

The background is a solid red color. In the top-left corner, there is a series of parallel white lines forming a trapezoidal shape. Two thin white lines cross the upper part of the image diagonally. A large, dark red triangular shape points downwards from the top-right towards the center. In the bottom-left corner, there is a white trapezoidal shape.

LaaS

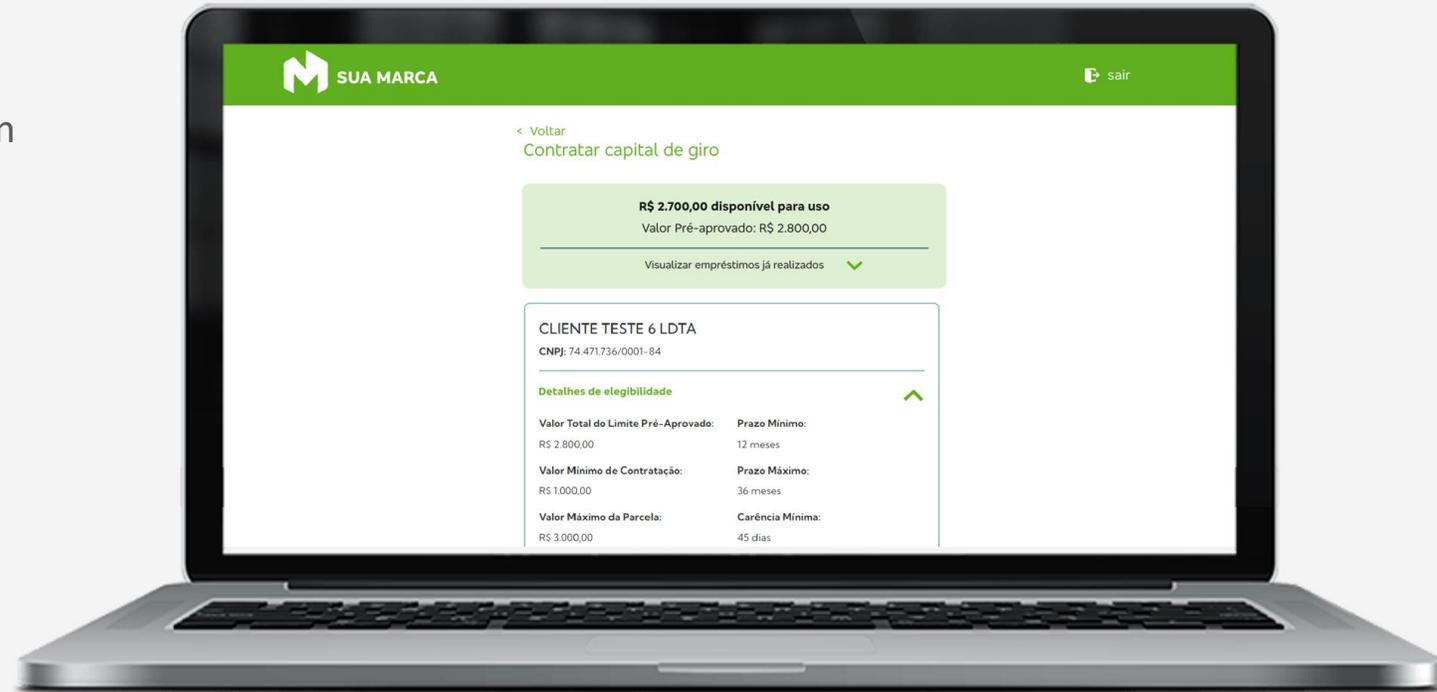
Lending as a Service

Transforming loans: A new era with Lending as a Service



Aiming to change the current credit distribution scenario, the developed solution uses transactional data and unconventional information from digital ecosystems for an assertive and personalized analysis through partnerships.

LaaS (Lending as a Service) enables the acquisition of credit products integrated into contextual journeys, designed to distribute Bradesco loans whenever and wherever the client needs them. The offer occurs in a 100% digital and contextual journey, providing a fluid acquisition experience directly on partner channels.

