



2023 Annual Report



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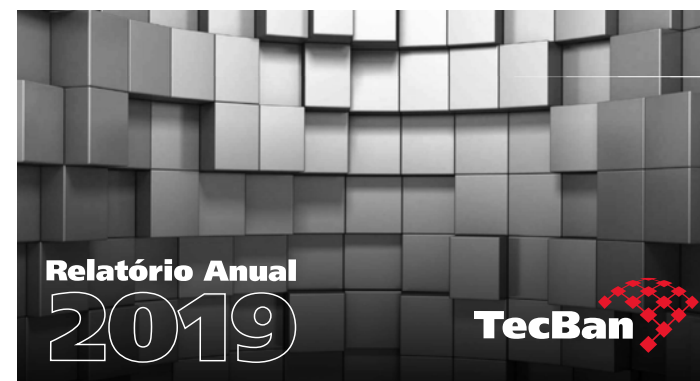
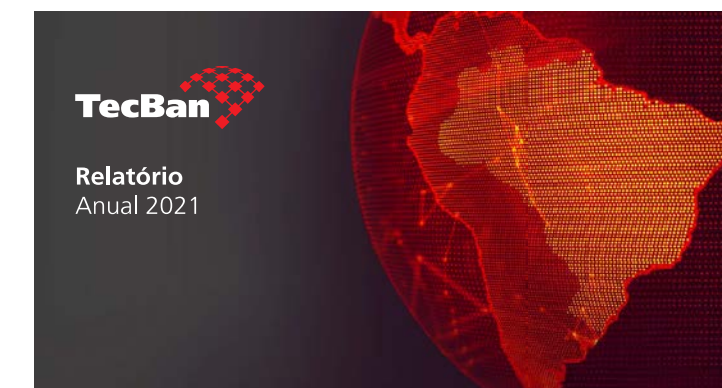
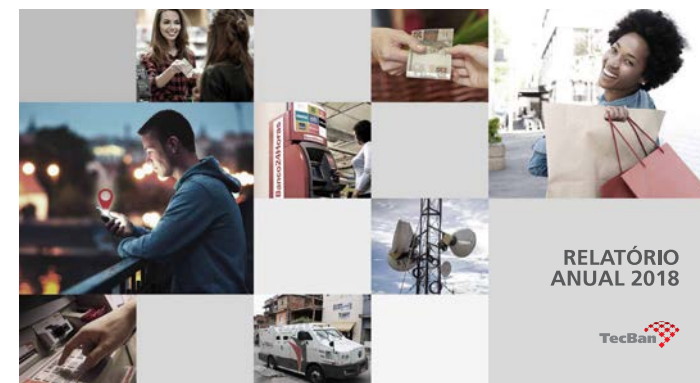
Credits78

Why we publish this Annual Report

TecBan reinforces its commitment to transparency and accounts for its financial results and advances in ESG

In recent years, a movement towards transparency in the corporate environment has been gaining speed — and not just among companies listed on the stock exchange. Accountability not only fulfills a formal obligation with investors and shareholders, but also indicates how much an organization values its role in society and in relation to the planet.

TecBan has been publishing its Annual Report since 2019, because transparency is fundamental for our business. In this edition — which covers



ABOUT THE REPORT

the period from January 1st to December 31st, 2023 —, in addition to the financial results, the operational fronts of all the group's business units, its proposal for society, and its ESG initiatives are detailed.

Below are the results of the 2023 Annual Report

from a group that believes that connections generate value when based on quality, efficiency, and security. The edition is inclusive: all image captions provide descriptions for blind or visually impaired people. Enjoy your reading. ■



The pillars addressed in this report include financial results and the main environmental, social and corporate governance initiatives

#image description:

PHOTO 1: A customer puts her hand on an ATM for a biometric reading

PHOTO 2: A meeting room with five people around a table

PHOTO 3: In the foreground, a man with a beard, headphones and a formal shirt; In the background, a panel with colorful graphics

PHOTO 4: A group of people dressed in white and with accessories and musical instruments of African origin participate in a cultural event on a street in Bixiga, a neighborhood in São Paulo

Leadership in a moment of profound transformation

In 2023, we accelerated the digitalization of all our processes, with significant impacts on productivity and the quality of services provided to our customers and the end consumer

During its history, the TecBan Group, represented by an ecosystem of services and solutions aimed at the financial sector and retail, has led the transformation of these markets. Our businesses stand out for constant innovations in the automation, digitalization and financial inclusion process. Ensuring access to our products and services and promoting positive social and economic impacts throughout Brazil makes us proud and fills us with responsibility.

This report is a way of accounting for our performance across the different spectrums of our business to all stakeholders — evidence of TecBan's efforts to value transparency.

In 2023, we continued to grow, innovate and impact Brazil-



Patricio Santelices, TecBan's CEO: constant innovation to promote financial inclusion for all Brazilians

#image description: Leaning against a white wall in an enclosed space, a bald man with a gray beard wears a light blue dress shirt and prescription glasses with black frames. Arms crossed, he smiles at the reader

MESSAGE FROM THE CEO

ians. It was another period in which we put into practice our purpose of to build efficient and safe solutions that further connect institutions and society. During this period, we accelerated the digitalization of all our processes — from end to end —, with significant impacts on increased productivity, the shared economy and the quality of services provided to our customers and the end consumer.

On the financial side, last year, the TecBan Group achieved gross revenue of more than R\$ 4 billion , with a net profit of R\$ 37.8 million. We maintained our strategy of seeking revenue diversification, which resulted in revenue of almost half a billion reais with new businesses arising from our experience with our main product, Banco24Horas. This number is three times higher than that recorded in 2019.


The world is changing the way it relates to money. And it is necessary to make this relationship even more efficient. The financial sector is undergoing a profound transformation, and Brazil appears at the forefront of this process. Innovations generated




Governing body: at the top, from left to right, Washington Lopes, Nelson Tavares, Vitor Chiavelli, Marcelo Gomes, and Luiz Eduardo Stefani; at the bottom, from left to right, Robert Baumgartner, Marina Bertollucci, Patricio Santelices, Tiago Aguiar, and Maria Angélica Camacho

#image description: In a closed, carpeted room, seven men and one woman occupy two steps of a masonry and wooden bleacher with red lining. At the ends of the group, sitting on two high benches, are another woman and another man.

MESSAGE FROM THE CEO



We will reinforce the mission of creating solutions that contribute to the transformation of the financial industry and also benefit other segments



Patricio Santelices
CEO

here are a reference for all countries in the world, such as Pix, Open Finance, and now Drex. In the testing phase, Drex is being developed by a consortium made up of ten institutions in the sector, led by TecBan, a pioneer in implementing the first Open Finance as a Service platform in the country. Initiatives like these give the group a leading role in the ongoing transformation, in addition to creating new lines of revenue.

Even with the changes, cash will remain relevant to the economy, and we will continue to offer agile and safe services for its circulation. Just as TecBan created the largest independent ATM network in the world, there are many other opportunities for us to bring efficiency to the financial system,

in addition to optimizing costs and adding benefits for our customers. Our mission is to do this by ensuring a great experience for end users. The main objective of the new management cycle, starting in 2024, is to design TecBan for the next five years, a movement that will have an impact in the medium and long term. Among the most immediate challenges is the need to advance several issues on the ESG agenda. In the specific case of the TecBan Group, one of these issues is related to diversity and inclusion in our operations. We operate in traditionally male sectors, such as technology and transportation of valuables, and we have a mission to incorporate more women into our companies and

more women into leadership positions. Little by little, we are moving forward in new diversity challenges.

Our work of transformation is just beginning — and it won't stop. We are aware of the challenges that lie ahead, but, as always, we trust in the engagement of our employees and the driving force of our purpose to generate valuable connections for the entire society.

Enjoy your reading.

Patricio Santelices
CEO

How we share value

Chapter

The art of innovating to serve



TecBan places society at the center of its business, with values based on ethics and respect

Banco24Horas: more than 24,000 ATMs distributed across Brazil

#image description: Three men and a woman form two lines in front of two ATMs with Banco24Horas signs, located inside a store

Drive financial efficiency, promote inclusion, and create a positive impact on the economy and society based on innovative solutions that integrate the physical and digital environments. This has been TecBan's proposal since its beginning. By creating, transporting, and sharing value throughout society, the company continues to evolve, focusing on results

and without losing sight of its vocation, defined more than four decades ago.

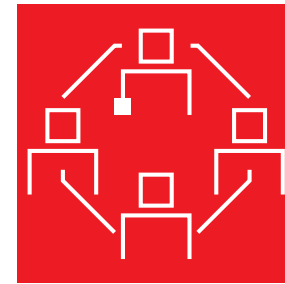
The purpose of the Company, which has Itaú, Bradesco, Santander, Caixa Econômica Federal, and Banco do Brasil among its shareholders, places society at the center of the business. Values are based on ethics and respect. Both — purpose and values — are anchored

in a corporate culture that values efficiency, proactivity, the formation of partnerships, and the ability to adapt to the different "Brazils" that exist within the country.

The precepts — found below — guided the work that brought financial results, as well as on the social, environmental, and governance fronts.

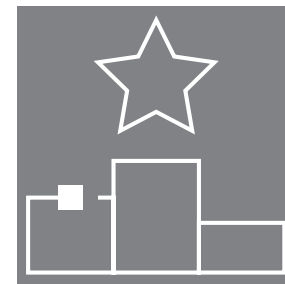
The tripod that guides us

Orchestrator of services and solutions that integrate physical and digital media, TecBan is based on three main pillars:



PURPOSE

Collaborate to build efficient and secure solutions that connect institutions and society even more



VALUES

Results

- Focus on the customer
- Excellence in products and services
- Agility in decision-making
- Sustainable results

Valuing people

- Belonging
- Recognition
- Self-development

Ethics

- Integrity
- Honesty
- Respect



CULTURE

Customer focus

- We meet customer needs, balancing them with business sustainability

Collaboration

- We build partnership relationships and present solutions in a synergistic and aligned way

Proposals

- We act purposefully, demonstrating initiative in the search for the best solutions

Adaptation

- We achieve objectives through alternative paths whenever necessary

Sharing

- We share relevant information appropriately, transparently, and objectively

Agility

- We take responsibility for achieving objectives and finding quick and efficient solutions

TecBan's outlook in 2023

Steady growth and advancement in ESG pillars: the highlights of the year

The TecBan Group showed solid growth in 2023, with a combined gross revenue of R\$ 4.1 billion. The organization generated a positive impact on the economy and society, with coverage of 75% of the Brazilian population that has access to Banco24Horas Ecosystem services. The group also reinforced its commitment to corporate governance and environmental and social sustainability. Check out the highlights:

Financial performance

Total	2022	2023	Growth
Gross revenue (in billions of reais)	3.9	4.1	+2.8%
Ebitda (in millions of reais)	540	569	+5.4%

The size of our positive impact

IN THE ECONOMY

R\$ 4 billion reinvested in the company to serve the population

159 Million Brazilians with access to the Banco24Horas ecosystem of solutions, which corresponds to 75% of the population

1.5 billion transactions carried out at ATMs, transacting cash equivalent to 3.4% of Brazil's GDP

IN PROMOTING DIVERSITY

420 employees participating in Diversity Week in 2023

204 employees impacted by the Diversity Map training in 2023

IN PRESERVING THE ENVIRONMENT

+97% of discarded waste destined for recycling

15% paper savings with ATMs

2 electric armored cars

ON SOCIAL

6 674 employees

+100 000 direct and indirect jobs

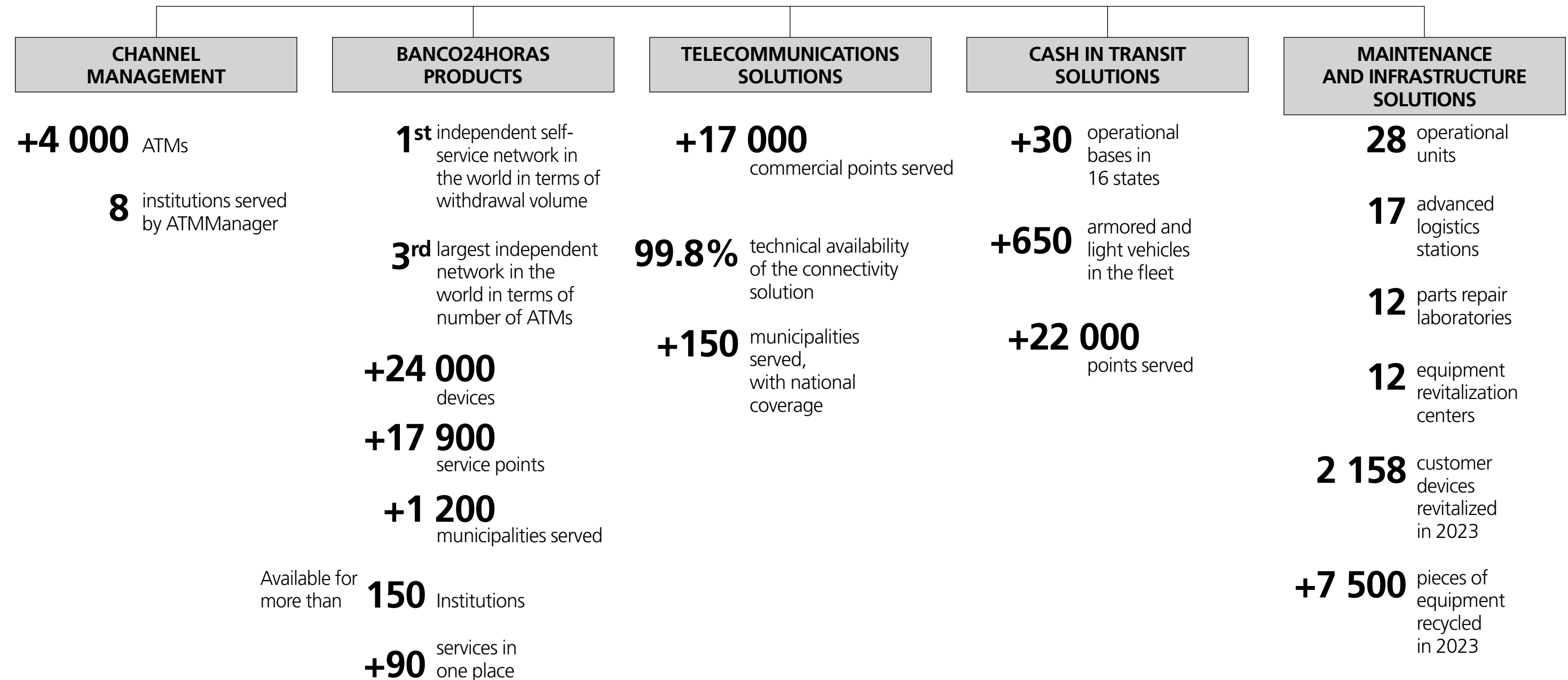
+500 000 people impacted by the value chain

IN GOOD GOVERNANCE PRACTICES

5 300 employees trained in the new Integrity Program

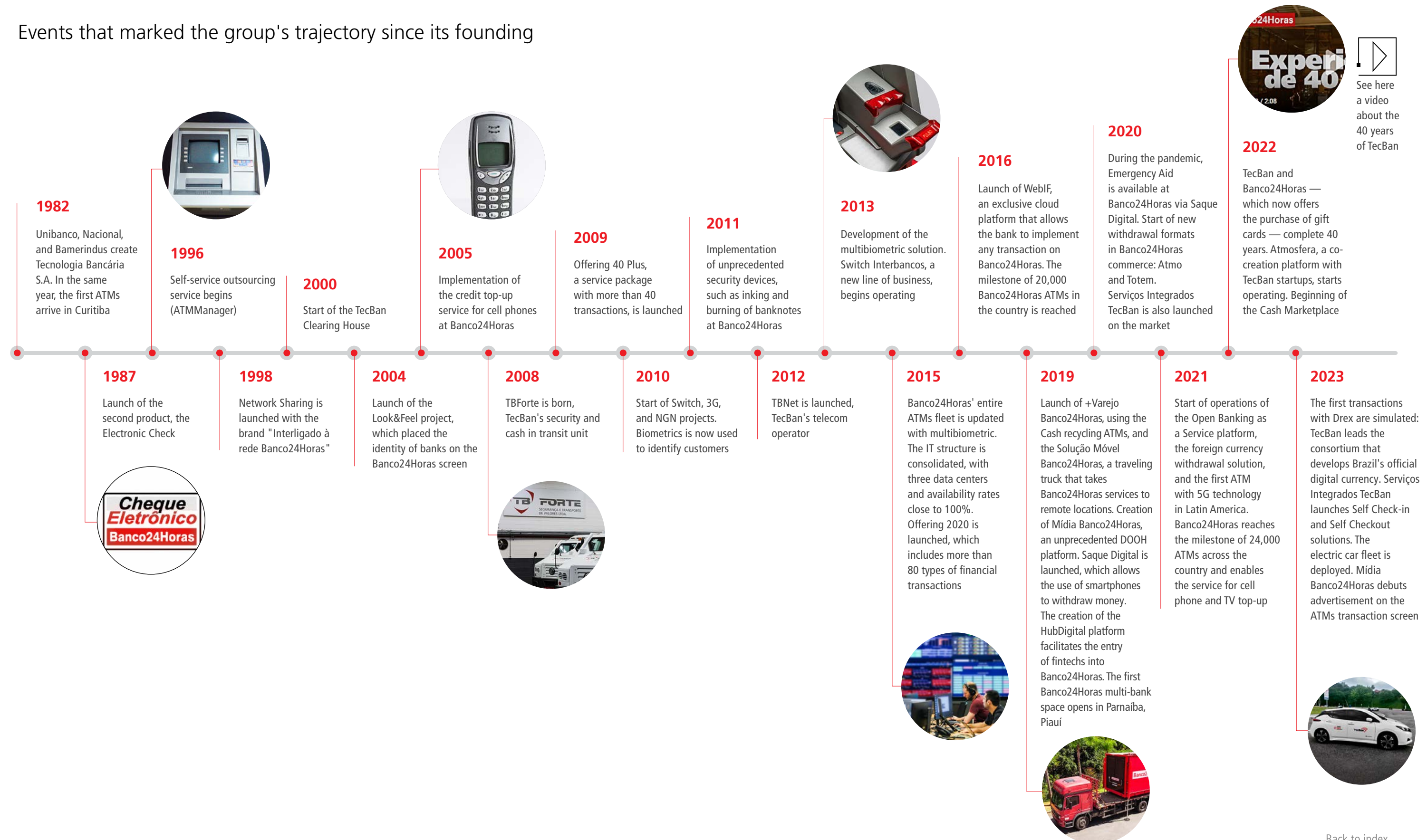
5 lectures on risk and compliance, with the participation of 633 professionals

TecBan Group Highlights



Four decades of innovation

Events that marked the group's trajectory since its founding



Constant evolution

TecBan Group's solutions transcend the banking segment

Since the emergence of the first Banco24Horas ATMs in 1982, TecBan has stood out for creating an ecosystem that goes far beyond the banking segment. During more than four decades of operation, the group has expanded and diversified its range of services and solutions, prioritizing convenience, availability, security, and innovation — and always placing the customer at the epicenter of its decisions.

Just as the economy, the production sector, regulations, and consumer habits change over time, and TecBan also transforms to keep up with new trends and market needs. The agility in responding to new demands allows the group to offer solutions that serve different social classes and public profiles throughout Brazil. Next, learn more about TecBan's business units and their solutions. ■

The agility in responding to new demands allows the TecBan Group to offer increasingly advanced services, with the capacity to serve different public profiles and make the economy more efficient.

