



C6 BANK + **JUVO**

Case Study: how banks and mobile operators are working together in Brazil

Diego Barbero | Sales Director, Latin America

Jaime Crespo | Solution Architect, Latin America

October 2, 2019

PURPOSE

Surprise people with truthful relationships, transforming the banking experience

STRATEGY

“Our strategy is to be a ‘low-cost’ bank and not a niche bank.

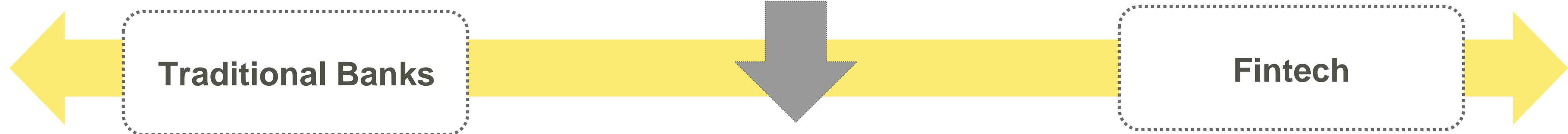
We want to have products for multiple customer profiles,

with a complete offer ^{HOW} for each of these profiles”

- Create affordable services/products to chase 60 million underserved & unbanked Brazilians
- Focus on change customer bank experience – can it be done differently? Be disruptive and surprise clients
- Use new technologies available to build the digital journey – AI, ML
- Incubate start-ups bringing new ideas to enhance C6 product portfolio or distribute third party

Strategic Positioning

C6BANK



Traditional Banks

Fintech

(+) Pros

- Experience
- Consolidated Base
- Capitalization
- Funding

(-) Cons

- Lack of Agility
- Legacy Systems
- Very High Cost Base

(+) Pros

- Agility
- Innovation
- Disruption of Status Quo

(-) Cons

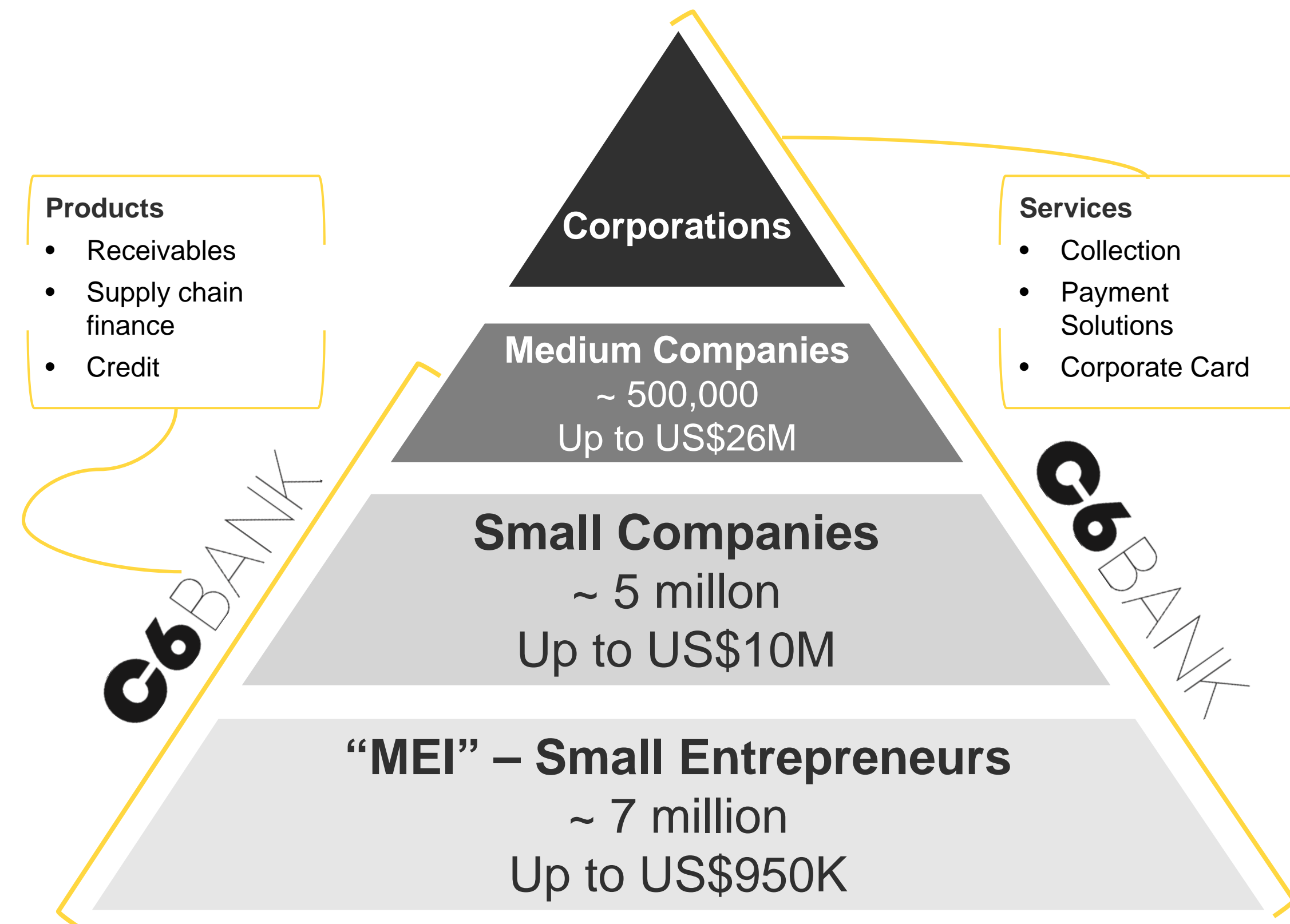
- Regulatory Hurdle
- Limited Experience
- Capital Constraints
- Lack of Funding