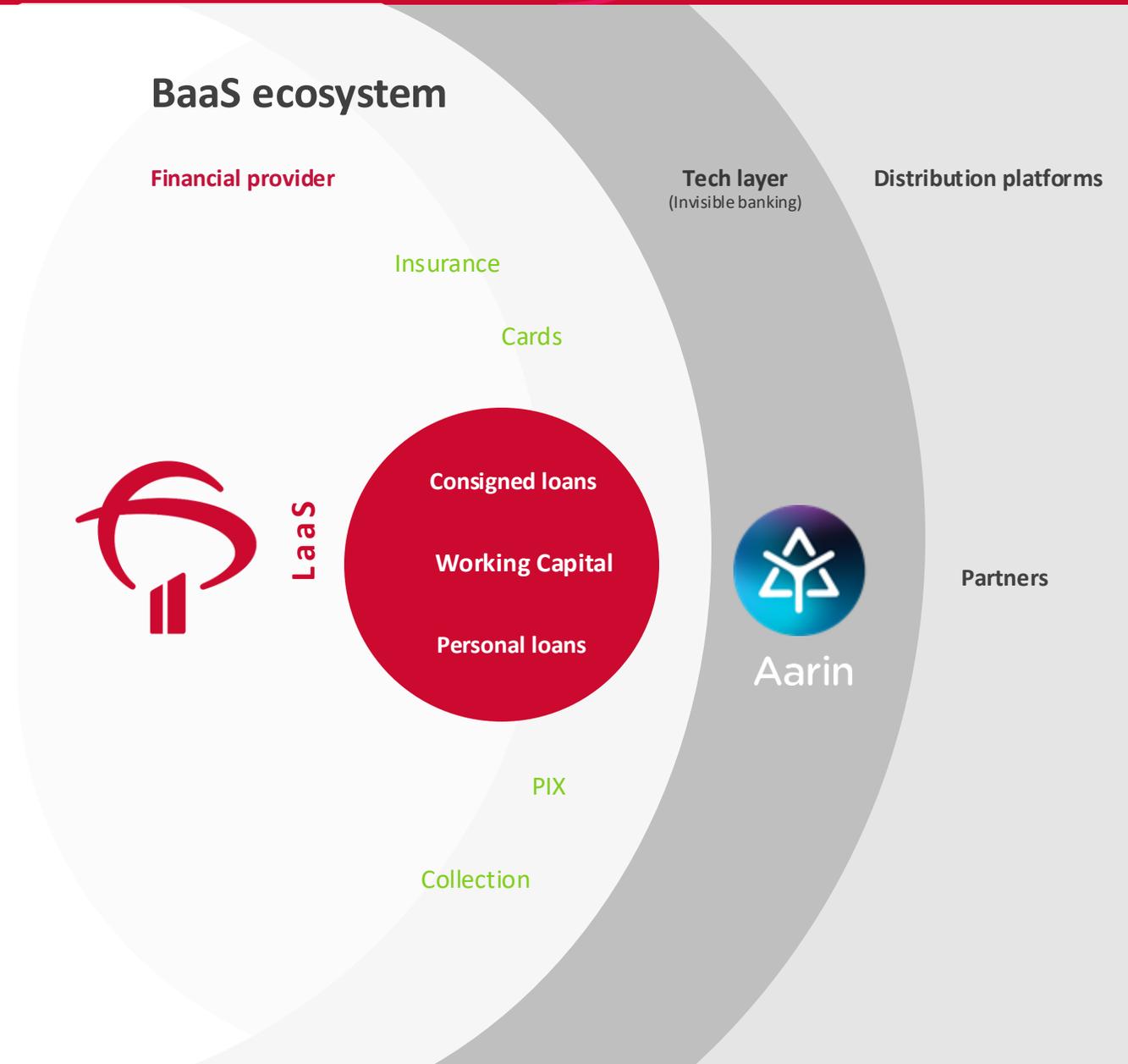


This innovation enables financial and non-financial companies to offer banking products in their portfolio without the need to become a bank. The main technological advantages of this solution for partners are the flexibility and scalability provided by the modular structure built with APIs and whitelabel journeys.

With nearly 20 million SMEs, the Brazilian economy struggles to grant credit to this group due to business risk, limited access to transactional data, and a lack of reliable sources. Additionally, the exclusive distribution of credit through the Organization's own channels only reaches current customers, restricting opportunities for offers.

We use 3 pillars that serve as opportunities to develop a new solution to mitigate the problems faced in the market, namely:

- Access to non-conventional transactional data from the market;
- Contextual offer and fluid experience;
- Safe and guaranteed operations.



1 We enabled a credit analysis based on transactional data that is more accurate, provides better offers and personalized credit tailored to the needs of companies.

2 The offer is made available in a 100% digital and contextual journey, providing a fluid acquisition experience directly on partner channels.

3 An intuitive and fluid journey with adjustable business conditions and no requirement to open an account to obtain a loan.

4 The developed technology enables effective integration with digital platforms and ecosystems in a flexible, customizable, and scalable manner through APIs.



1

40x more credit approval using incremental partner data and clients' transactional history on external platforms.

2

200x more credit operation conversions in a contextual journey embedded across external channels.

3

Potential to double the number of clients, reaching **over 1.5 million non-accountholders** currently not captured by credit analysis.