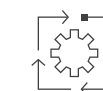
Inside the business

The organization directly offers solutions to the financial system and retail



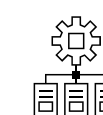
Banco24Horas product — which provides access to financial services

- Ecosystem of products and services (offering transactions, such as deposit, payment, Pix Saque, among others; withdrawal in commerce and +Varejo Banco24Horas)



Channel management

- Outsourcing services for bank branches (ATMManager)



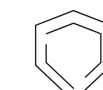
Maintenance and Infrastructure Solutions

- Integrated services, such as maintenance, logistics, civil works, engineering projects, among others
- Physical and logical security solutions



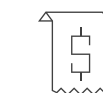
Telecommunications Solutions

- Connectivity Products
- Network and security management



Value transportation solutions

- Cash in transit
- Collection and supply of cash
- Custody and treasury
- Smart Safe



Digital Products

- Open Finance
- Open Insurance
- ITP
- Pilot Drex



Advertising Solutions

- Mídia Banco24Horas: Top Screen and ATM Screen (advertising on the transaction screen)



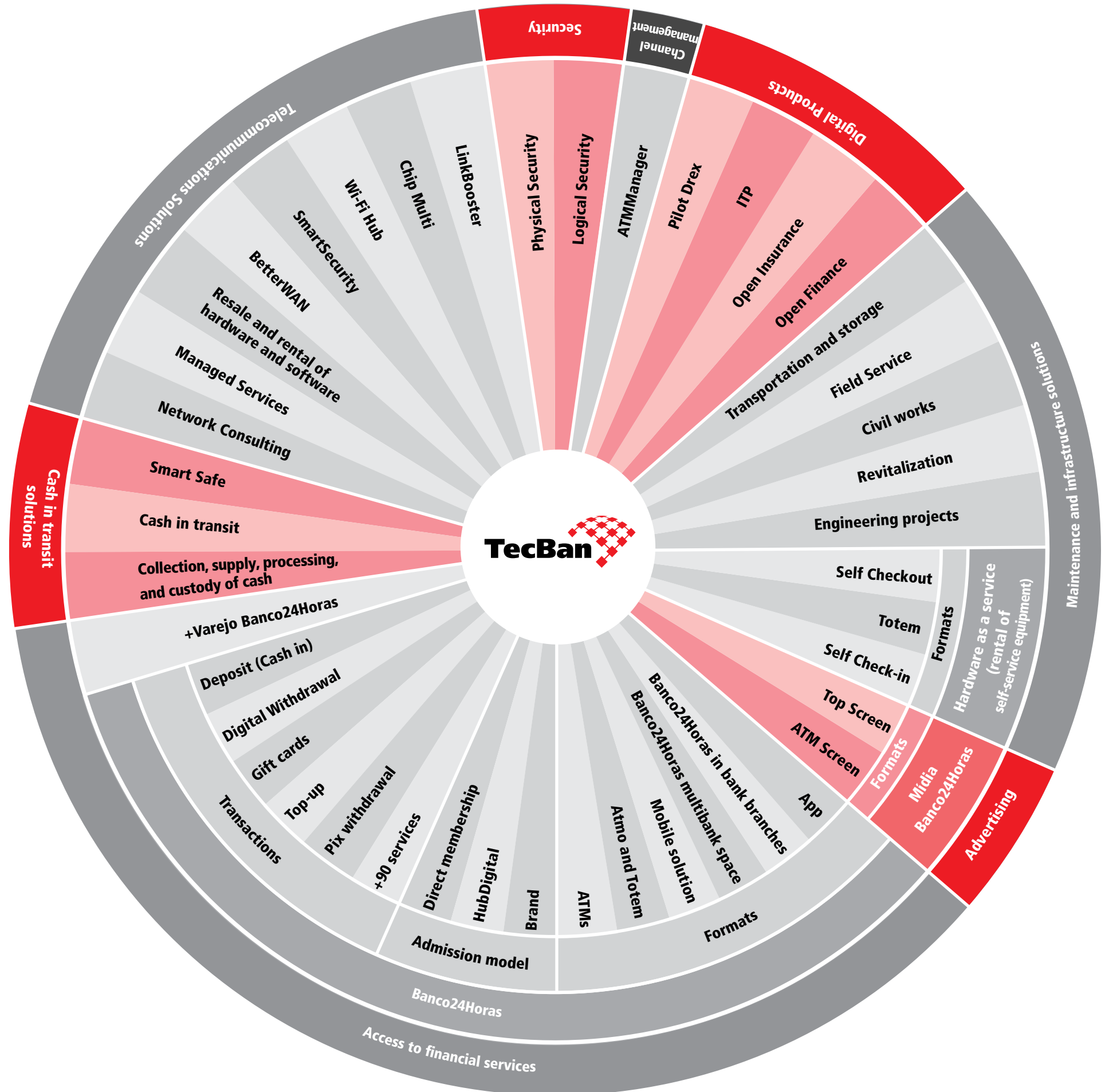
THE TECBAN GROUP

The TecBan ecosystem

What are the business units, what do they offer, and who are they aimed at?

To meet the demands of the financial system and the general population in every corner of the country, the group has developed and implemented dozens of solutions.

In addition to offering products for financial institutions, TecBan has business units that bring solutions to the market that help different segments, such as retail, fintechs, insurance companies, generating efficiency and making life easier for Brazilians. ■





THE TECBAN GROUP

Operation throughout Brazil

TecBan's products and tailored solutions have national coverage

Banco24Horas Product

+17 000
service points

+24 000
ATMs in

+1 200
Brazilian municipalities

22
totems and

574
Atmos in

407
cities

Maintenance and Infrastructure Solutions

18
laboratories for specific projects

20
distribution centers

12
complete equipment revitalization centers

12
parts repair laboratories

17
advanced logistics stations

28
operational units

10 000
pallet positions

Cash in transit Solutions

30
bases distributed across

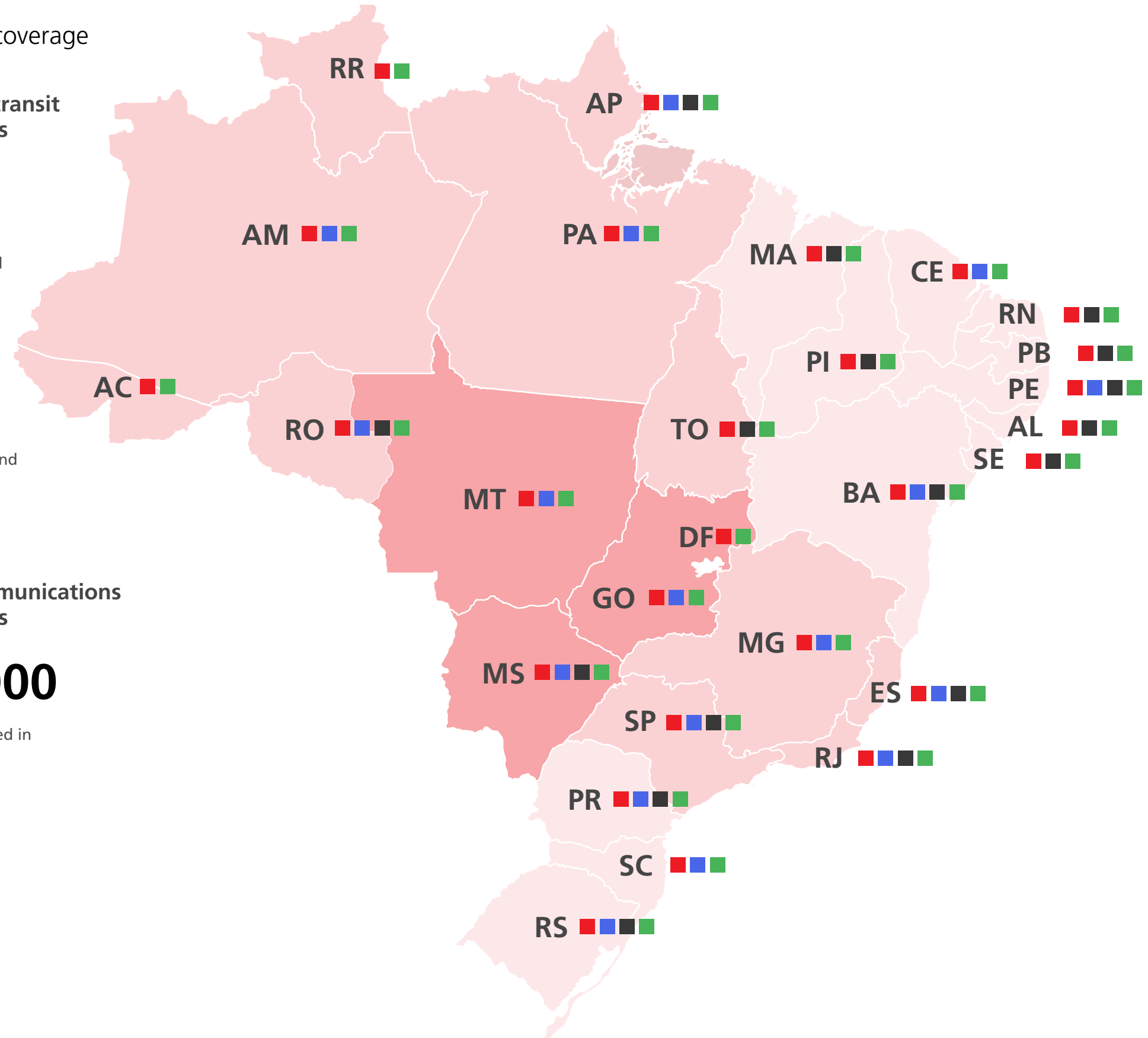
16
states

650
armored and light cars

Telecommunications Solutions

+17 000
commercial points served in

+150
cities



Business Units

Chapter

In the lives of millions



Capillarity: equipment available in more than 1,200 municipalities

#image description:
An adapted red container houses a covered porch and two Banco24Horas' ATMs

Banco24Horas services are available in all states for 75% of the Brazilian population

Banco24Horas, created together with TecBan in 1982, is an ecosystem of services that make life easier for financial institutions and add practicality and convenience to the routine of Brazilians. In addition to being available to 159 million people, which corresponds to 75% of the Brazilian population, it has different devices and formats, which have evolved year after year to meet the needs of Brazil and its population. It could be an ATM, a mobile device, or an-

The 2023 balance

How was the year for the largest self-service network in the world in terms of withdrawal volume

+1.5
billion
transactions

R\$ **316**
billion
in transactions

3.4%
of the Brazilian GDP
passed through
Banco24Horas*

*In 2022

Versatility

To meet Brazil's diversity and challenges, Banco24Horas has different formats:



ATMs

Multi-bank, multi-access, and multi-services available for more than 150 institutions. Allows you to perform more than 90 services. With the recycling model, cash deposits may be made by anyone, with bank accounts or not.



Banco24Horas multibank space

Multibank space to meet the needs of customers and financial institutions, with a shared cost structure and bank totems to complement the service portfolio.



Atmo

Compact device with multi-biometric technology that provides agile and secure transactions, allowing withdrawals directly from the establishment's cash register, among other services.



Banco24Horas in bank branches

ATM within banking institutions, reinforcing capillarity, transforming fixed costs into variable ones, sharing costs, and expanding the service capacity of bank branches.



Totem

Similar to an ATM, but without a safe. Allows withdrawals by withdrawing the amount from the cash register of the commercial establishment where it is installed. It also offers more than 90 services.



Mobile Solutions

These are ATMs installed in trucks or containers that temporarily offer the more than 90 services provided by Banco24Horas.

other way to contact consumers. All with the experience, technology, and security of Banco24Horas.

CAPILLARITY

Banco24Horas works as a point of relationship between institutions and people, multi-bank, multi-access, and multi-service. In total, there are more than 24,000 devices installed in more than 17,900 establishments, distributed in more than 1,200 cities — the company is present in all Brazilian states. With 1.5 billion transactions carried out annually, it is the largest independent self-service network in the world in terms of withdrawal volume and the third largest in the

BANCO24HORAS / ECOSYSTEM

world in terms of number of ATMs.

NEW EQUIPMENT

In support of the Central Bank to make low-value paper money available to the market, in 2023, Banco24Horas structured a network of more than 2,000 devices that dispense 2, 5, and 10 reais notes.

This ATM receives distinctive stickers that help customers identify it in establishments and is always accompanied by other standard equipment, allowing customers to be served.

SERVICES OFFERED

Withdrawals are just one of the more than 90 services that Banco24Horas offers. The wide offer is

The ecosystem of access to financial services

Services and solutions hub, Banco24Horas is the largest independent network of self-service in the world in terms of withdrawal volumes

Transactions

Package of services available for institutions connected to Banco24Horas to offer their customers

- Deposit (Cash in)
- Digital Withdrawal
- Gift card
- Top-up
- Pix withdrawal
- +90 services

+Varejo Banco24Horas

Membership models

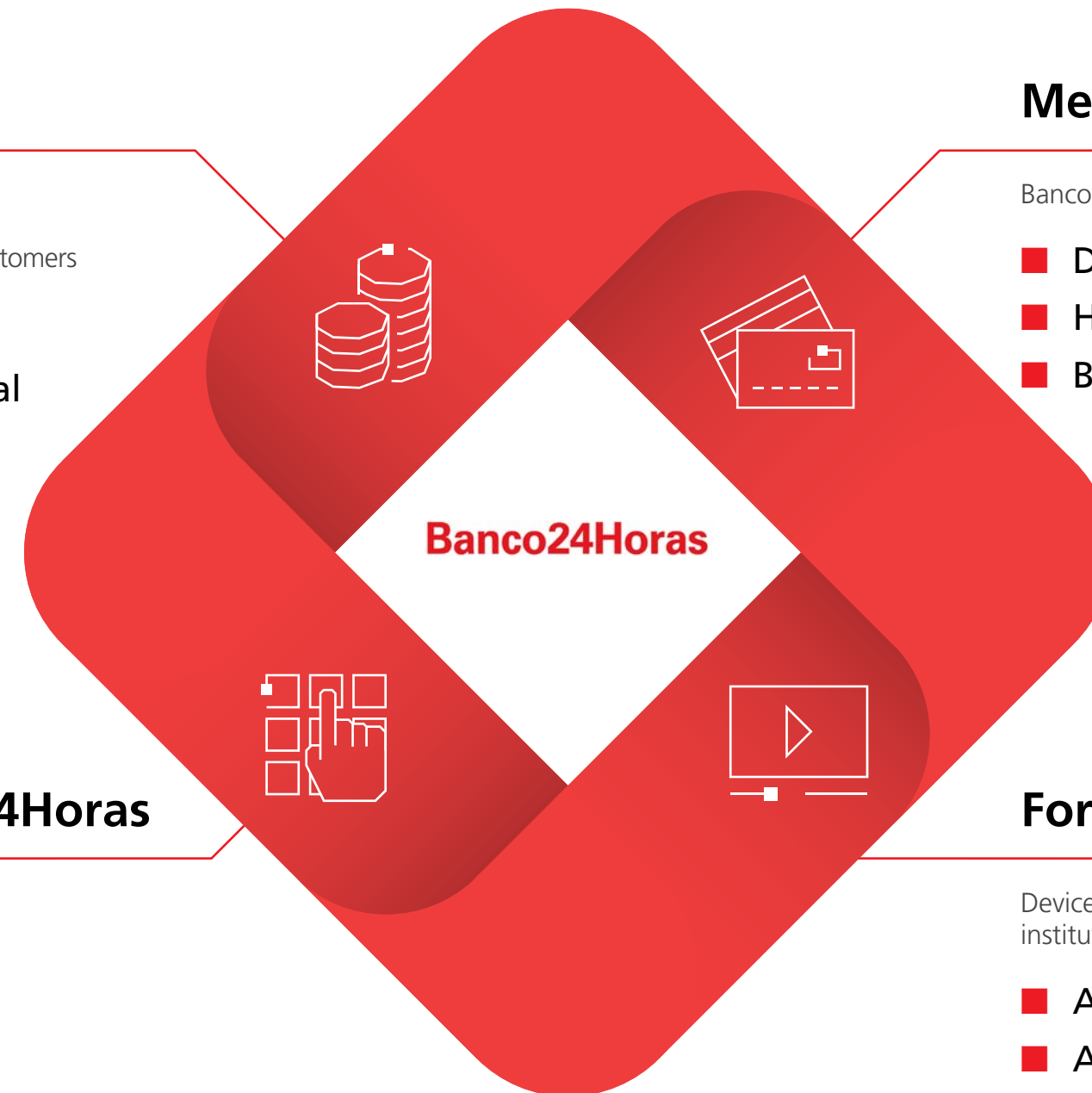
Banco24Horas membership models

- Direct membership
- HubDigital
- Brand

Formats

Devices used to connect institutions to the population

- ATMs
- Atmo and Totem
- Mobile Solution
- Banco24Horas multibank space
- Banco24Horas in bank branches
- App



BANCO24HORAS

available in large urban centers, also reaching outskirts and remote locations in more than 1,200 municipalities in all regions and states of Brazil.

Cash deposit is another transaction available at Banco24Horas. It can be carried out by anyone, with bank accounts or not, at a recycling ATM for their own accounts, those of third parties, or digital wallets. The deposit is made without an envelope and the amount is credited in real time to the desired account. Currently, the transaction is available to customers of Banco da Amazônia, Banco do Brasil, Banco BMS, Bradesco, BRB, Celcoin, Fastcash, and Itaú.

National presence

Banco24Horas ATMs, Atmos, and totems serve all regions

+24 000

ATMs and other devices*

+17 900

service points in establishments*

+1 200

municipalities served

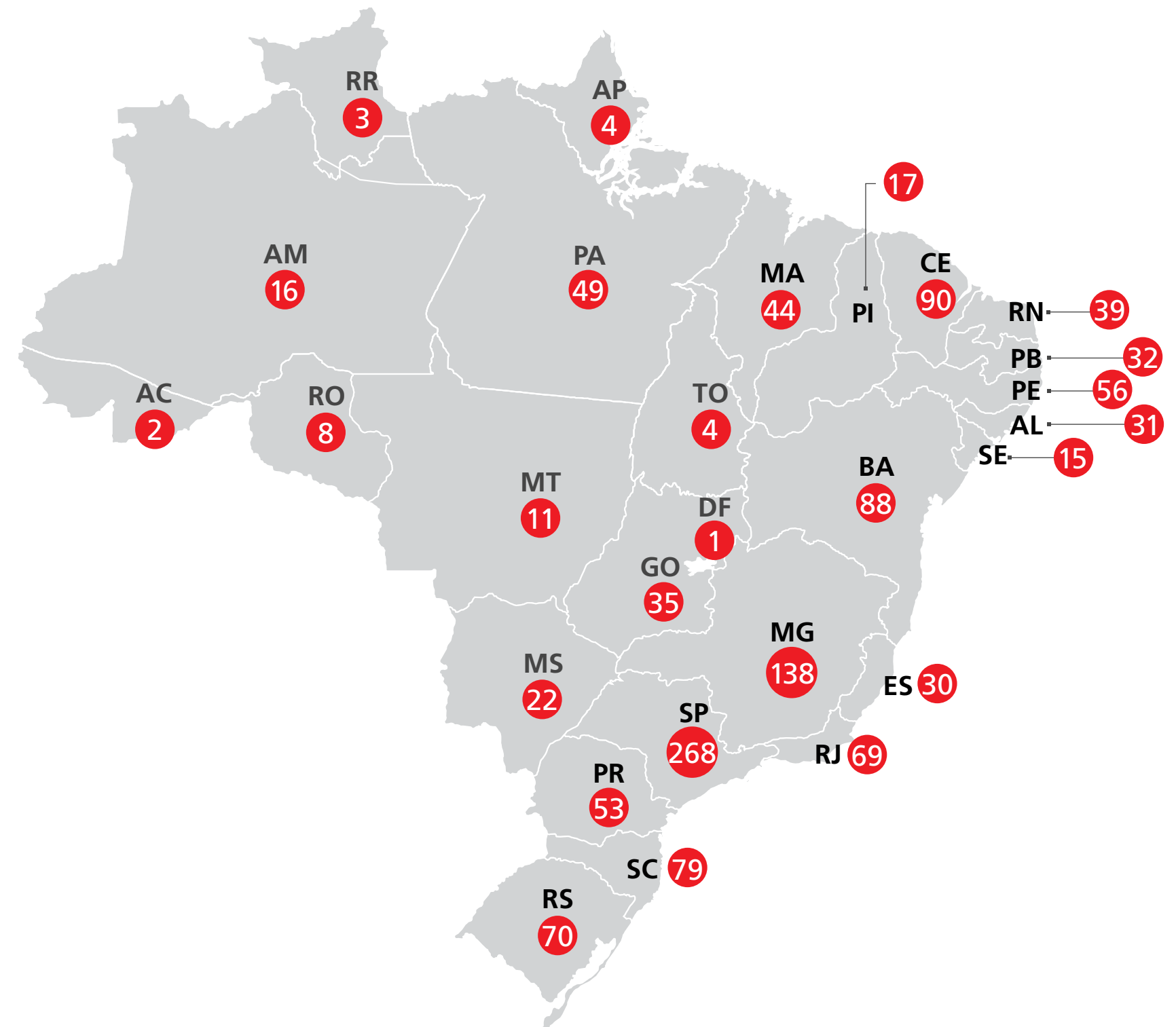
+90

services in one place

Available for more than

150

institutions



The Southeast and Northeast cover the largest number of cities with Banco24Horas' devices

505	412	202	97	69
Southeast	Northeast	North	South	Midwest

* Dec/ 2023

INCLUSIVE PLATFORM

TecBan's purpose is to build efficient and safe solutions that further connect institutions and society. Since its foundation, the Company has developed services that drive convergence between the physical and digital environments, promoting financial inclusion.