- **Willingness to be disruptive**
- **Complete offer of financial products - "Market Place"**
- **Proved Experience**
- **Talent Attraction**

Client Base in Brazil

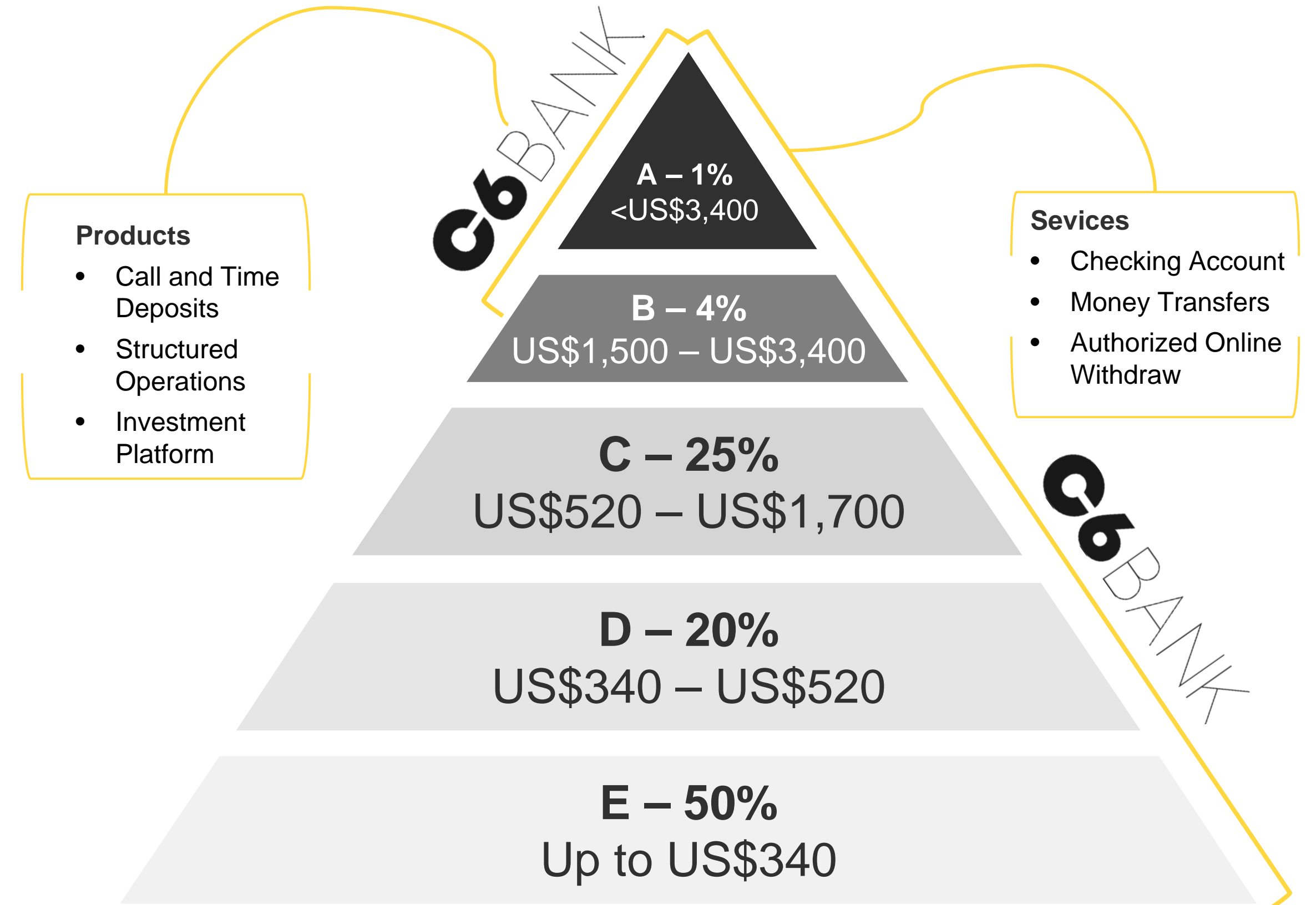
Small and Medium-sized Enterprises

Annual Revenue – US\$



Brazilian Household Pyramid

Monthly Household Income – US\$



Why C6 Bank & Juvo?

Juvo



