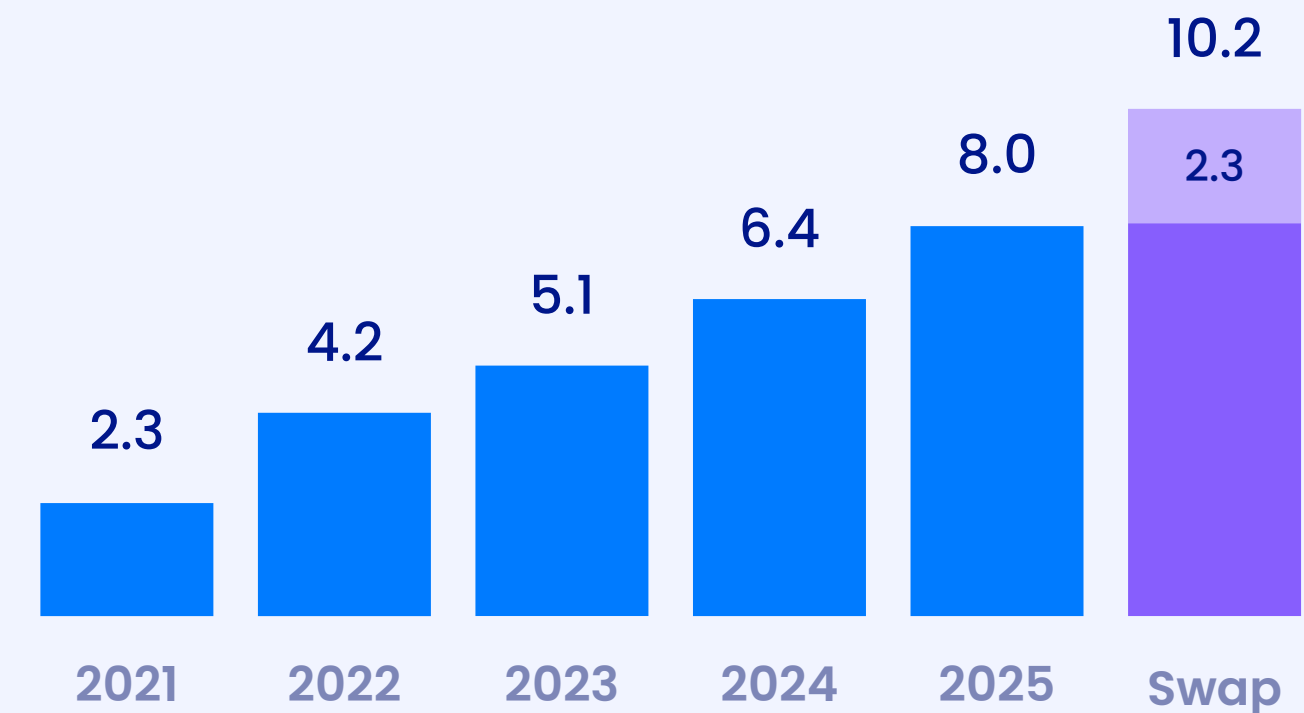
Dividends, Dividend Yield & Pay-out ratio

R\$ M and %



Buyback shares evolution

accumulated, in million shares



(1) Estimated, considering our Net Income expectation; (2) Considering BMOB3 price as of May 31st, at R\$19.06/sh