In 2019, to strengthen this strategy, HubDigital TecBan was created, a platform that allows customers of payment institutions, fintechs, social and digital banks to benefit from Banco24Horas' enormous capillarity when using, with their own cards or digital wallets, ATMs in transactions such as withdrawals and bal-

Transaction menu

Banco24Horas' ATMs provide more than 90 services in the same place

■ Deposit

Without the need for an envelope, the deposit immediately goes into the recipient's account, allowing users to use the money efficiently.

■ Digital Withdrawal

People initiate the withdrawal using their mobile device and withdraw the money directly at Banco24Horas.

■ Top-up

Allows you to top up your prepaid telephone and TV at ATMs using your debit card.

■ Gift card

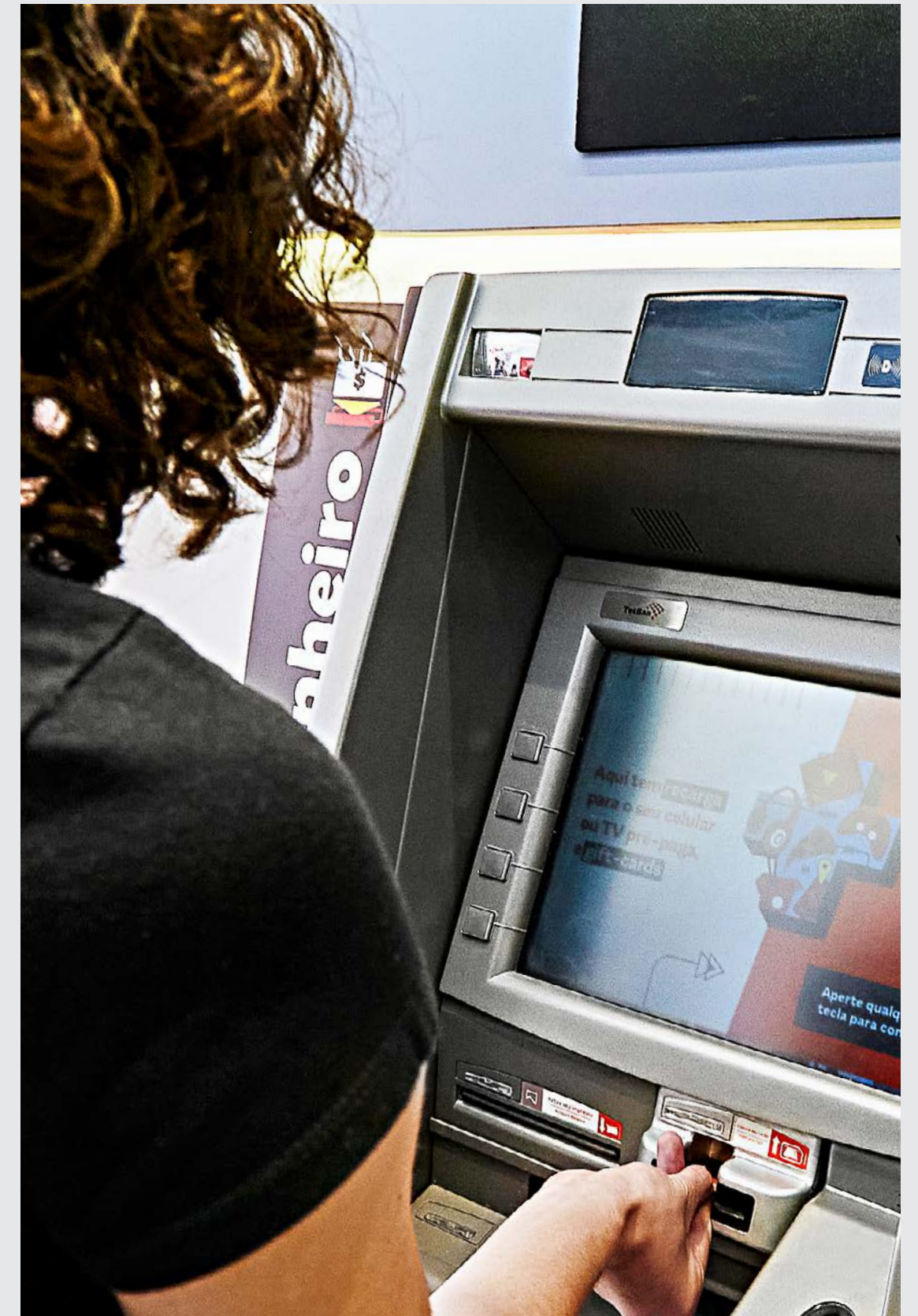
Practical and safe gift-giving option, with several offers available, with no expiration date to make the purchase.

■ Other services

Transfers, balance and statement verifications, bill payments, loans, financing, chip card unlocking, among other services. Furthermore, TecBan customizes new transactions, maintaining the similarity of the experience that customers already have with their institution.

Banco24Horas' ATM: varied menu of transactions, with or without a card

#image description: Woman seen from behind inserts card into an ATM, which displays instructions on the screen



BANCO24HORAS

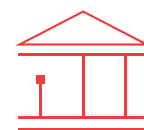


Digital integration: business model makes the access to Banco24Horas more democratic

*#image description:
Man uses ATM watched by two women in a cafeteria*

The three membership models

The three membership formats available for more than 150 institutions are:



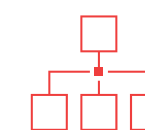
Direct membership

Institutions that have a direct connection with Banco24Horas.



Brand

Some banks, even though they are not associated with Banco24Horas, are able to offer services at ATMs through brands associated with Banco24Horas (Mastercard, Visa, and Elo).



HubDigital

The integration model created to accelerate the membership of new payment institutions, fintechs, social and digital banks with Banco24Horas allows for a reduction in development costs, technology infrastructure, and connection.

ance and statement verifications.

This model works with the participation of distributors, responsible for the technological integration, who, optionally, manage the cash on behalf of the fintech. Distributors have the technical, communication, and processing structure to guarantee the connection to HubDigital in a standardized way through APIs (application programming interfaces) and with a high



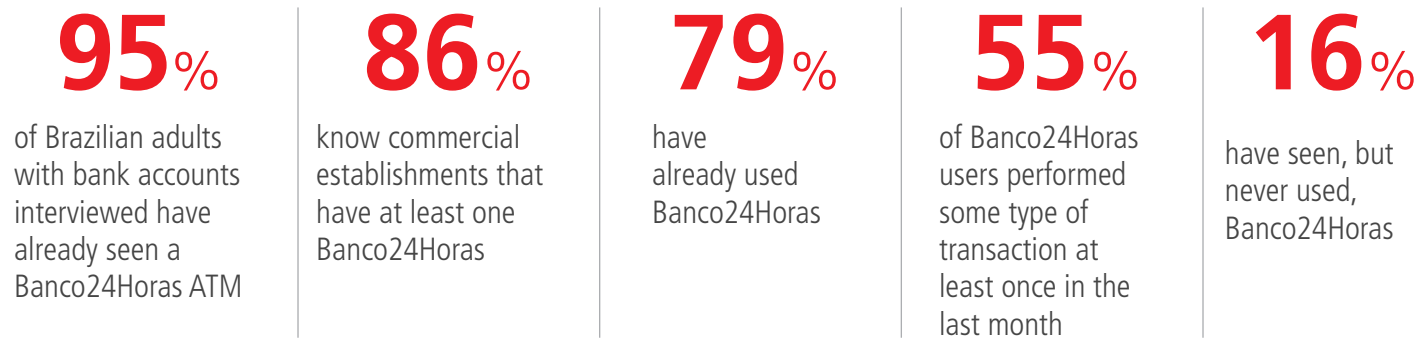
BANCO24HORAS

level of availability, maintaining Banco24Horas' quality standard.

By the end of 2023, 29 financial institutions were already participating in HubDigital. Since its launch, the platform has witnessed more than 84 million transactions and more than R\$ 25 billion reais in withdrawals.

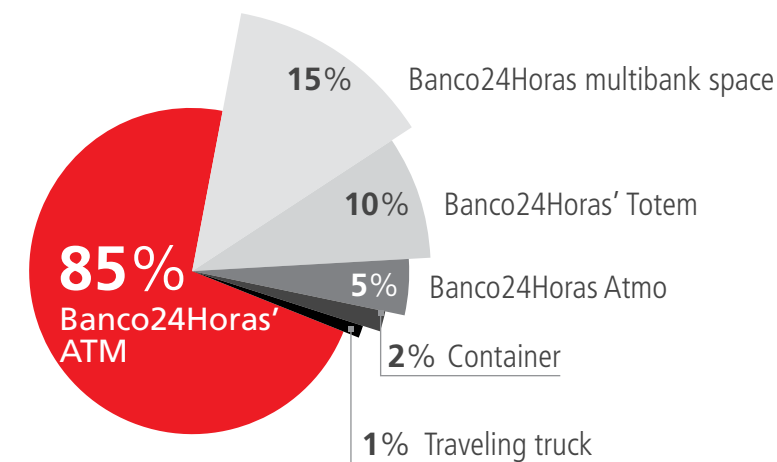
The relationship with Brazilians

Datafolha research shows how citizens who have bank accounts interact with Banco24Horas' ATMs



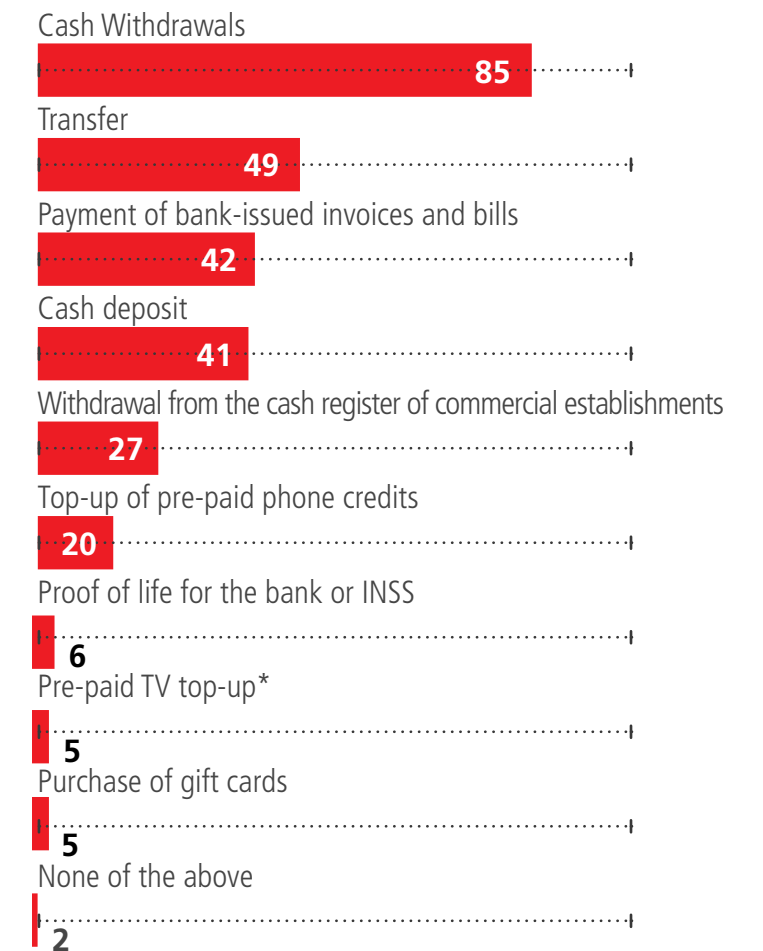
The most used formats

Equipment type



The most popular services

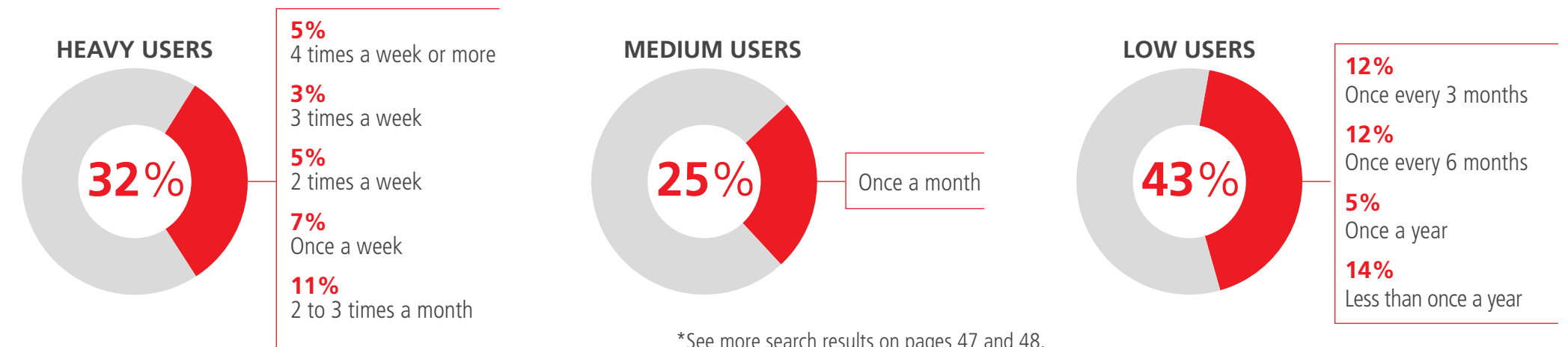
The top 10 transactions (%)



*Pre-paid TV package service

Transactions Frequency

Frequency with which customers use the company's ATMs



*See more search results on pages 47 and 48.

Money Circulation

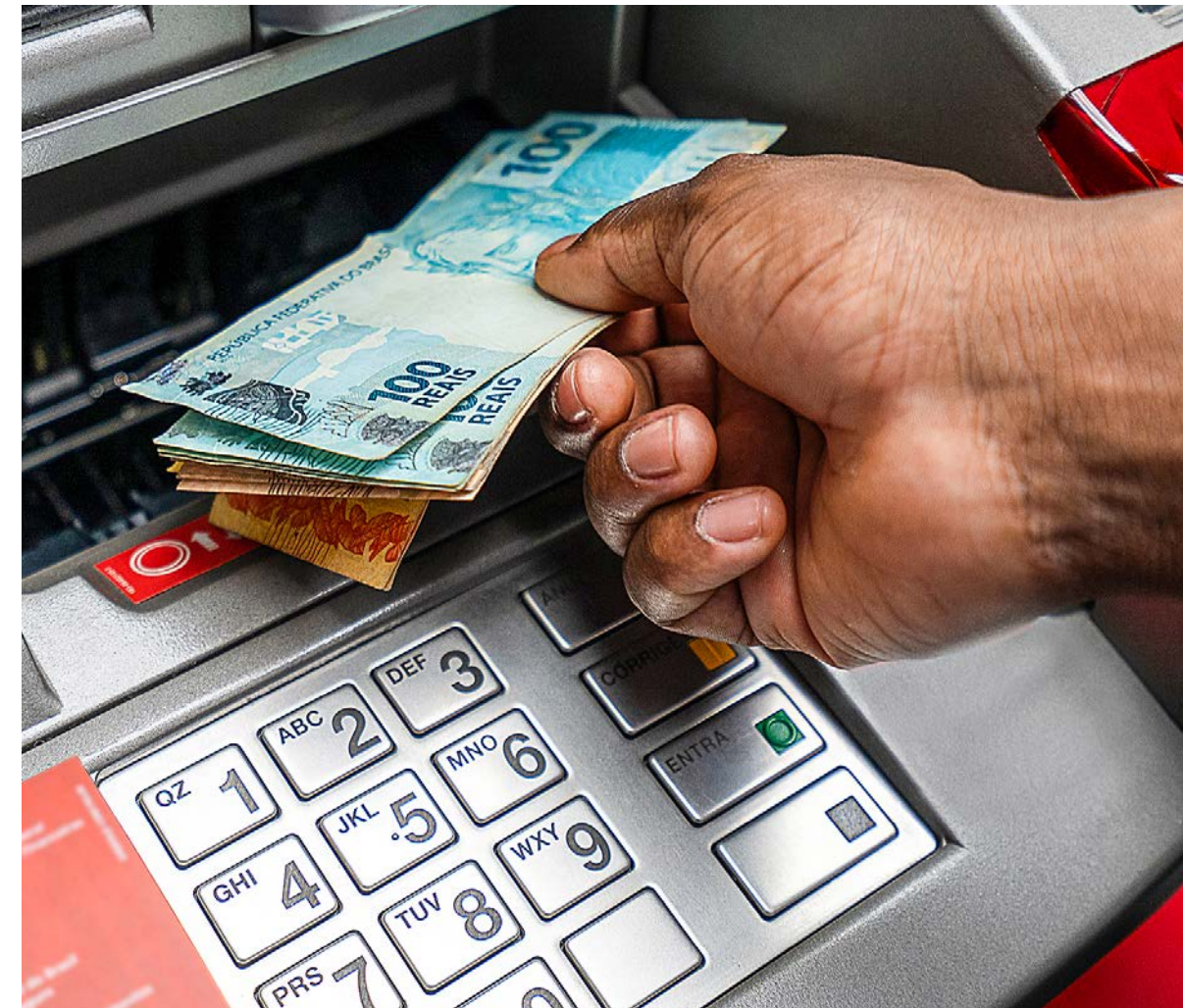
+Varejo Banco24Horas moves the economy: the establishments' own money supplies ATMs and goes into the hands of customers

Aimed at the retail customer, +Varejo Banco24Horas allows commercial establishments to deposit their cash flow, that is, the money from their sales, within the store itself, at the cash recycling ATM, in addition to having a package of exclusive services linked to the product — the Portal do Varejo, integration with the store's own system via API with exclusive service, among others.

These ATMs are called recyclers because they allow the “circulation” of paper money — the notes deposited by the establishment can be withdrawn by customers who use the ATM. As a result, there is more effi-

ciency in the circulation of money, which helps to strengthen the local economy since cash returns for consumption more quickly and in the same region.