Juvo builds financial identities using people's interactions with their mobile phones



Financial identities enable C6 to have highly targeted marketing campaigns, richer leads and improved credit decisions



Juvo helps C6 to digest the raw data coming from mobile operators and other alternative data sources



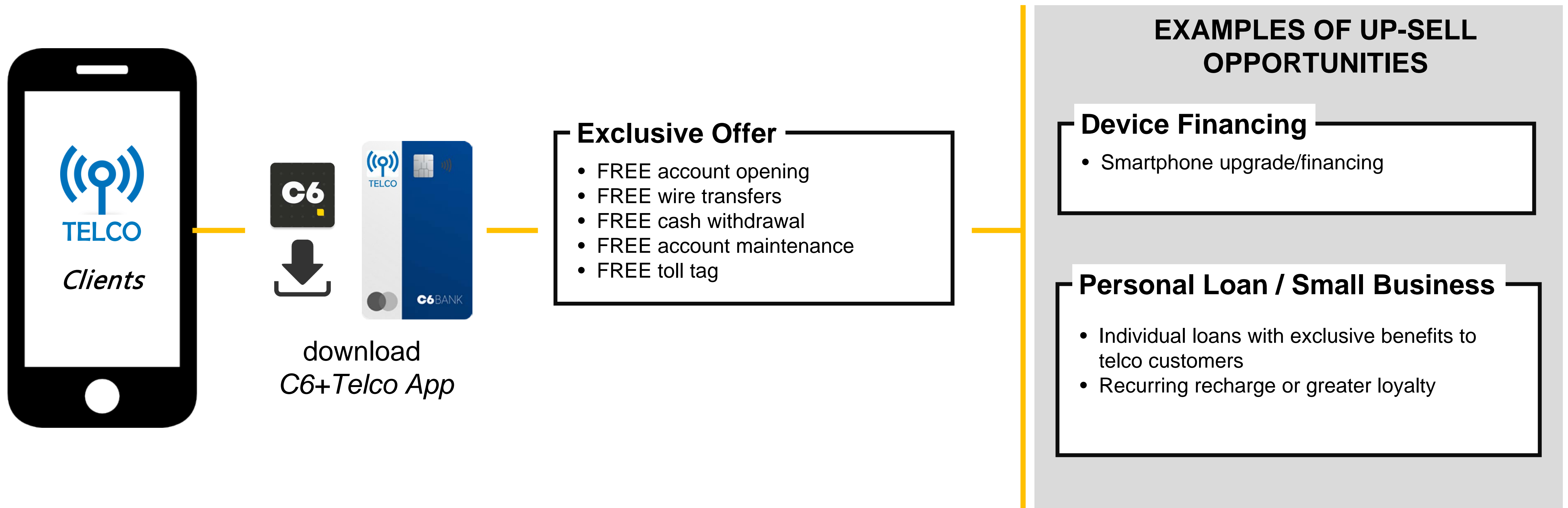
Juvo helps C6 to manage data within GDPR compliance