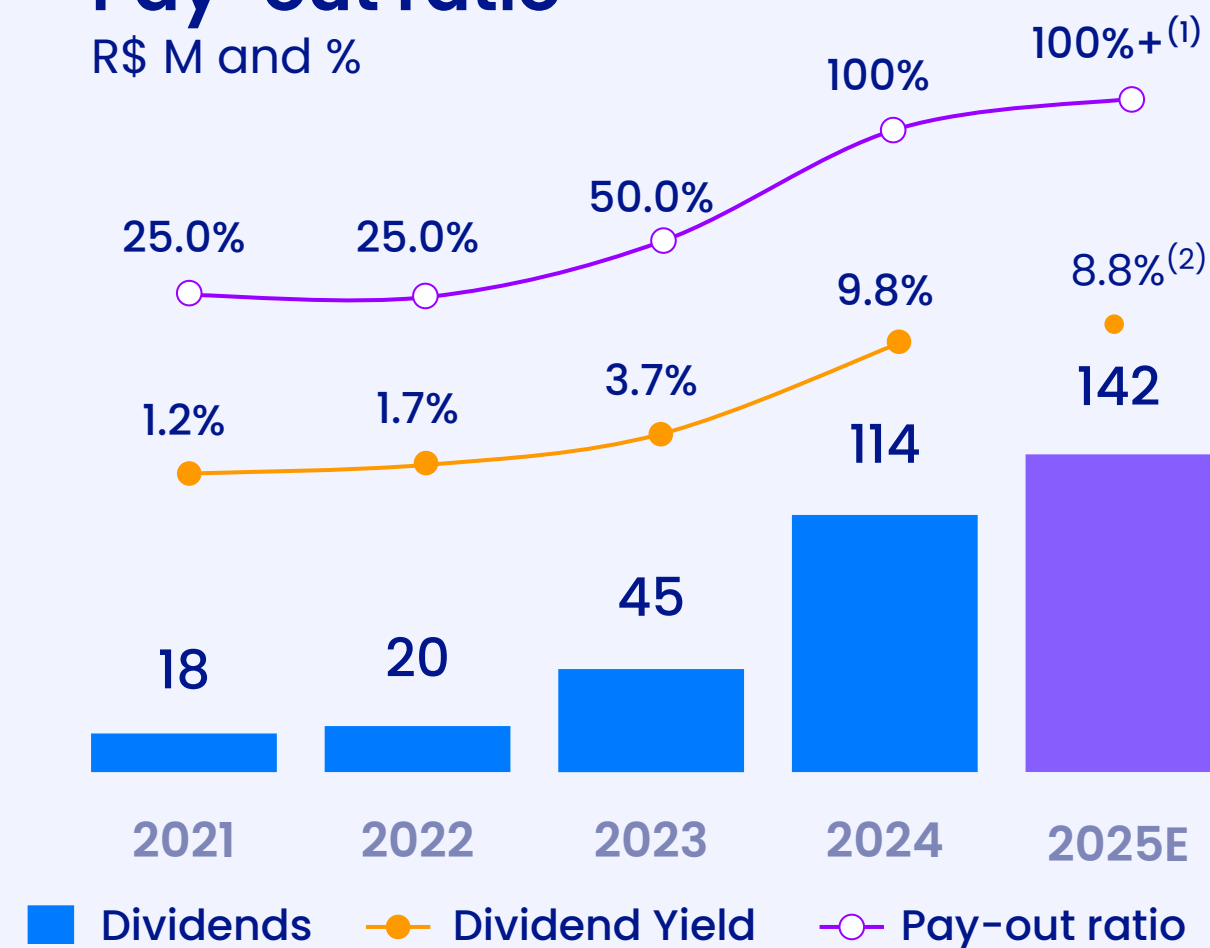
Shareholder Return – Dividends & Buyback

Bemobi already returned **R\$320M** to its shareholders:

Additional ~R\$180M in coming quarters = **R\$500M**

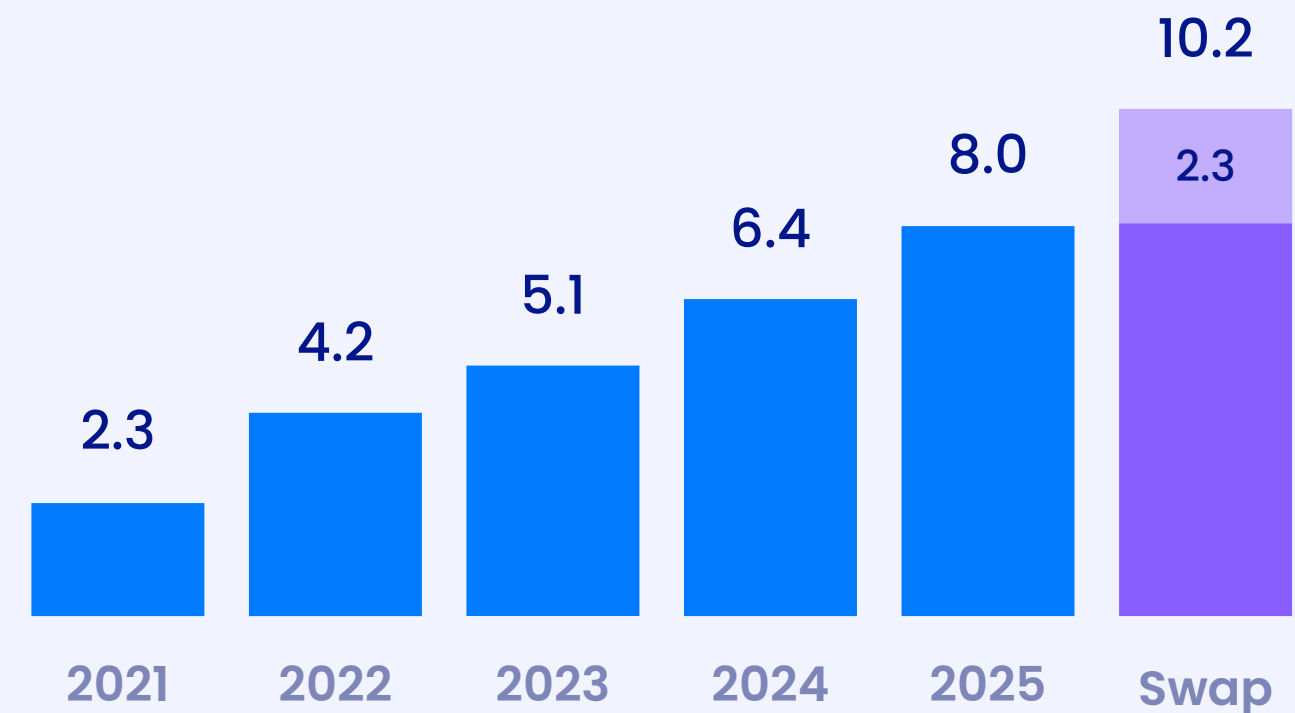
Dividends, Dividend Yield & Pay-out ratio