For commercial establishments, there are several benefits, such as cost reduction, increased customer flow in their store, optimization of internal treasury processes, and greater security. It is worth noting that, after confirming the transaction, the money deposited is under the responsibility of TecBan. The solution is available for retailers with accounts at Banco do Brasil, Bradesco, Itaú, Safra, and Santander. ■



Cash recycling ATM: practicality for retailers

#image description: A hand holding several Brazilian real bills of different denominations inserts money into the ATM

The end of cash flow withdrawal

The money deposited by service customers remains in the custody of Banco24Horas

Around

3 500

cash recycling ATM in Brazil

More than

1 100

retail customers

Approximately

19.8

R\$

billion

in deposits made at cash recycling ATM in 2023

In the right place, at the right time, for the right consumer

Mídia Banco24Horas is a digital communication vehicle that enables the exhibition of advertising campaigns, segmented by demographic profile and region

A survey performed by TecBan shows that 82% of people who make withdrawals at Banco24Horas' ATMs make purchases in the same location. In 2023, a Datafolha survey revealed that 31% of Brazilians trust more in advertisements displayed at ATMs. This data highlights the potential of Mídia Banco24Horas, the company's DOOH (digital out-of-home) vertical.

Mídia Banco24Horas was created in 2019 to connect advertisers and consumers in places with a high flow of people and a high tendency to consumption, such as supermarkets, convenience stores, and drugstores.

With the capillarity of more than 26,000 screens available and distributed throughout the country, advertisers can choose between two formats to display their advertising campaigns:

- Top Screen – screen above ATMs (more than 4,000 screens) with dynamic advertising that reaches users on the transaction journey and the general public of the establishment;

- ATM Screen – static advertising on the ATM screen itself during the consumer's transaction journey, when attention is total and full (more than 22,000 ATMs, at 16,000 places).

Among the sectors and companies that advertise their products and services on the DOOH platform are entertainment, health, food, hygiene, beauty, and telephony, among others.

One of the advantages of Mídia Banco24Horas is its capillarity and coverage, enabling advertisers to segment their campaigns by type of establishment, geolocation, region, and demographic profile.

The ads are shown at strategic moments, when the consumer is watching the screen. Presenting dynamic videos increases the possibility of engagement with the target audience. ■

Our advertisements



Complete and customized management

The ATMManager is 100% modular, adapting to the customers' needs. Currently, we serve more than 4,000 ATMs across eight institutions

With experience in managing Banco24Horas for more than 40 years and in managing third-party financial networks for almost 30 years, TecBan offers ATMManager, a comprehensive solution that includes the services necessary to monitor, operate, and completely manage the self-service network and the banks' complementary services. Check out all the benefits. ■

ATMManager network ATM: customization possibility according to each customer's needs

#image description: Self-service equipment, with keyboard and place to insert the bank card; the word "ATMManager" is displayed on the main user instructions screen and also on the top screen reserved for advertising



ADVANTAGES

■ Availability and safety

High level of availability of network equipment, guaranteeing satisfaction for the bank's customers. Market reference in the use of security devices against fraud and physical and logical attacks.

■ Cash cycle

Complete management of the cash cycle, enabling synergy and security in operational and logistical processes.

■ Solution in modules and integrated management

Solution built in modules allowing banks to hire services that meet their needs effectively, maintaining what is relevant, in addition to centralizing services and interfaces, which reduces dialogue with multiple suppliers and the demand for large structures.

■ Cost and process optimization for the bank

Taking advantage of Banco24Horas' structure and know-how to improve process and cost efficiency for the bank.

■ Experience in technology, innovation, and security

Gain of scale with the management of more than 24,000 ATMs in operation in all states of Brazil.

Robust and flexible connectivity

With new solutions launched recently, TBNet accelerates the diversification of its portfolio, expands its customer base, and strengthens its market position

A Banco24Horas' ATM is connected, on average, 99.8% of the time. This is only possible because equipment that uses two 4G mobile technology chips, selected from the operators that deliver the best signal in each location, is available for this operation. When the signal from one of the chips fails, the other automatically comes into action to ensure that the connection is not interrupted. As soon as the first one regains signal quality, the switch is automatic — everything is quick, imperceptible, and without loss for customers.

This difference is the result of TBNet's work, the group's telecom operator created to meet TecBan's demands and that, in recent years, has rapidly expanded its customer base, which is the result of an



IT area room: TBNet offers a portfolio of secure telecommunications solutions

#image description: In a closed office room, with a panel of screens full of graphics, three large tables bring together 11 employees. Some wear headphones, and everyone keeps their attention on the computers in front of them

effort to diversify its portfolio. Currently, the company serves from banks to fast-food chains, from drugstores to car rental companies, in all states and the Federal District, in more than 150 cities.

The flagship product is the LinkBooster TBNNet, which has dual chip connectivity, a high level of availability, and link activation in up to two days, without the need to carry out masonry work to run cables.

With the LinkBooster solution, TBNNet managed to grow its external customer portfolio by more than 130% in 2023, serving several retail and industrial segments. In the same year, TBNNet launched another connectivity solution on the market, serving a large Brazilian bank: the BetterWAN TBNNet. It is an SD-WAN solution that, through the aggregation of links from different technologies (physical, wireless, etc.), offers secure, scalable, efficient, and software-controlled communication. This solution has enormous potential for growth not only in large companies, but also in medium-sized chains that require



LinkBooster: mobile connection with high availability rates

#image description: Back part of a blue modem, where you can see mini antennas and inputs for different types of cables

logical security, and LinkBooster can be used as part of the solution.

In addition to the cases above, we highlight the Chip Multi TBNNet solution, which provides M2M (“machine to machine”) connectivity, with up to four operators on a single chip, providing simplicity and expanded coverage. It serves Atmo, a compact solution for withdrawals from the cash register of stores, expand-

ing Banco24Horas’ reach in underserved regions. There are more than 750 Atmo devices in more than 360 cities, which have moved R\$ 250 million since 2022, with an average of 100,000 transactions per month. The chip is inserted into the Atmo device when the units are distributed to branches in other regions of Brazil and, from that moment on, the entire management is done by a remote platform

TELECOMMUNICATIONS SOLUTIONS

— such as the hierarchization of operators according to the region to be served, without the need for technical field intervention to support it. This solution is very suitable, for example, for the buyers market, which may offer PoS machines to retailers, without having to buy chips from different operators.

In 2023, other solutions were added to the portfolio: Managed Services TBNNet, telecommunications network management outsourcing services; and Network Consulting TBNNet, customized assessment for telecom networks focused on cost reduction, technological evolution, and operational efficiency.

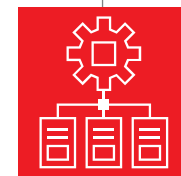
Check out the list of solutions below. ■

Interconnected services

Understand how the company's solutions strengthen the ability to conduct business, without interruptions

LinkBooster TBNNet

4G or 5G dual chip connectivity solution, with selection of the two best signal coverages in the region. Instantly and imperceptibly, it guarantees the automatic transition between the two operators, ensuring that the customer is not left without communication. Installation is carried out, on average, in two working days.

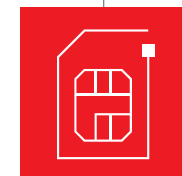


BetterWAN TBNNet

SD-WAN solution that improves data traffic control capacity, generating a secure and resilient virtual layer for interconnection between a company's data centers and between headquarters and branches, wherever they are. It allows the reduction of costs and improvement in performance and security.

Chip Multi TBNNet

Single chip for M2M (machine to machine) communication with multiple operators, providing data connection anywhere with a cellular signal, high availability, centralized management, simplicity, and restricted communication for end-to-end security.

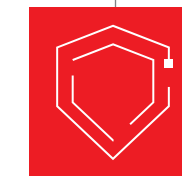


Wi-Fi Hub TBNNet

Wi-Fi Hotspot solution that allows commercial establishments, in areas of interest, to provide convenience and encourage customers to register, in a personalized welcome portal, which may be used to promote marketing campaigns for monetization. The service allows a company to learn more about the public's profile and habits.

SmartSecurity TBNNet

Automated management of CCTV image monitoring with the option of autonomous analytics. Support to the security team in preventing losses and accidents, highlighting suspicious behavior. Insights into customer data such as gender, assumed age group, higher traffic areas, and audience retention for targeted offers.



Networking Consulting TBNNet

Networking consulting solution that assesses all points of the company's infrastructure, focusing on operational efficiency and return on investment, with the best options aligned with the business. Analyzes and implements custom-made actions, ensuring that the network is optimized to meet current and future demands.

Managed Services TBNNet

The outsourcing solution puts TBNNet's expertise at the service of customers for the management of networks and links using different technologies: LAN/WLAN networks and Wi-Fi Hotspot, SD-WAN, and CCTV solutions, including activation, monitoring, operation, maintenance, and field services.





Electric armored car: zero greenhouse gas emission

#image description: Two security guards in uniform, combat boots, and black cap, armed, guard a vehicle with the TB Forte logo and the inscription "carro-forte 100% elétrico" (100% electric armored car) that has the door open

Security with technology and sustainability

Specialist in logistics and cash processing, TB Forte offers solutions that promote efficiency and reduce risks for retail and the financial sector

CASH IN TRANSIT SOLUTIONS

If a person blinks ten consecutive times, the action will take, on average, one second. It is in this span of time that the automated counting machines acquired by TBForte in 2023 count 33 notes. A security and cash in transit company belonging to the TecBan Group, founded 15 years ago, TBForte imported machines from Germany for classifying, separating, and counting notes, an operation known as “cash processing”. Each piece of equipment, 9 meters long, has 16 modules for sorting, strapping, and forming thousands and two LDM (Large Delivery Module) outputs with the capacity to group up to 3,000 single notes (without strap), placed directly in the cassette, device that supplies the ATM. Quick organization and control.

The company, like all others that are part of the TecBan Group, offers custom-made solutions to customers from the most varied sectors. Launched in 2022 to increase security and optimize retail processes, the *Cofre Inteligente Multi CNPJ* has been constantly improved. The tool allows up to 99 retailers to make deposits, with their own login and password, on the same device, in addition to controlling the flow of cash received by the establishment and its branches, identifying supposedly fake



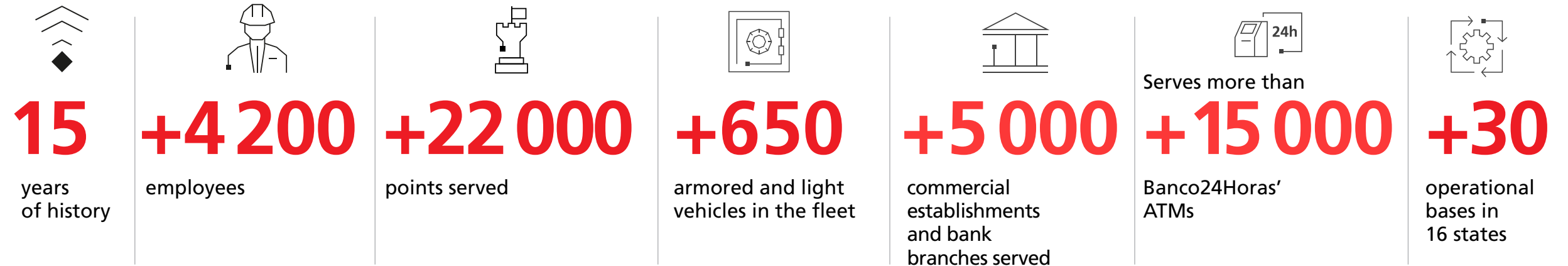
Smart Safe: the equipment has safety features

#image description:
A man in a suit stands in front of the equipment. With one hand, he holds notes and, with the other, types on the device's screen.

CASH IN TRANSIT SOLUTIONS

Wide reach

Service structure with national reach



notes, reducing failures and human errors, and providing transparency to the process. Among other features, the systems used enable daily remote monitoring and the crediting of coins to a checking account before collection from the safe. When the service is installed in shopping centers with several establishments, such as the Catarina Fashion Outlet in 2023, everyone benefits from the optimization of hiring suppliers and the reduction in the need for special times for collecting cash.

TBForte also develops solutions for companies in specific segments, such as the *Cofre Inteligente Master*, created to serve the beverage distribution sector. For the transport sector, *Cofre Inteligente Mobilidade Urbana* was developed, which allows drivers and ticket sellers to render accounts automatically.

Innovation is not limited to the constant search for products and services. In 2022, the company adopted the first 100% electric armored car. In 2023, it included the second vehicle with the same technology, 100% electric since its conception. In addition to zero emissions of greenhouse gases (GHG), like traditional diesel models, the vehicle has lower maintenance costs, and, in the City of São Paulo, is not subject to circulation restrictions. Also in 2023, it adopted another sustainable model in its fleet: it is an armored car with photovoltaic panels on the roof, which capture solar energy and use it to power the vehicle's air conditioning system. This ensures that the engine remains off during stops. Thus, the vehicle also reduces fuel consumption and pollutant emissions. Find out more about the initiative on page 57. ■



Infrastructure for all works

From civil works to the lease of self-service equipment: a portfolio of end-to-end solutions from Serviços Integrados TecBan

New life:
employee works on
renovating an ATM

*#image description:
Sparks produced by
a blowtorch spread
throughout the room
as a man wearing
a protective mask,
apron, and gloves
repairs an ATM*

A recently created company, Serviços Integrados TecBan was organized in 2020 to offer solutions in management, maintenance, infrastructure, and logistics of self-service equipment. Despite the short time since its organization as a company, the business unit has accumulated over 40 years of experience in the market. At first, Serviços Integrados TecBan was created to serve Banco24Horas, gained its independence, and, today, has a portfolio of customers from different sectors: financial, retail, entertainment, health, self-service, among others.

The business unit offers more than 15 solutions on management, logistics, transportation, storage, civil works, field service, revi-

MAINTENANCE AND INFRASTRUCTURE SOLUTIONS

talization, engineering projects, sustainable disposal, and support solutions at all stages of self-service equipment lease. These are customizable products that help companies and institutions improve processes, reduce costs, and boost their performance.

In 2023, Serviços Integrados TecBan's portfolio grew with the arrival of the Self Check-in equipment lease solution - ideal for hotels, fast-food restaurants, and clothing retailers, for example, that need to serve a large volume of people — and Self Checkout, which allows consumers to pay for their purchases autonomously, a modality that is becoming common in supermarkets. Machine lease already includes design, installation, logistics, management, and preventive or corrective maintenance. All this with a focus on

Solid structure

To offer its portfolio of solutions, Serviços Integrados TecBan has:



+600

technicians and field operators



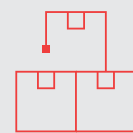
12

parts repair laboratories



12

equipment revitalization centers



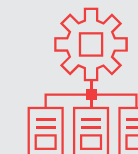
17

advanced logistics stations



18

laboratories for specific projects



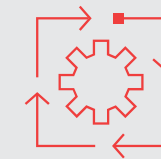
20

distribution centers



28

operational units



+14 000

pallet positions in its Distribution Centers spread across Brazil

modernizing the store with low investment, reducing queues, and increasing productivity.

Each year, the business unit, with the revitalization service, which allows optimizing the useful life of customers' assets and reducing the disposal of materials, repairs more than 4,000 pieces of equipment, on average. In addition, it takes care of the entire process, from end to end, of installing and uninstalling equipment (transport, storage, infrastructure works for installation and activation, etc.). Finally, it can dispose of the customers' assets, promoting the correct disposal of materials (more than 99% of discarded materials are destined for recycling or reprocessing), with all required environmental certifications, and also take charge of reusing pieces and parts and removing brand signs. ■

Results and strategies

Chapter

FINANCIAL RESULTS

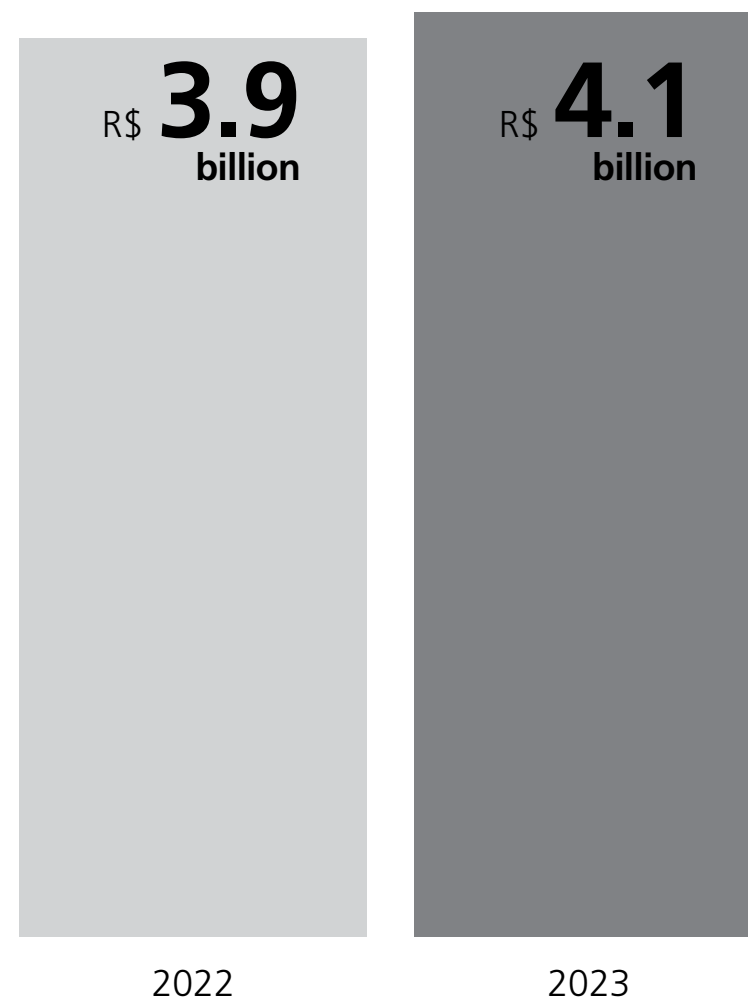
Solid growth

TecBan's performance in 2023 was marked by rising revenue, contributions to innovation, and expansion of the service portfolio

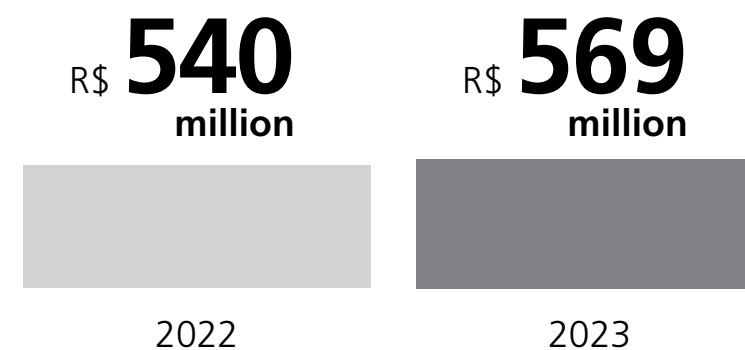
The evolution of the TecBan business

Consolidated group data in 2022 and 2023

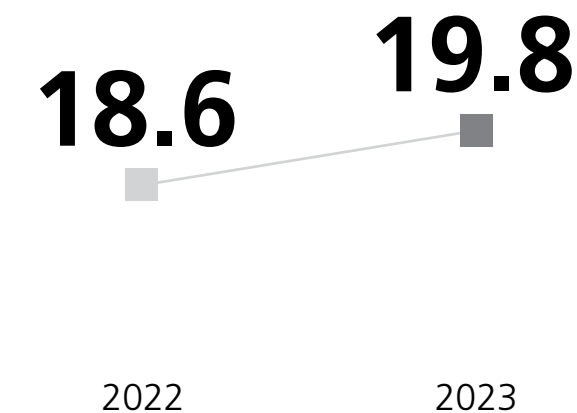
Gross revenue



Ebitda



Ebitda Margin (%)



Net Debt/ Ebitda (%)



Despite the challenging scenario for the country's economy, in 2023 the TecBan Group progressed compared to the previous year. Gross revenue was R\$ 4.1 billion, a growth of 2.8%. The operational cash generation — of R\$ 678.5 million — enabled the organization to develop an ecosystem of services and solutions that places customers at the center of decisions.