- Help gaining market share – low cost customer acquisition
- Supporting digital approach, through data driven services

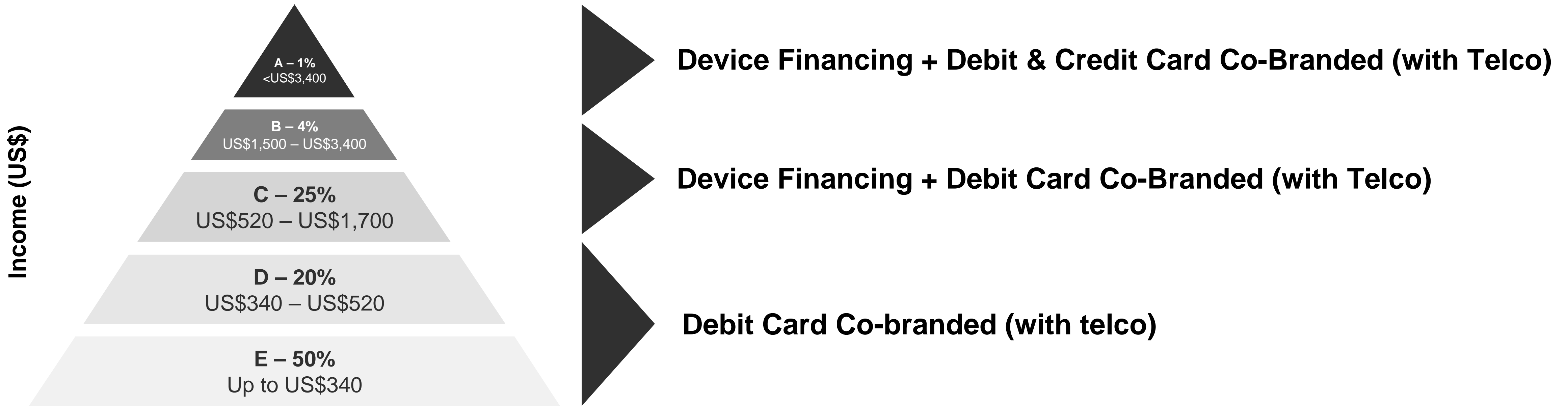
- Open the opportunity to partner with telco world
- Build a new creditworthiness ecosystem

“Telco + Bank” Offer | C6 Bank + Juvo



The partnership can open up many possibilities to build relevant and exclusive offers for customers

“Telco + Bank” Offer | C6 Bank & Juvo




C6 Bank Account (including Wallet):

- FREE account opening
- FREE wire transfers
- FREE cash withdrawal
- FREE account maintenance
- FREE toll tag



Additional Revenue Opportunities (for telcos):

- % customer interchange
- Invoice "on us" - no cost of invoice issuance
- Micro-Credit Selling Channel



C6BANK + **Juvo**