R\$ M and %



Buyback shares evolution

accumulated, in million shares



(1) Estimated, considering our Net Income expectation; (2) Considering BMOB3 price as of May 31st, at R\$19.06/sh

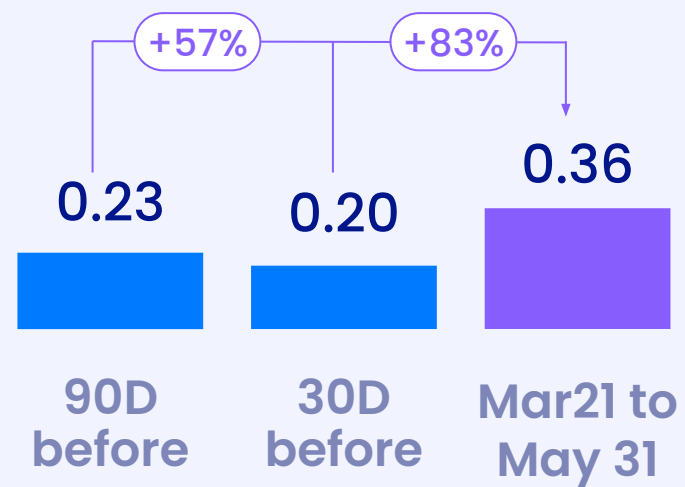


Shareholder Return – Liquidity

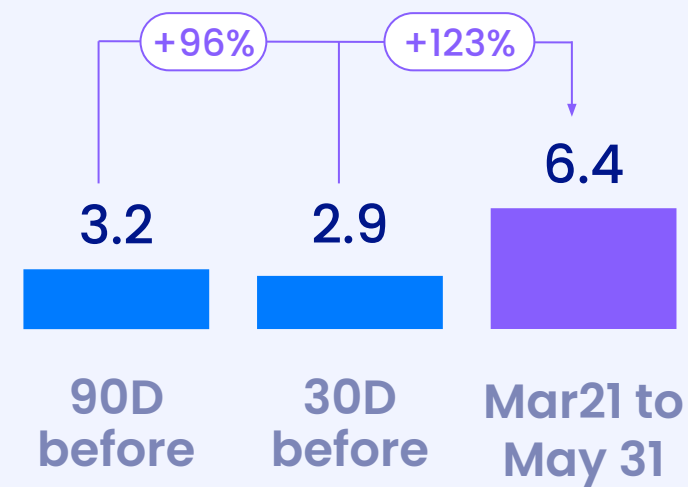
BMOB3 has increased its ADTV by 123% since 4Q24 disclosure (Mar21st), while SMLL index liquidity was up 24% in the same period

BMOB3 Increasing Liquidity

#avg shares traded (MM sh)