Ebitda (earnings before interest, taxes, depreciation and amortization) reached R\$ 569 million, an increase of 5.4% compared to 2022 — an important indicator of financial sustainability. Leverage closed the year at 1.8 (in the net debt to EBITDA ratio), which indicates a level of debt compatible with the capacity to generate operating profit.

Banco24Horas, the group's main busi-

FINANCIAL RESULTS

ness, ended 2023 with 1.5 billion transactions and gross revenue of R\$ 2.9 billion, a slight drop of 1.9% compared to the previous year. On the other hand, sharing the Banco24Horas platform allowed us to promote strategic partnerships, which resulted in gross revenue of R\$ 771.2 million with the associate network, a growth of 1.1 percentage points in the annual comparison.

One of TecBan's biggest financial highlights in 2023 was the diversification of revenues, one of the group's strate-

gic priorities. In the year, revenue from services that go beyond Banco24Horas grew 15.8%, totaling R\$ 441.5 million. This category includes billing with TBForte, Serviços Integrados TecBan, TBNet, ATMManager, +Varejo Banco24Horas and Mídia Banco24Horas.

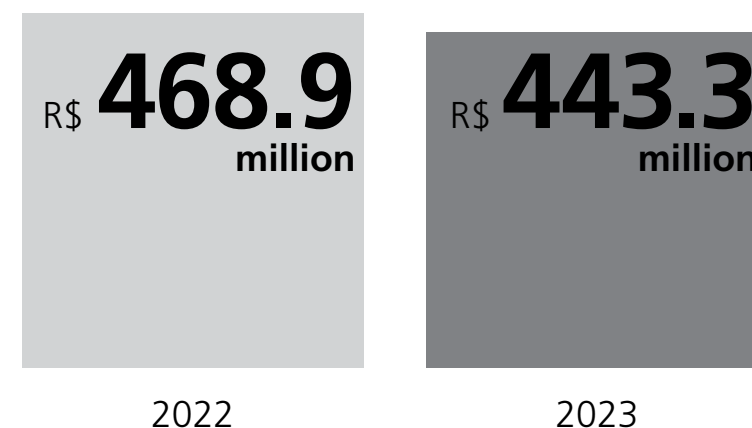
In 2023, the group invested R\$ 443.2 million in supporting the business to further strengthen its infrastructure and consolidate its position as a driver of innovation in the self-service ecosystem.■

Revenue diversification was one of the highlights of 2023. TBNet, TBForte, Serviços Integrados TecBan, +Varejo Banco24Horas and Mídia Banco24Horas had revenues of R\$ 441.5 million.

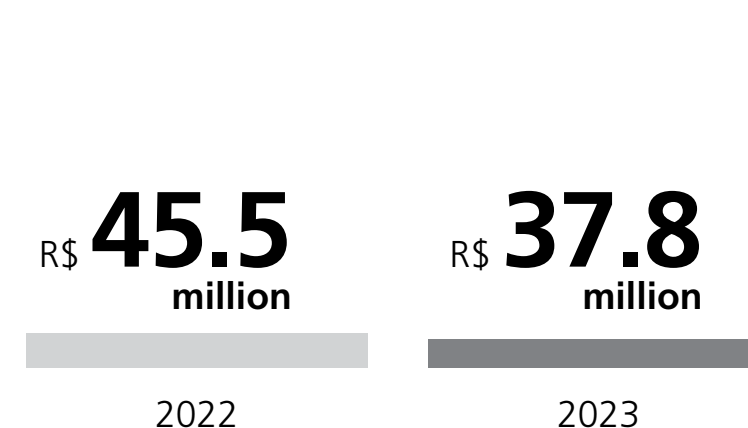
Financial health

Other results worth highlighting

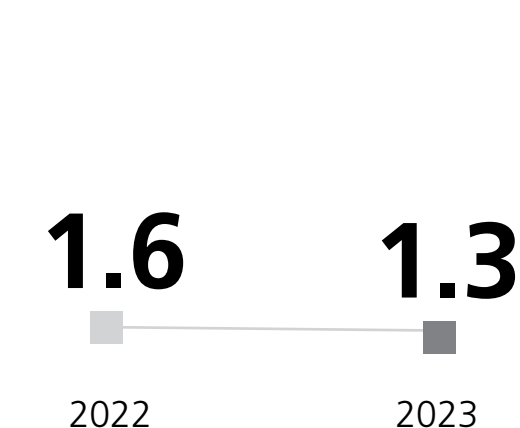
Investments



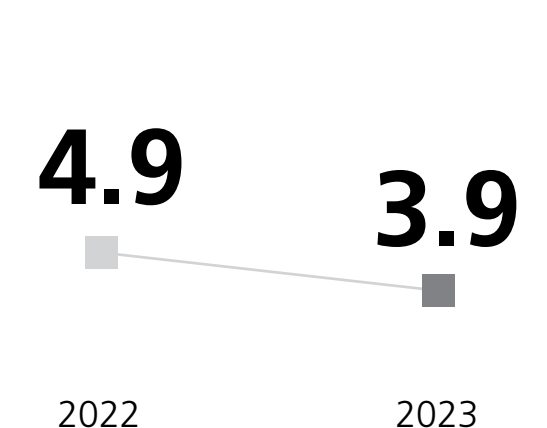
Net income



Net Margin (%)



Return on equity (ROE) (%)





The function of including

ATM with assistance for people with hearing impairment and integration platform are innovations from TechLab and HubDigital

The year 2023 was one of great progress for TechLab, TecBan's technology laboratory. Over the period, six MVEs (minimum viable experiences) were developed — as the strategy of offering a basic but valuable experience to users is called, with a minimum of features to quickly validate and improve a product or service. The initiatives developed in 2023 included the investment in the mobile channel, which resulted in an application that is being tested to take out loans, promote media from commercial establishments that have ATMs, send messages to users who are close to places where Banco24Horas is available, collaborate with customers through gamification and use artificial intelligence to answer questions about services and locations.

The new service for people with hearing impairments and deaf people at ATMs

#image description: A female customer is standing in front of a pedestal, with the logo of Banco24Horas, which supports a tablet. On the equipment screen, there is an employee from TecBan. Both people use sign language to communicate

TECHNOLOGY, INNOVATION, AND SECURITY

TechLab is made up of a multidisciplinary team that combines expertise from different areas, from information technology to business. Another project developed in the laboratory is testing a proof of concept of the first ATM capable of enabling humanized service using Libras (Brazilian Sign Language) for people with hearing impairment and deaf people in Brazil. Assistance is provided via videoconference, with a totem installed next to the ATM, which has a tablet equipped with a high-resolution camera. The functionality proves one of the potentials of 5G technology, with high-quality video transmission without interruptions.

Investing in technology has been the basis of TecBan's activities since the group was born, more than four decades ago. The constant development of innovative products, aligned with current demands and future trends for the financial market, is crucial for the sector. And it depends on partnerships, which is encouraged by HubDigital — a platform created by TecBan to accelerate the integration of fintechs, digital banks, and social banks into Banco24Horas. Through HubDigital, these institutions gain national reach to offer their customers financial services, such as balance and statement consulta-

tion, cash deposits, withdrawals with or without a card, which can be carried out via QR Code or using a token code. Since the launch of the platform in 2019, institutions connected to Banco24Horas through HubDigital have

carried out more than 84 million transactions.

OUR CORPORATE VENTURE BUILDER

Created in 2022, in partnership with startup developer FCJ, ATMosfera is a TecBan's Corporate Ventures Builder (CVC)

The ATMosfera Ventures home page, where startups can register

#image description: A silver laptop is open. On the screen, in addition to the ATMosfera Ventures logo, in blue, a fraction of the Earth's globe appears surrounded by a layer of atmosphere. Over the image there is the text "We drive innovation through Startups and Partnerships." Below the phrase, there is a blue button that says "Register your startup"



program. The company offers assistance and support for the creation of nascent businesses, becoming a strategic partner through minority stakes.

In its first year of operation, the program established itself as a catalyst

TECHNOLOGY, INNOVATION, AND SECURITY

for transformation in the Brazilian financial ecosystem: added nine startups to its portfolio, including Cashforce (a supply chain finance platform), EuNerd (which acts as a marketplace for IT support services for companies), Evollo (which uses artificial intelligence, machine learning and data mining to data analysis) and Switch Pay (payment reconciliation platform).

During this period, ATMosfera Ventures interacted with more than 130 startups. The goal, by the end of 2027, is to co-create 30 scalable businesses, reinforcing TecBan's strategy of anticipating trends through partnerships with entrepreneurs who offer digital solu-

tions focused on retail and the financial market.

Since 2018, TecBan has had the New Platforms area, responsible for developing products and solutions that support the Company with innovations for various sectors: Tokenized Economy, Open Finance, Open Insurance, ATM Service Hub, Digital Solutions for retail and digital payment methods.

ALMOST 30 PATENTS IN TWO DECADES

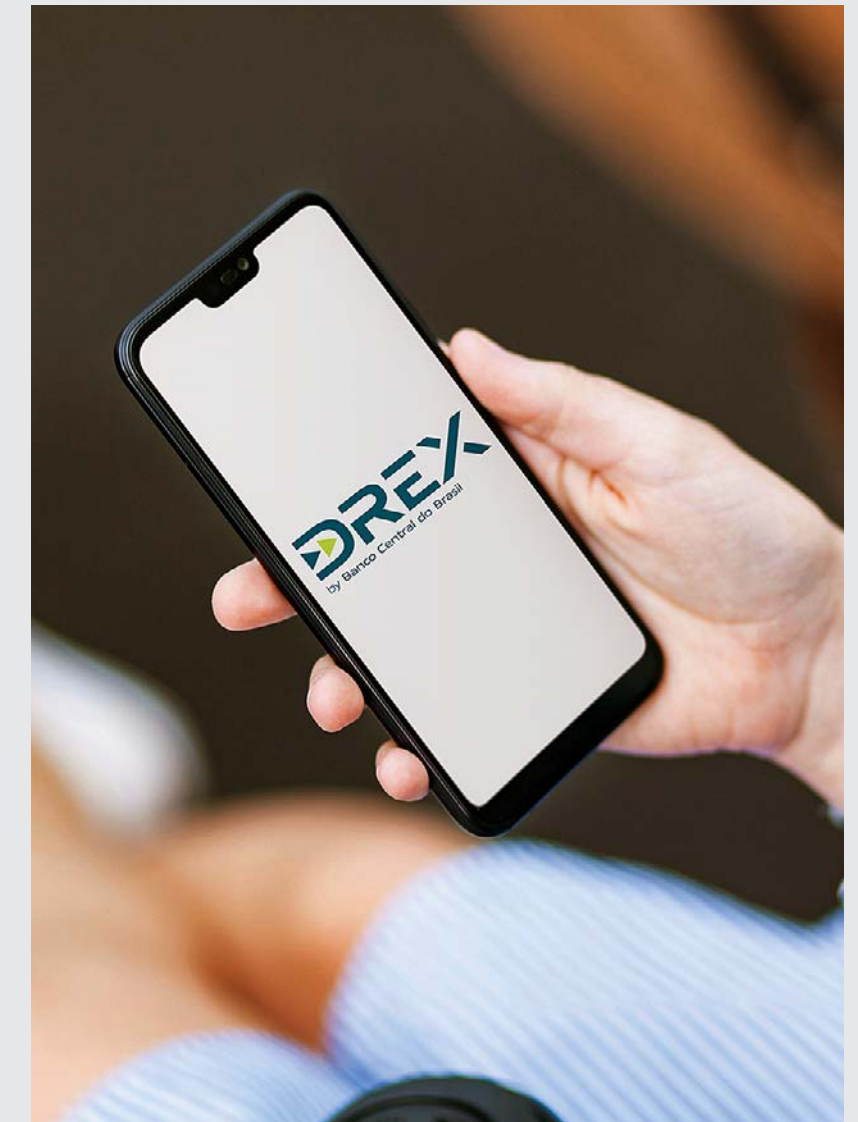
Security is a crucial issue when it comes to solutions for the financial sector. At TecBan, this is not just a priority, it permeates all of the group's operations. Over the past 41 years, a number of pioneering solutions have been developed

Drex's debut

TecBan leads the consortium of institutions working on the implementation of Brazil's official digital currency

In October 2023, TecBan participated in the first issuance and interbank transfer of Drex, Brazil's official virtual currency. Drex is an extension of banknotes transacted exclusively in the digital environment. TecBan leads the consortium formed by ten other institutions — AWS, Banco Arbi, Banco da Amazônia, ClearSale, CPQD, Dinamo, Foxbit Serviços, Ntokens, Parfin and Pinbank Brasil —, which are working on the pilot project to implement the digital currency.

The first transfers bring learning to institutions and allow them to improve security and experience, in addition to the integration between technologies and platforms, and facilitate the improvement of business models to meet the needs of institutions that will operate with Drex. Thanks to this new technology, it will be possible to speed up the purchase and



Drex: TecBan has a relevant role in implementing the new Brazilian digital currency

#image description: Cell phone screen with the Drex logo

sale processes of different products and services, such as real estate and vehicles, facilitating international payments — a decisive step towards modernizing the Brazilian financial system.

TECHNOLOGY, INNOVATION, AND SECURITY

with the aim of protecting customers. Among the innovations is the ink staining system, which renders banknotes useless in the event of an attack on ATMs — later a legal requirement in Brazil. This initiative resulted in a reduction in attacks on equipment of more than 60%.

At TecBan, security is based on four pillars: protection, prevention, incident response, and collaboration. To keep them firm, the group encourages constant innovation. Outcome: the registration of almost 30 patents in the last two decades, obtained with the work of an in-house team of researchers, specialists, and engineers. These are customized solutions,



aimed at mitigating risks. Experience in various security segments has allowed the company to accumulate know-how in different segments of physical, operational and cyber security areas.

The actions extend to protection against software tampering, installation of malware (malicious

software) and data leaks, in order to guarantee the integrity and confidentiality of transactions and operations. Seeking more security is a path without a finish line. The company is permanently connected to the main international trends in this area and is an active member of debates on the topic. ■

Complete service: performance in physical, operational and cyber security

#image description: An employee at a table with a notebook and two monitors in front of him; in the background, more than a dozen screens display images from surveillance cameras

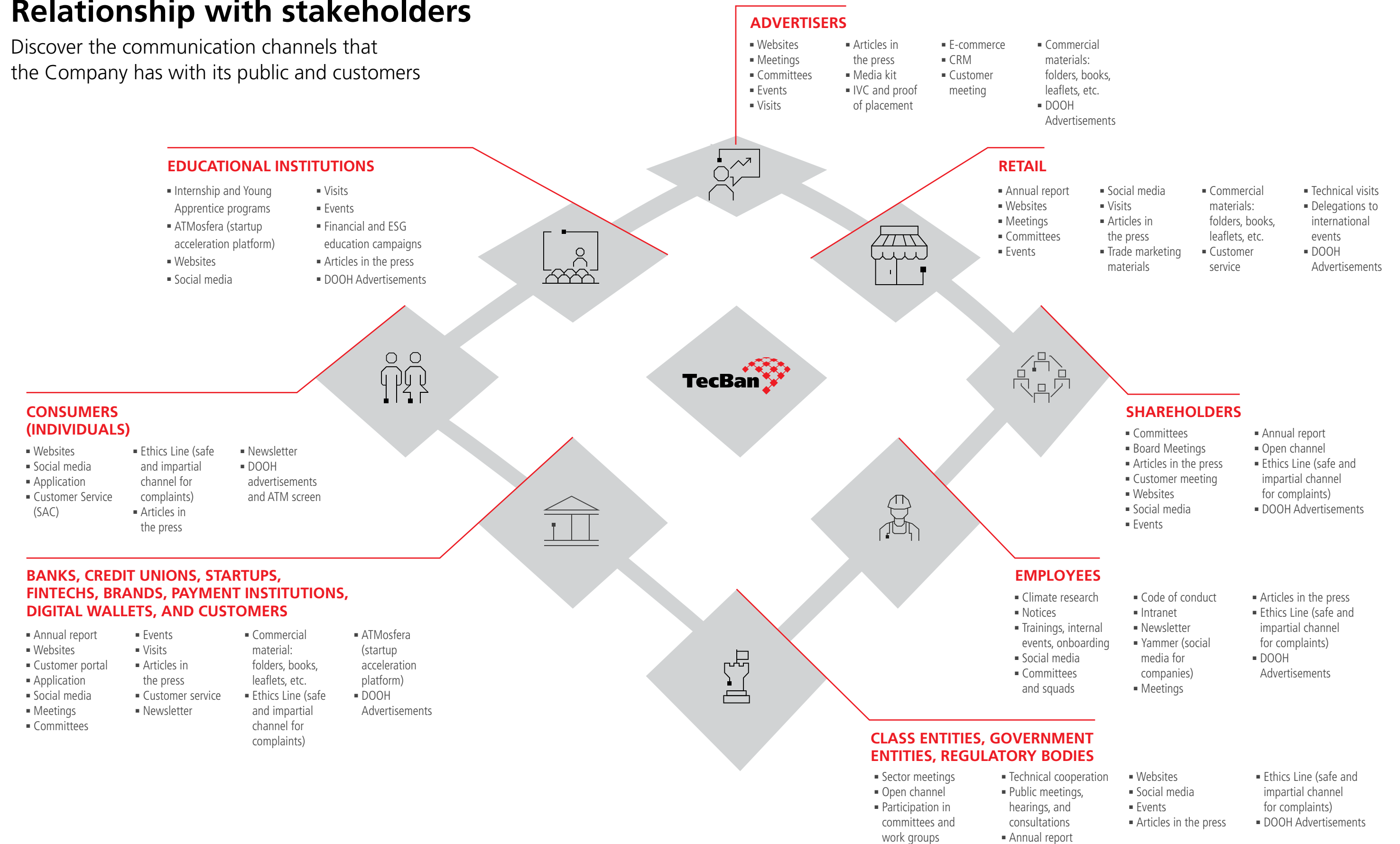
Relationship with stakeholders

Chapter

STAKEHOLDERS

Relationship with stakeholders

Discover the communication channels that the Company has with its public and customers



The customer at the center of the strategy

Surveys indicate a high level of satisfaction with TecBan services



Close to customers: Banco24Horas mobile solution in Campos do Jordão, in São Paulo

#image description: A group of people waits their turn to use the ATMs available in a truck, which reads "O Banco24Horas chega até você" (Banco24Horas comes to you)

In February 2023, TecBan changed the tool used to evaluate the voice channel. The Customer Satisfaction Score (CSAT) metric — that checks customer satisfaction with products, services, or experiences — replaced the Net Promoter Score (NPS) in the task. For

CUSTOMERS

a deeper analysis of the voice channel, the Company also started to adopt the Customer Effort Score (CES), a metric that evaluates the effort that the customer needs to make to use a product or service and interact with the company. NPS continues to be the metric that evaluates chatbot channel services, in addition to being used in corporate research, which has a block on service.

The results show that, among customers who use TecBan's voice channel services, the satisfaction level is 90%, according to the CSAT metric. The CES was 4.46, on a scale of 1 to 5 (where 1 represents a lot of effort and 5 represents little effort). Chat channels, automated or human, received a score of 3.88 at CES. ■

The results report

The scores achieved by the Company's customer service in 2023

Voice channels

Customer Satisfaction Score (CSAT)



(scale from 0% to 100%)

Customer Effort Score (CES)



(scale from 1 to 5, with 1 being a lot of effort and 5 being little effort)

Téo chatbot and human chat

Customer Effort Score (CES)



(scale from 1 to 5, with 1 being a lot of effort and 5 being little effort)

Net Promoter Score (NPS)*



(scale from -100 to 100, with -100 applying when all customers are detractors and 100 when maximum satisfaction is recorded.)

*Scale from -100 to 100, with -100 applying when all customers are detractors and 100 when maximum satisfaction is recorded.

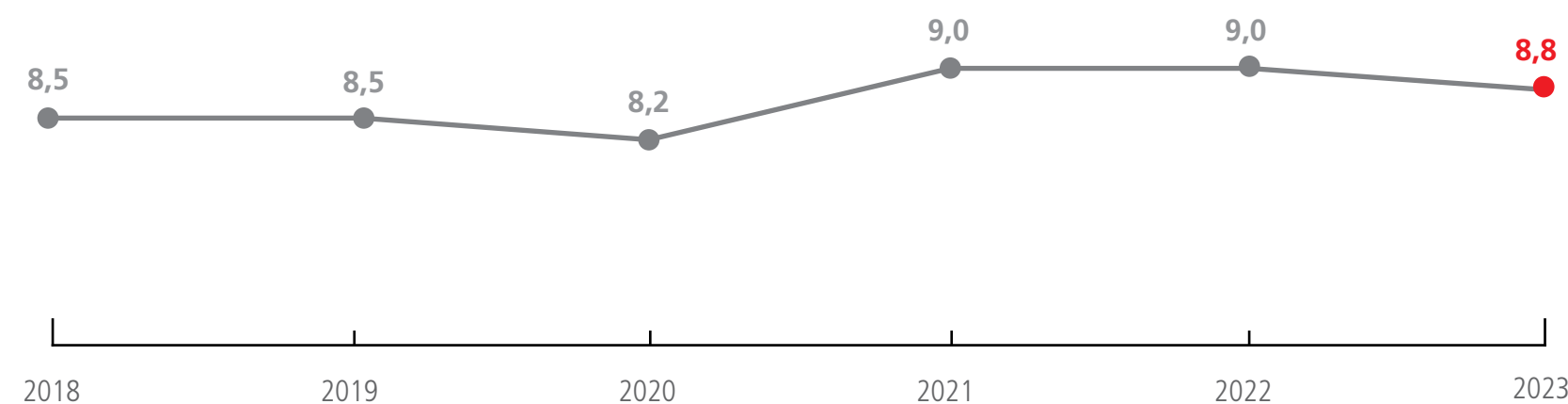
The result indicates:

NPS from 0 to 50: it is necessary to improve quality and customer relationships.

NPS from 51 to 75: there is already a certain quality in the products, but it needs to improve.

NPS from 76 to 100: it is the best possible result, that is, the level is excellent.

In general, satisfaction with TecBan has remained stable since 2021, according to the research with financial institutions with the NPS metric — weighted average each year*



* Meaning of the scores: dissatisfied (from 1 to 6), satisfied (7 and 8), completely satisfied (9 and 10).

Contact us

The different communication channels that TecBan offers its stakeholders

- WhatsApp for commercial establishments
- Téo – virtual assistant
- Chat with human support
- Customer service
- Commercial establishment service
- Bank service
- Support for people with hearing impairment
- Pix Saque Service
- How am I driving?

RESEARCH ON FINANCIAL SERVICES

Between the physical and the digital

Research carried out by the Datafolha Institute, contracted by TecBan, reveals that Brazilians have embraced digital financial services without giving up operating with cash

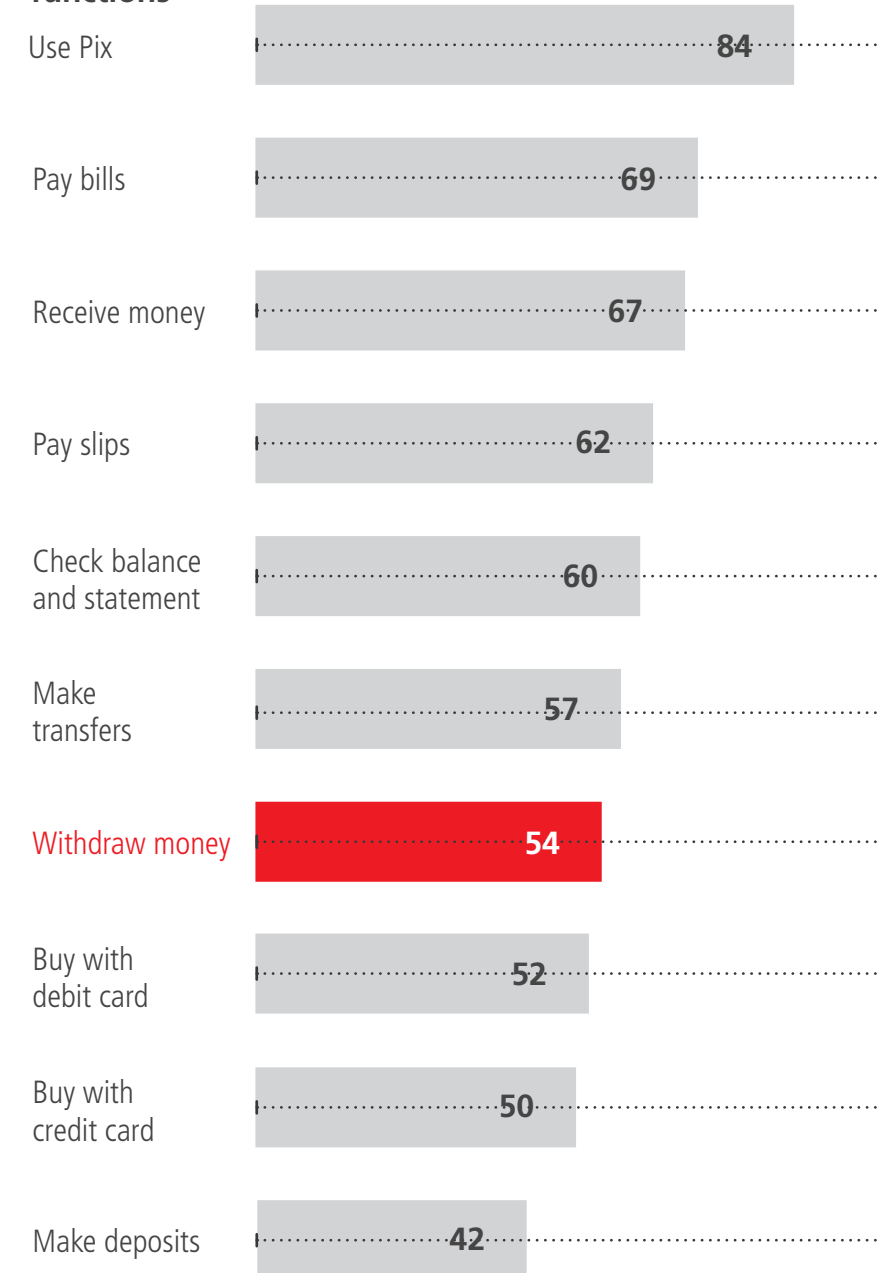
In Brazil, 95% of the adult population connected to the internet has a bank account. How do these people relate to financial institutions and services? A survey contracted by TecBan and carried out by the Datafolha Institute, with a sample of 1,519 adults from all regions of the country, reveals that, even with technological innovations, Brazilians maintain a deep daily bond with cash. Among transactions involving physical money, withdrawal is the most frequent. According to the data collected, 54% — or the equivalent to 72.7 million people — carry out this transaction on a daily basis.

Here are more details about Brazilians' relationship habits with financial institutions and services.

The 10 most frequent transactions*

In October 2023, more than half of Brazilians (54%) stated that withdrawing money was one of the most carried out financial transactions (%)

Most used functions**

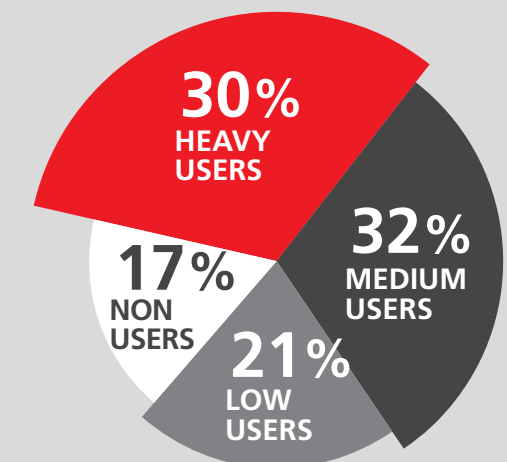


Among those interviewed, 37% say they use internet banking services and 25% make investments

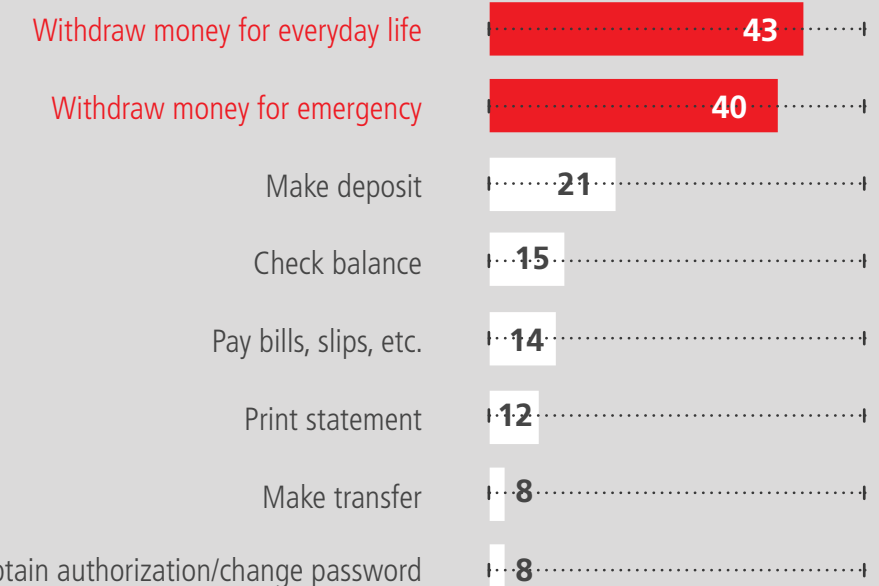
* The proportion refers to the number of inhabitants of the country considered by PNAD/Census 2022 – 152.2 million people – and used in the research; ** The survey estimates a maximum margin of error of 3 percentage points

The relevance of ATMs

Heavy users use ATMs more than once a month. Medium users, once a month. The rest use it less or not at all.



Reasons that lead Brazilians to use the service (%)



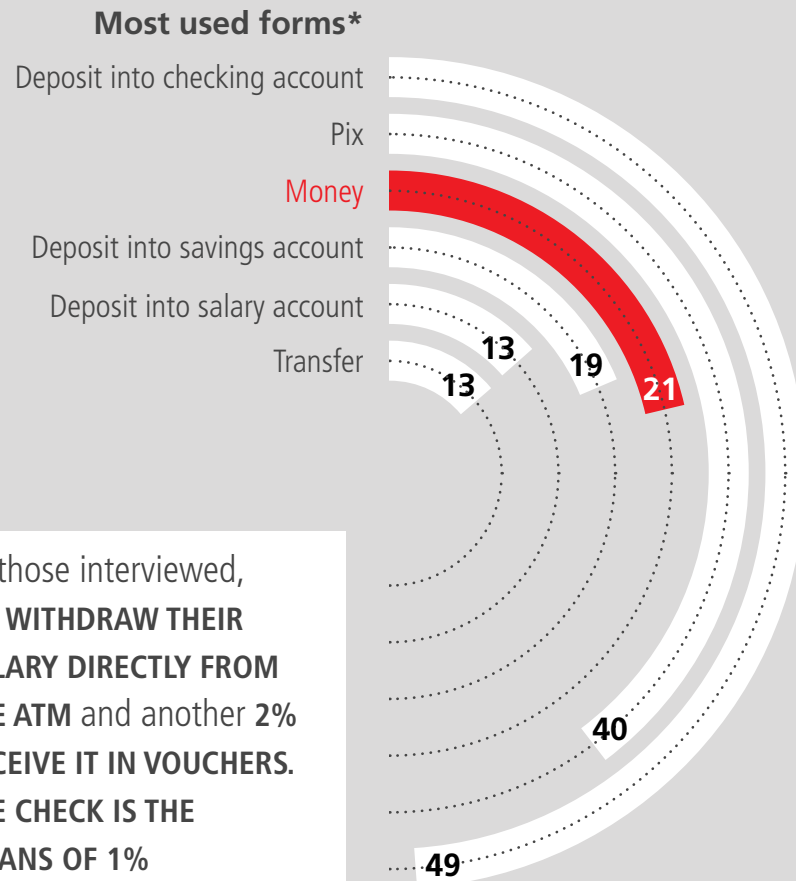
Other reasons raised by people who use ATMs ARE: RECEIVE MONEY AND MAKE DEPOSITS, MAINLY TO HELP RELATIVES FINANCIALLY (6%), top up cell phones (4%), share data with Open Finance (2%), and buy gift cards (1%)



RESEARCH ON FINANCIAL SERVICES

Cash on hand

Two in ten Brazilians who have a source of income usually receive it in cash or directly from the ATM(%)

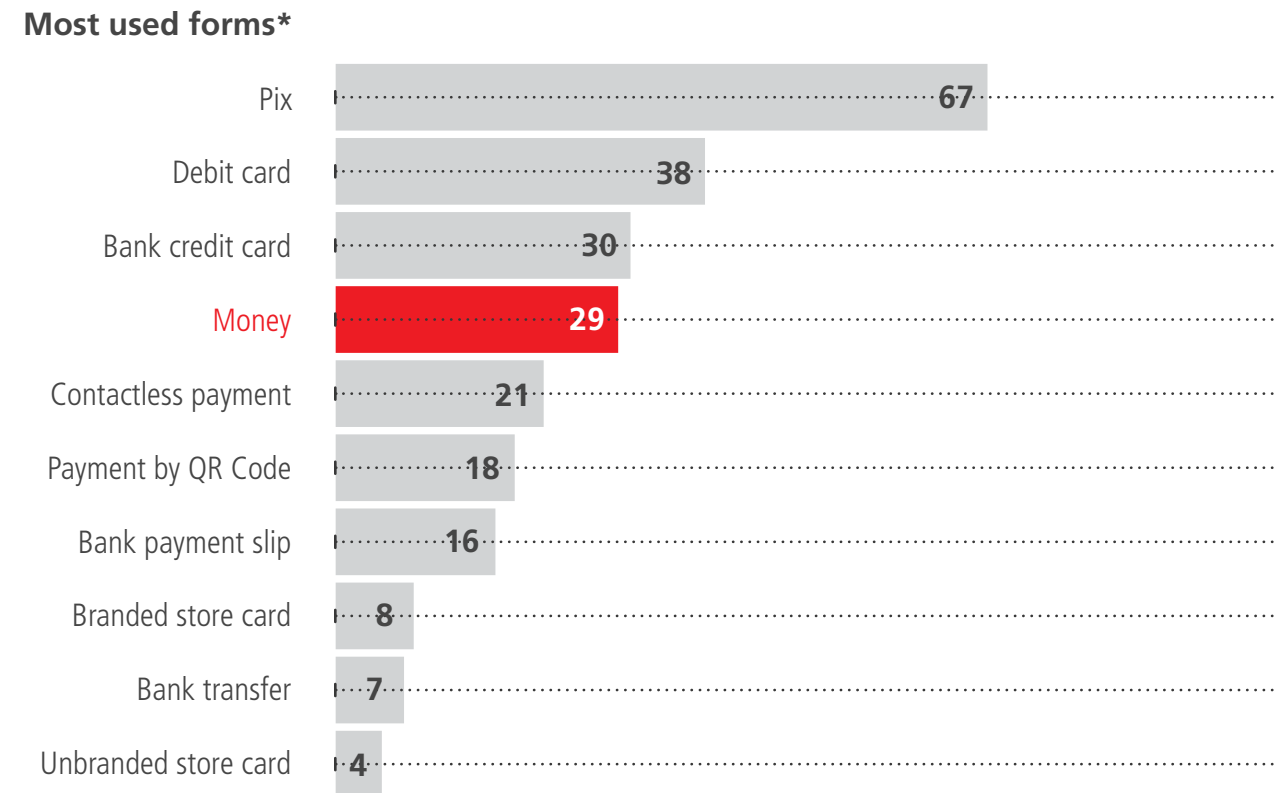


Of those interviewed, **2% WITHDRAW THEIR SALARY DIRECTLY FROM THE ATM** and another **2% RECEIVE IT IN VOUCHERS. THE CHECK IS THE MEANS OF 1%**

*In August 2022

How do they pay for what they buy?

Cash appears tied with credit cards among the main forms of payment used on a daily basis (%)



*In August 2022

Why do many Brazilians use cash as a means of payment?



Feeling safer leaving **ONLY WITH THE AMOUNT CORRESPONDING TO WHAT YOU INTEND TO SPEND** at the moment is the reason raised by 6% of those who use cash on a daily basis

*In October 2023



The smartphone became a wallet

The research reveals that **95%** of adults with bank accounts have smartphones. Of these, **85%** say they are more afraid of their cell phone being stolen than their wallet

78%

use their cell phones to carry out financial transactions

76%

access bank applications

50%

access bank websites

*In August 2022

Brazilians with a source of income usually receive it in cash or directly at an ATM

#image description: a man in a blue shirt types on the keyboard of a Banco24Horas ATM





RESEARCH ON OPEN FINANCE

Increasingly confident

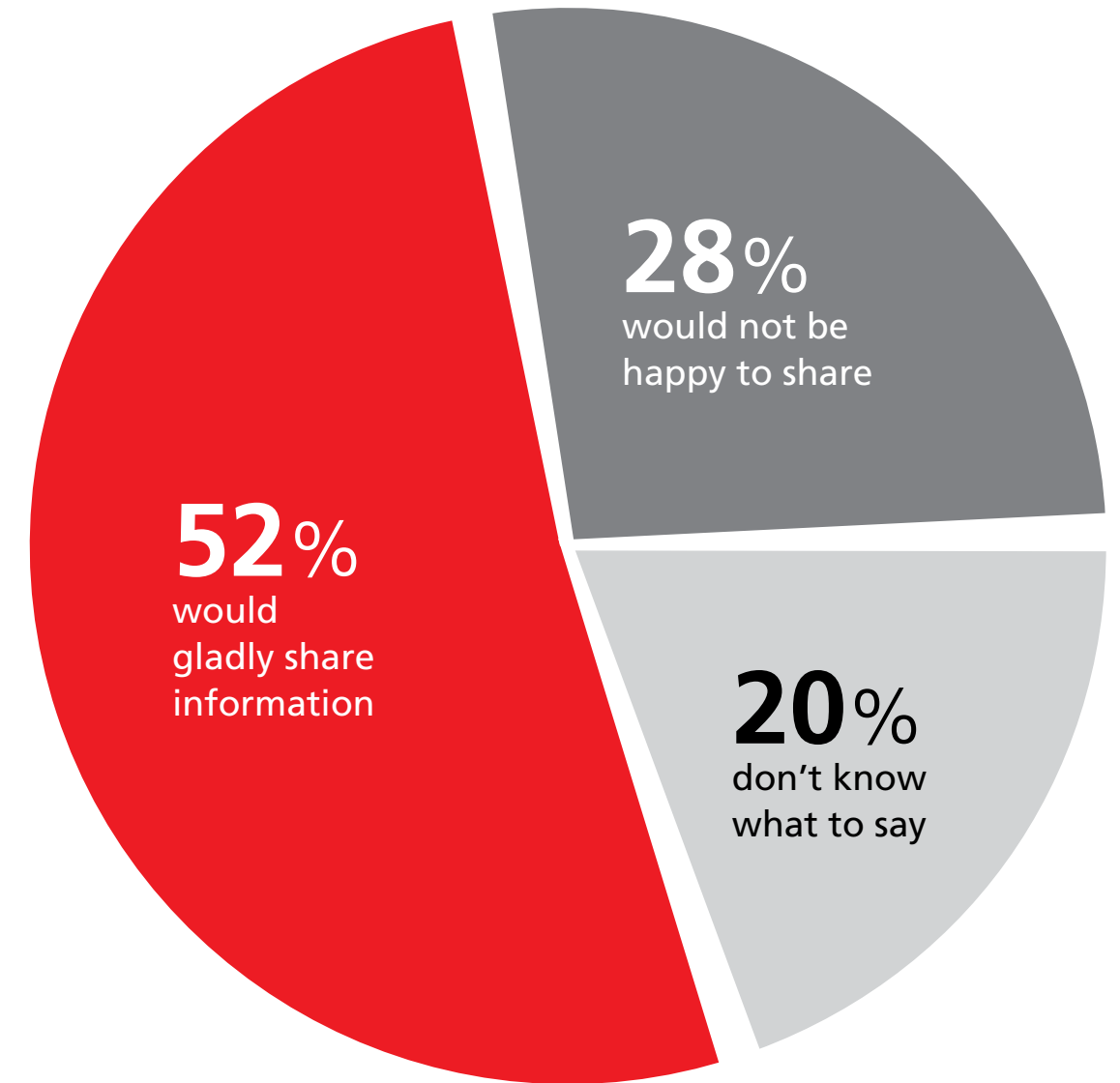
Study reveals increased approval for Open Finance and that the use of ATMs surpasses internet access

In 2023, TecBan contracted the Ipsos Institute to update a survey carried out in 2021 to analyze habits, perceptions, and feelings of Brazilian consumers in relation to financial products and Open Finance — data sharing through the integration of systems between financial institutions, fintechs, and other market players..