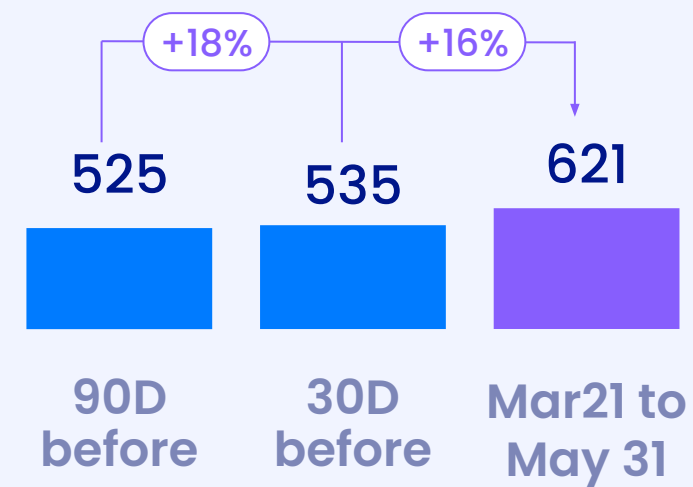


ADTV (R\$ MM)

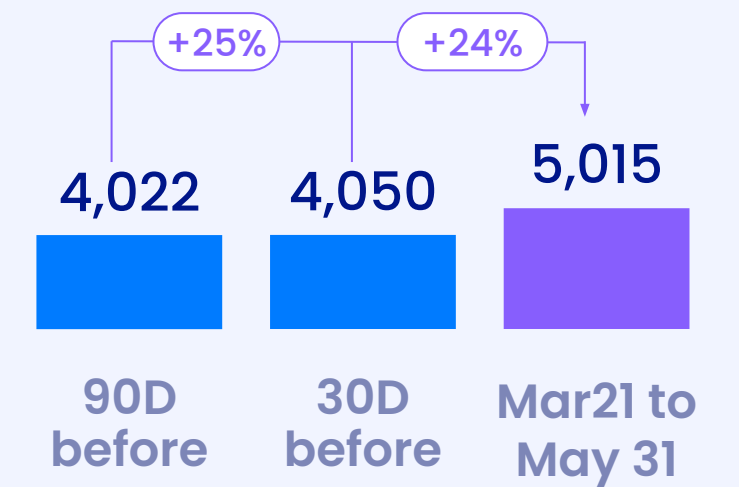


Bemobi (BMOB3)

#avg shares traded (MM sh)



ADTV (R\$ MM)



Small Index (SMLL11)

Material increase on liquidity since 4Q24 disclosure, doubling to R\$6.4M ADTV



Shareholder Return – Stock appreciation

BMOB3 is up 46% in 2025, outperforming Ibovespa and Small Cap indexes by more than 20 p.p.

BMOB3 Performance vs IBOV and SMLL⁽¹⁾



Valuation⁽¹⁾

EV/Sales 25E 1.6x

EV/EBITDA 25E 4.8x

P/E 25E 12.0x

BMOB shares performing well since 4Q24 disclosure in March, supported by operational growth acceleration as well as better capital structure

(1) As of May 31st, 2025, and considering 2025 consensus estimates



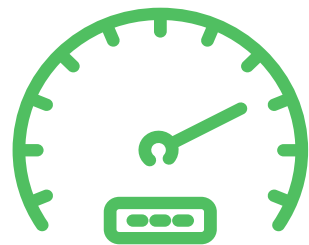
Financial Focus

Balance between sustainable growth and profitability, generating cash and returning value to our shareholders

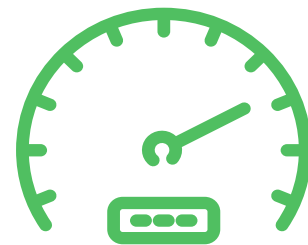
Financial Score Card (2024 to 2025+)



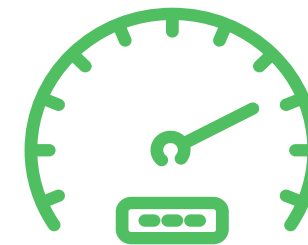
Growth



Profitability



Cash
Generation



Shareholder
Return



Closing Remarks

Pedro Ripper, CEO



Closing remarks

- 1** From mobile gaming and telcos to a **multi-vertical payment + SaaS provider**
- 2** **Strong traction on new strategy:** flagship clients across segments, 60% of the business and 80%+ of expected growth
- 3** AI is not a hype – **we will aim to lead in AI-driven payments**
- 4** **Fast evolving landscape = expectation gap.** Challenge for incumbents and opportunity for focused players like Bemobi
- 5** **Bemobi Pay & SaaS = close the gap = unlock value in target verticals**
- 6** **Growth Vectors:**
 - H1** deepen penetration in current verticals
 - H2** enter new verticals and countries;
 - H3** cross sell new SaaS solutions
- 7** **M&A, a strategic lever** for new capabilities and new segments
- 8** Proven ability to **balance growth, profitability & returns** – now focusing on accelerating growth while maintaining margins and increasing dividend payouts





BEMOBI

Day 2025