The survey shows a growth in trust in the open system: the part of the population willing to share their financial data to obtain better services rose from 40% in 2021 to 52% in 2023. Another highlight is the relevance of ATMs among adults with bank accounts, even with the emergence of new digital technologies. This indicates that media convergence may be the way to generate new business opportunities for institutions that participate in Open Finance.

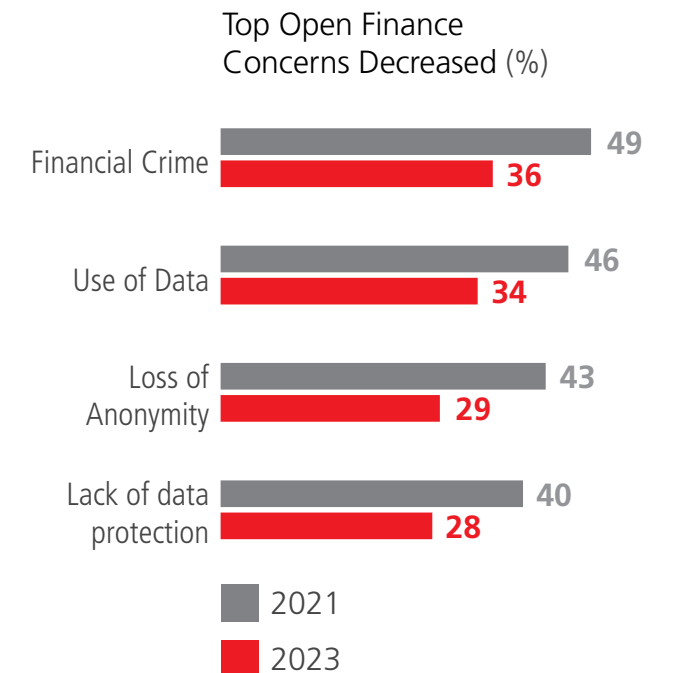
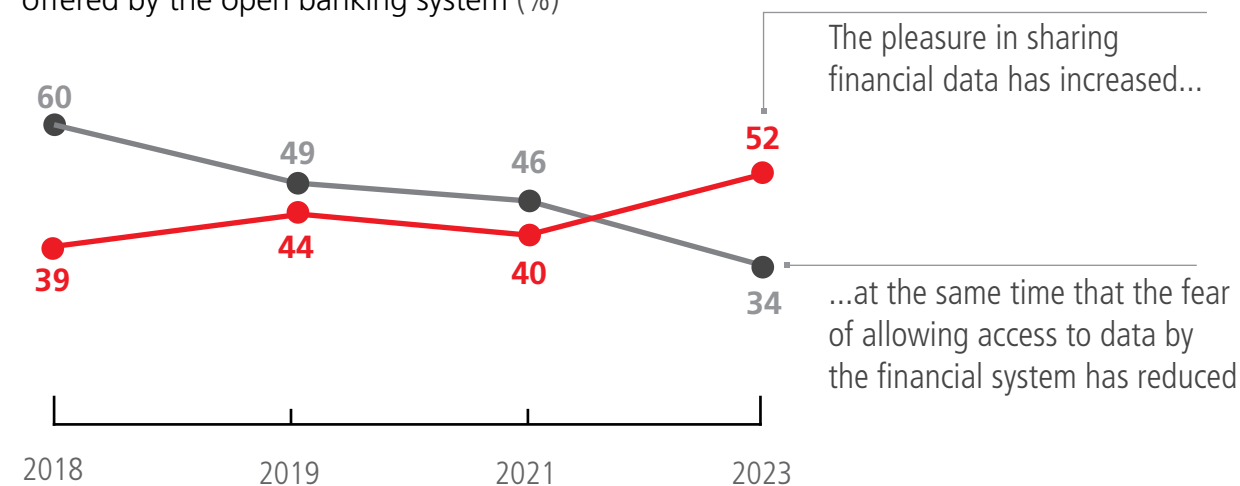
Interest in the open banking system

To have access to customized offers and services, more than half of people with bank accounts would allow access to their data by institutions other than those with which they have an account



The evolution of trust

Over the last five years, resistance to Open Finance has given way to the convenience of the advantages offered by the open banking system (%)

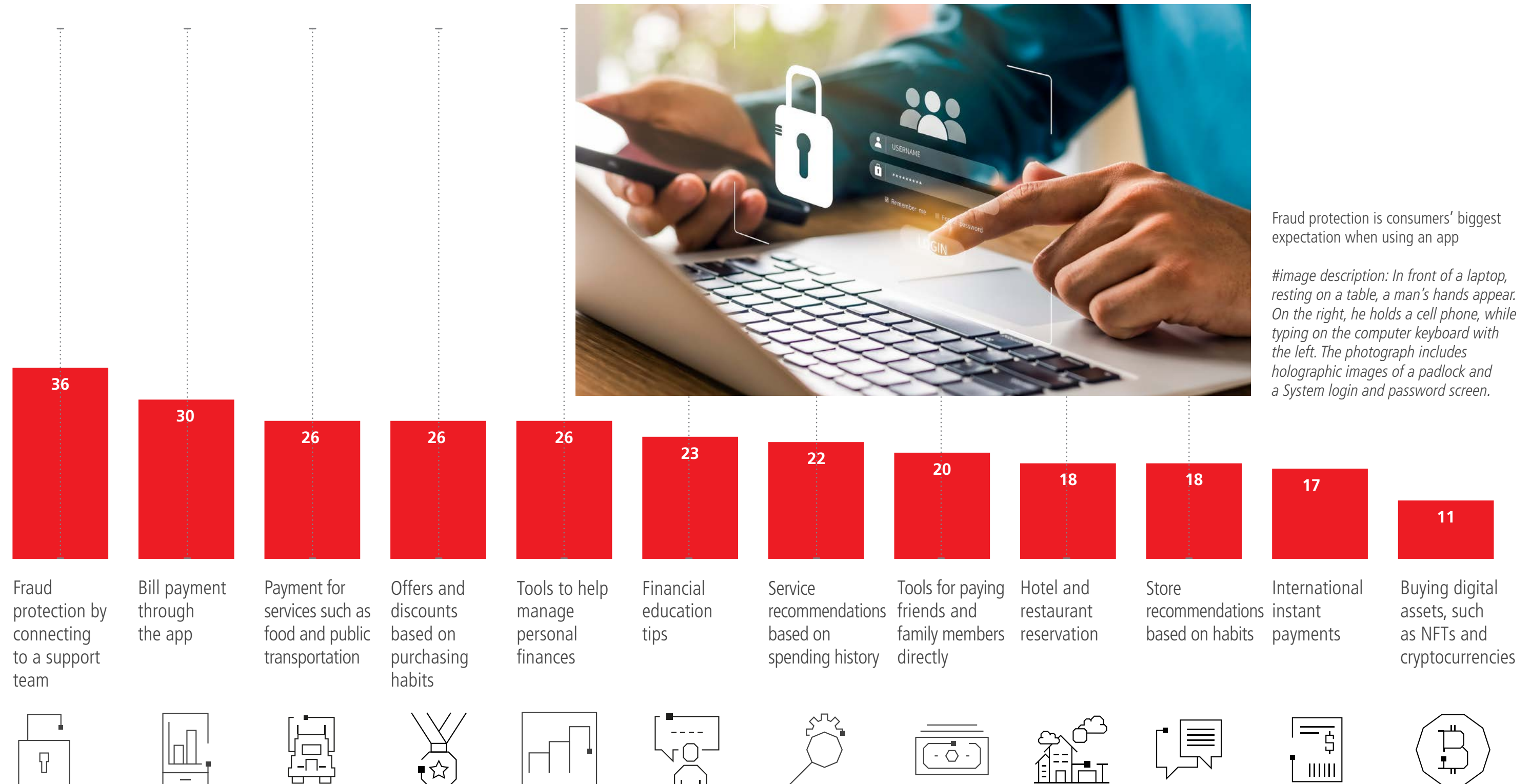


The 2023 survey was carried out through 1,000 online interviews, from May 18 to 26, with adults with bank accounts and internet access from classes A, B, and C from all regions of Brazil.

RESEARCH ON OPEN FINANCE

What consumers expect from an app

Security tops the priorities, but there is also interest in features that help solve everyday problems (%)



RESEARCH ON OPEN FINANCE

Much more than the account

What are the other financial products that Brazilians have (%)



Debit and credit cards are the financial products that Brazilians with bank accounts most have

#image description: A woman's hand inserts an orange credit card into an ATM

Commitment to the Planet

Chapter



The ESG journey

Multidisciplinary work group responsible for carrying out actions in accordance with the UN objectives in the Environmental, Social, and Governance sphere

Serviços Integrados TecBan: unit that works to restore equipment, which saves resources

#image description: employee wearing a uniform and helmet handles load handling equipment in a distribution center

ESG STRATEGY

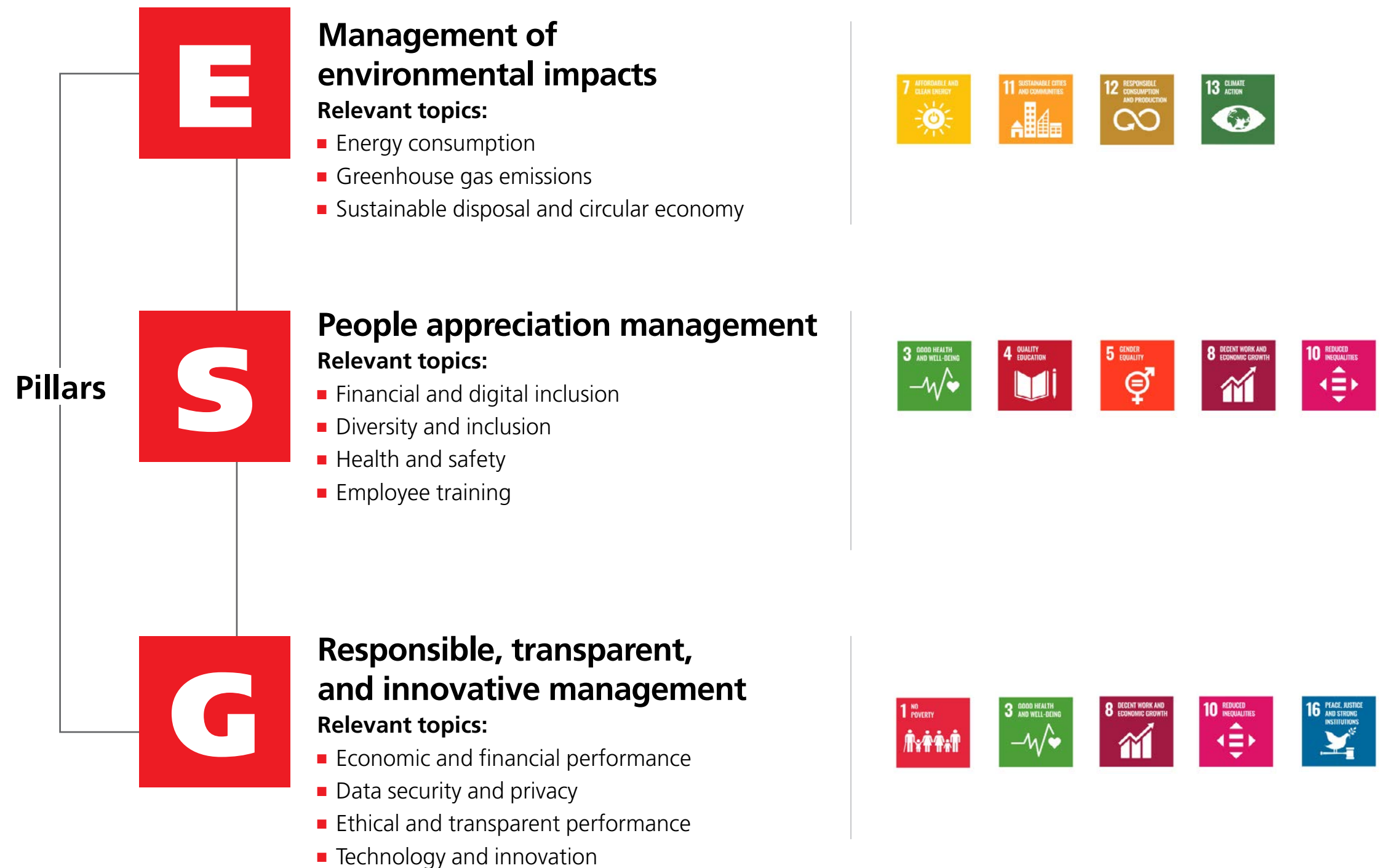
The marathon is a unique sport that demands from runners something beyond physical conditioning and mental and emotional balance. It demands discipline. Every step and every effort, along the more than 42 kilometers of the route, needs to be calculated until the finish line. This is similar to corporate sustainability: it is a continuous and long-term work for a greater goal.

FIRST STEP

In 2021, TecBan hired the consultancy company PwC to provide a diagnosis of the maturity of the group's business units in relation to environmental, social, and corporate responsibility matters. The

TecBan's relevant topics

The ongoing actions are aligned with the UN Sustainable Development Goals (SDGs)



ESG STRATEGY

How the topic has progressed in recent years

TecBan Group's ESG program implementation started in 2021

	2021	2022	2023	2024
PHASE 1				
Diagnosis		PHASE 2		
<ul style="list-style-type: none"> Interviews Understanding the processes Identification of ESG initiatives 				
Assessment / benchmarking and recommendations		PHASE 3		
<ul style="list-style-type: none"> Assessment of initiatives and documents Maturity level classification Benchmark for each segment Recommendations 		Communication / training		
		<ul style="list-style-type: none"> Promoting the ESG topic in internal communication Webinar on the ESG topic with the attendance of more than 1,100 employees 		
			PHASE 4	
			Squad performance	
			<ul style="list-style-type: none"> More than 40 deliveries in six sprints Process maturation Communication and ESG indicators Interviews with officers 	
				PHASE 5
				Materiality
				<ul style="list-style-type: none"> Materiality and Risk Matrix ESG Indicators ESG Goals

work was completed in 2022 and highlighted opportunities for progress in relevant environmental (energy, emissions, and waste management), social (financial and digital inclusion, diversity and inclusion, employee health, safety, and training), and governance (economic-financial performance, data security and privacy, ethical and transparent performance, and technology and innovation) topics.

Since then, a multidisciplinary squad made up of Company employees has been dedicated to the task of structuring and implementing a corporate ESG program. The objective is to preserve and expand actions and measures already taken by companies

ESG STRATEGY

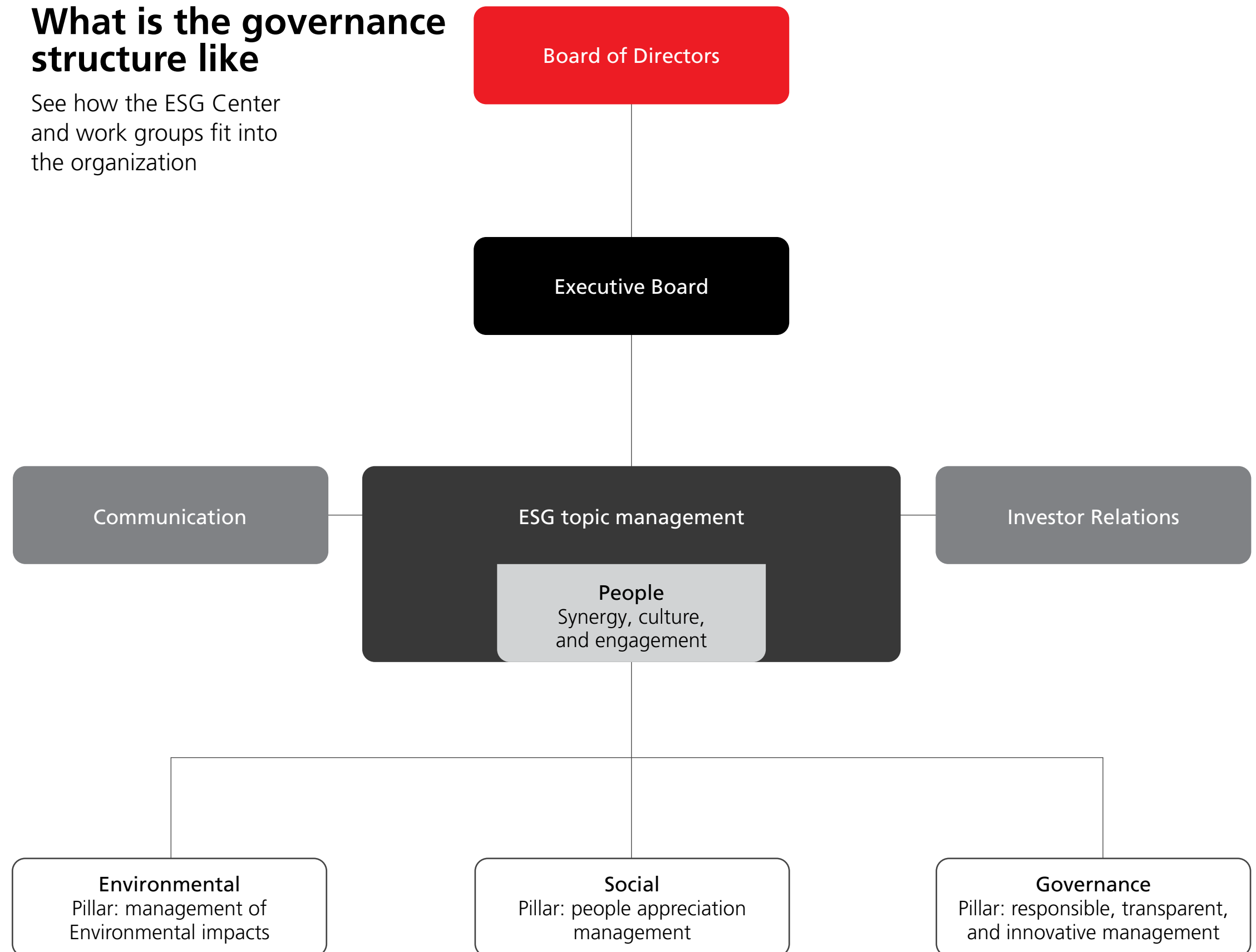
in these three areas.

In 2023, the group made more than 40 deliveries, resulting from six work sprints. It also matured processes, communicated its actions, and interviewed officers of companies that are part of the TecBan Group. All of this is monitored by the ESG Center, whose mission is to facilitate the approval of strategies with the executive board.

For 2024, following best market practices, the plan is to revisit the relevant topics indicated by the consultancy company through a double materiality process. ■

What is the governance structure like

See how the ESG Center and work groups fit into the organization



Environmental

Chapter

How to stop pollutant emissions



TecBan rose two levels, ranking “B” in the Carbon Disclosure Project, which aims to build and accelerate collaborative actions to mitigate the impacts of climate change

At the forefront: the new TBForTE armored car with solar energy

#image description: An armored car with photovoltaic panels on the roof is parked in an open-air parking lot. The TBForTE logo appears on the side and hood of the vehicle

ENVIRONMENTAL

The efforts to curb climate change requires speed and scale. Innovative initiatives to reduce greenhouse gas (GHG) emissions and preserve natural resources have emerged around the world, many of them led by the private sector.

TecBan follows this movement and participates in it with a series of projects to reduce the Company's emissions in all scopes. Based on the principles of the "5Rs" — refuse, rethink, reduce, reuse, and recycle — the projects focus on conscious energy consumption, reduction of greenhouse gas emissions, circular economy, waste management and sustainable disposal — as to this last aspect, it

The environment thanks you

Five initiatives implemented by TecBan to reduce the impact of its operations

1

Electric armored car

TBForte maintains two 100% electric vehicles in operation. In parallel, it invests in 100% electric light cars: there are four at the moment. In total, emissions of 28 tons of carbon dioxide equivalent (CO₂e) have already been avoided. In 2023, another sustainable model, an armored car with photovoltaic panels on the roof, was added to the fleet. With solar energy to power the air conditioning system, the engine can remain off during stops, which helps reduce fuel consumption and pollutant emissions.

2

Withdrawal in retail

Two smaller pieces of equipment were developed that reduce the use of natural resources and promote the circular economy of physical money: Banco24Horas' Atmo and Totem. The money withdrawn by the customer comes from the store itself, without the need for transportation of valuables. Commerce, in addition to increasing the flow of customers, receives a value for each transaction. This model benefits the population, which has greater access to financial services, and promotes the local economy, as there is no need to travel to other neighborhoods. In 2023, the use of these portable and compact devices prevented the emission of more than 300 tons of CO₂e.

3

Revitalization of ATMs

Technological upgrade and revitalization policies increase the useful life of automated teller machines (ATMs) and reduce the need to purchase new equipment, which directly impacts the reduction of emissions. This is a process adopted at TecBan for several years, to the point that it has become an important product for the group. In 2023, the Company revitalized more than 2,000 ATMs for other financial institutions.

4

Cofre Inteligente Multi CNPJ and cash recycling ATM

The Cofre Inteligente Multi CNPJ allows several commercial establishments to deposit money in the same location and have the amounts calculated automatically. The collection of cash is the responsibility of TBForte, on scheduled days. In the same vein, the cash recycling ATM also makes it possible to reduce the impact on the environment. Its use reduced around 30% of the demand for transportation of valuables, which prevented the emission of 585 tons of CO₂e in 2023.

5

Remote operation

Of the 3.8 million technical repair requests for Banco24Horas' equipment received annually by TecBan, 2.1 million (55%) are resolved remotely. In addition to providing agility and convenience for customers, the measure reduced vehicle displacement and prevented the emission of more than 3,000 tons of CO₂e.

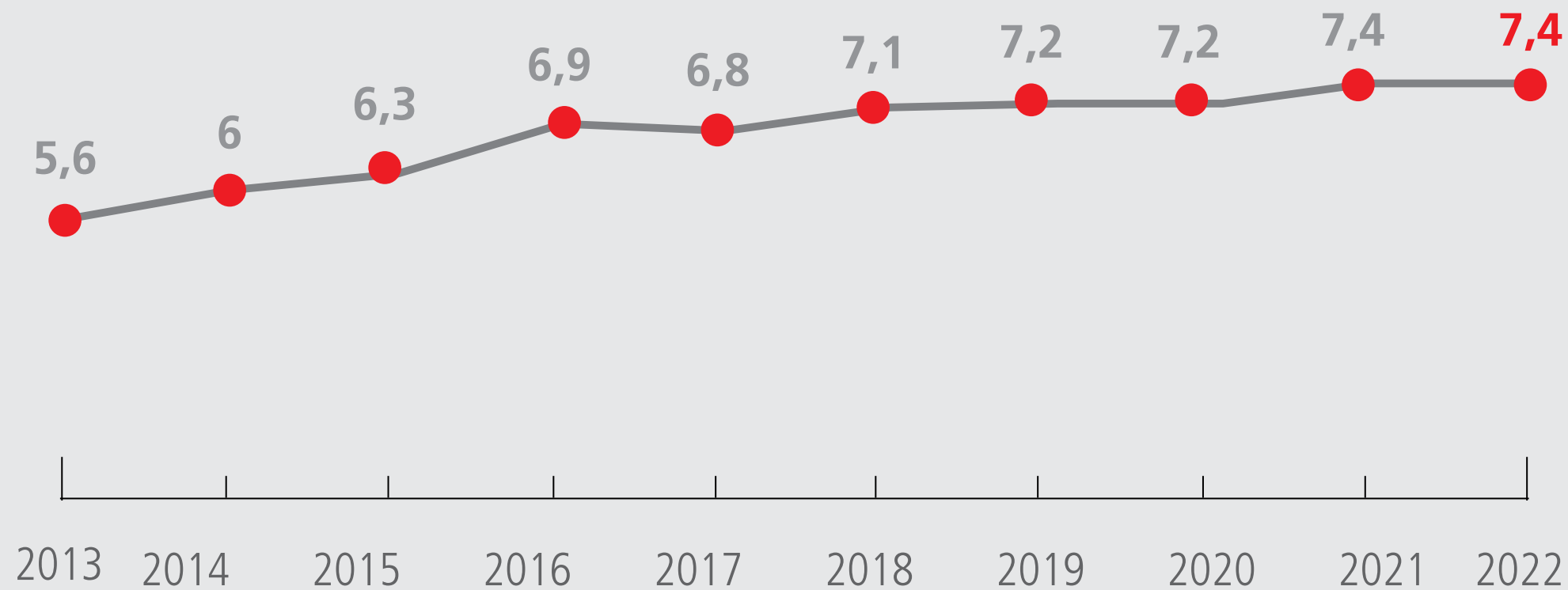
ENVIRONMENTAL

Performance on Ethos

Evolution of the socio-environmental indicator

A civil society organization that works with people and organizations, the Ethos Institute monitors the effectiveness of socio-environmental actions. In 2023, TecBan completed the Ethos

annual report for the tenth consecutive year. In the first nine years, its score rose 32%, jumping from 5.6 to 7.4 — the 2023 results were not published at the time of preparing this report.



Related Sustainable Development Goals (SDGs):



10. Reduce Inequalities



12. Responsible consumption and production

is important to highlight that more than 95% of the waste generated by the Company is recycled.

TecBan uses the inventory of greenhouse gas emissions to calculate the environmental impacts of its operations. In 2024, it intends to audit the inventory to ensure more transparency in the entire process.

In this context, the vehicle fleet electrification plan is relevant, one of the actions that aim to contribute to the reduction of pollutant emissions. Discover this and other notable initiatives promoted by TecBan.



ENVIRONMENTAL

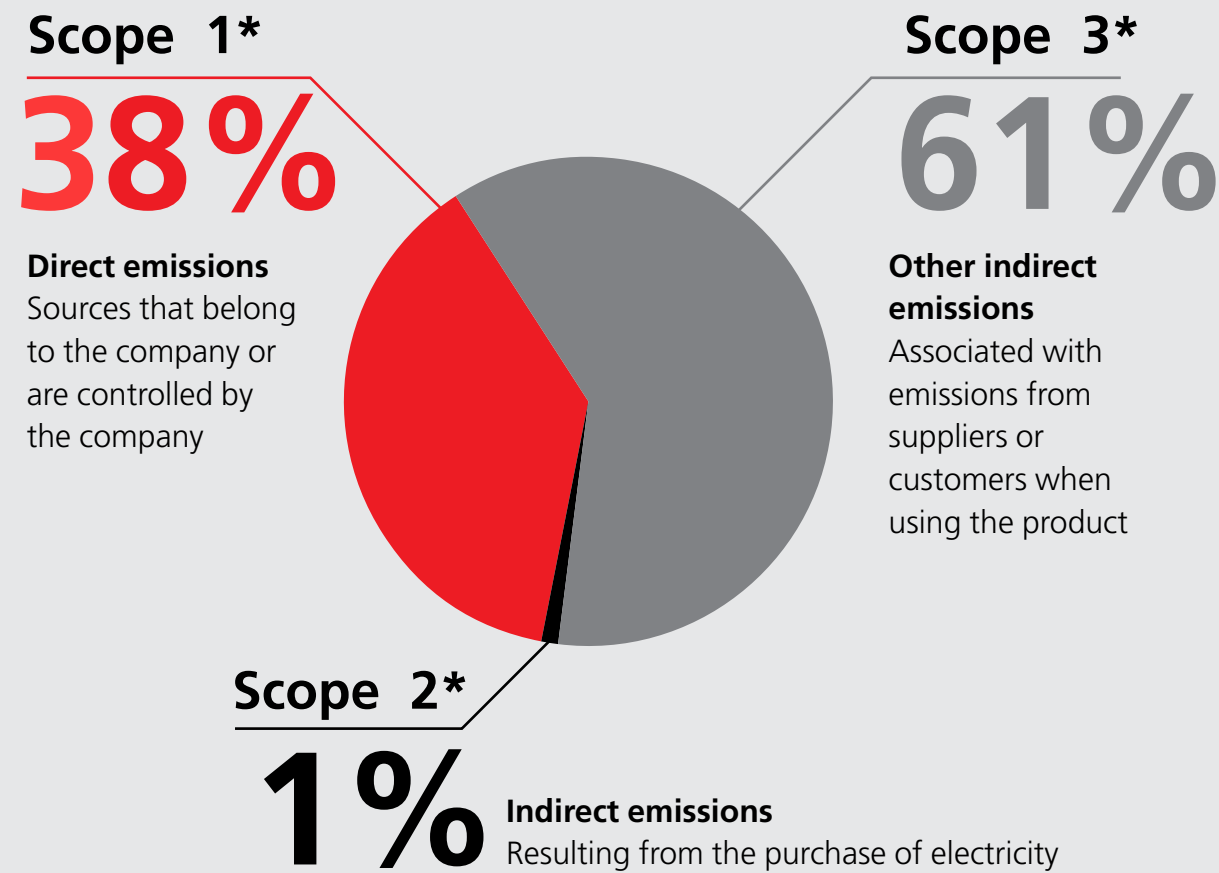
CDP Performance

Performance on climate change indicators

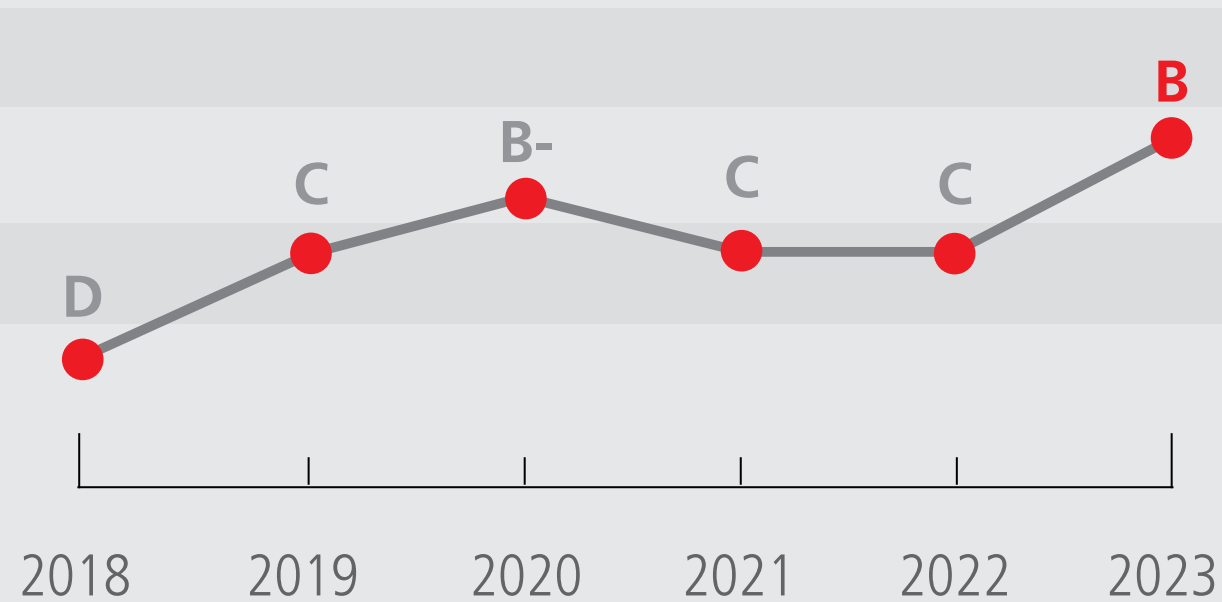
For the fifth consecutive year, TecBan completed the CDP report, a non-profit organization that gathers investors, companies and governments with the aim of undertaking and accelerating collaborative actions for the sustainable development of current and future generations. The assessment proved crucial in helping the company prioritize more effective actions in its quest to reduce emissions. In 2023, TecBan was ranked “B”, the best score ever achieved. This represents an increase of two levels compared to the previous year.

Assessment Rating

A	Leadership
A-	
B	Management
B-	
C	Awareness
C-	
D	Disclosure
D-	



*Data related to 2022. 2023 inventory data was not available at the time of publication of this report



USING RESOURCES CONSCIOUSLY

The sustainable use of resources is an important issue in the environmental impact initiatives promoted by TecBan. In addition to searching for processes that have a positive and direct impact on the environment, the Company carries out awareness raising work on the subject.

The Company’s efforts include carrying out internal and external campaigns focused on employees. One of the socio-environmental initiatives is the Sustainability Project, which encourages environmental education in schools and homes. The program takes place at the Dom Orione Educational Center (CEDO Achirópita), located in the Bixiga neighborhood, in the

ENVIRONMENTAL



Economy: the yellow paper roll (on the left) was replaced with a thinner white paper (below)

#image description: A technician with a blue uniform and TecBan logo fits a paper roll into an open piece of equipment



capital of São Paulo.

Another example of raising awareness among the external public is the literacy and training program in partnership with the institution Alicerce Educação. Portuguese, mathematics,

and citizenship classes are taught to children, young people, and adults, especially for the training class for collectors (recycling agents) with the aim of expanding career possibilities and correcting chronic ur-

ban cleaning problems.

In parallel, in the search for continuous improvements, TecBan constantly reviews processes. One example is the replacement, from 2022, of paper roll that provide receipts at

Banco24Horas' ATMs. The new type of paper — previously yellow —, thinner and whiter, in addition to promoting a 15% reduction in material, consumes fewer trees, water and pigment in its production. ■

Social

Chapter

The strength of people

TecBan's initiatives for the development of its employees and the communities where the group operates

To fulfill its main purpose — connecting institutions and people — TecBan expresses three essential values: sustainable results, ethics and valuing people, in addition to considering education a transformative pillar of social change. These are the aspects that guide the group's internal and external initiatives to promote the well-being and growth of its 6,674 employees and the communities surrounding its operations.

The tools and courses offered to the group's staff aim to stimulate personal and professional growth, strengthen the cooperation between areas and promote special attention to everyone's

The profile of employees

A portrait of the workforce that drives the organization

6 674

People

404

Leaders

39 YEARS
OLD

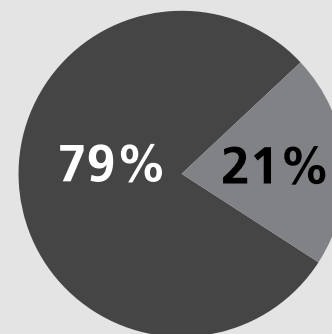
on average

5 YEARS

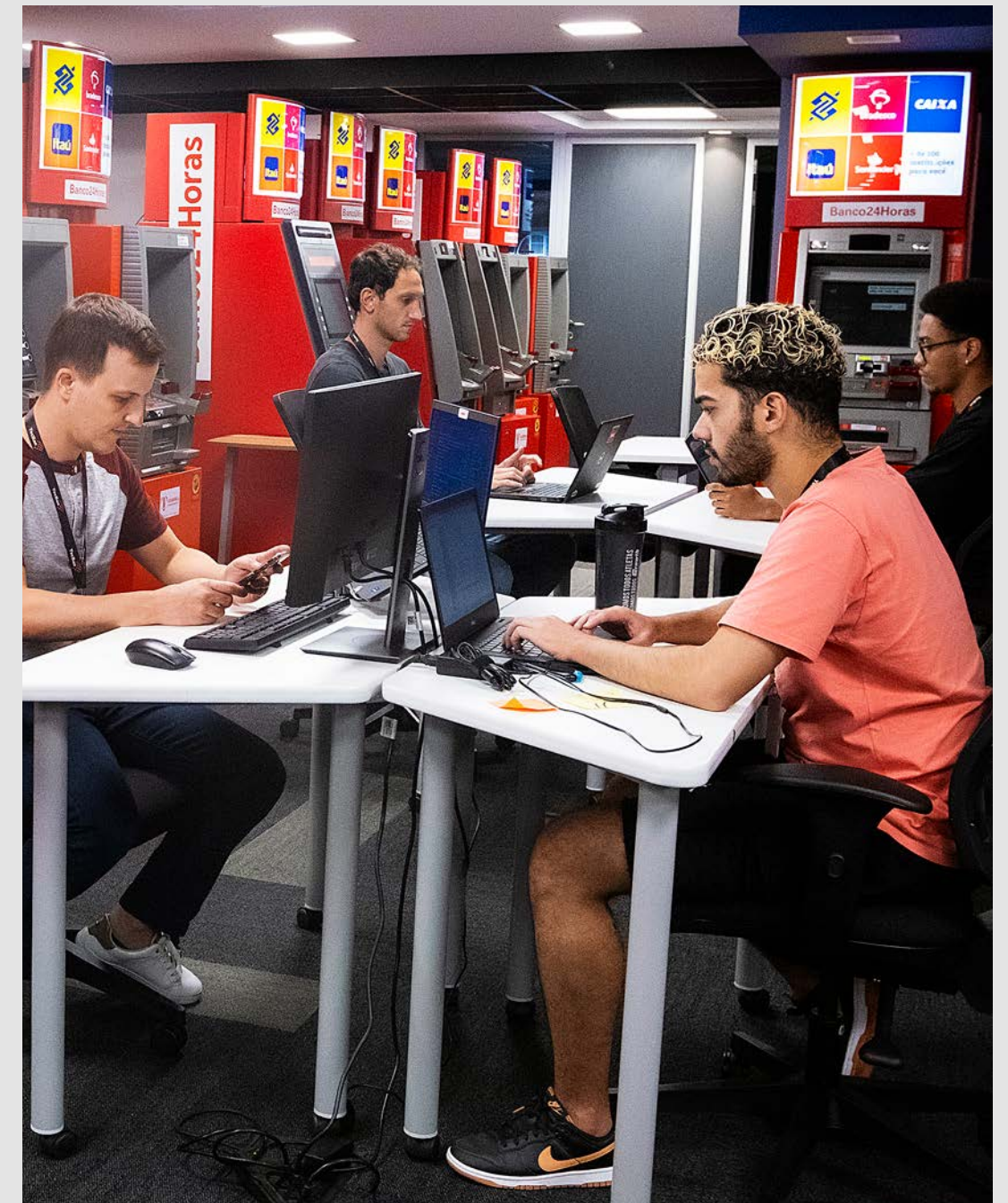
working with us,
on average



MEN



WOMEN



Employees of the group in a workroom at TecBan's headquarters, in Alphaville, a neighborhood between the municipalities of Barueri and Santana do Parnaíba, in Greater São Paulo

#image description: Four men, wearing jeans, t-shirts and badges, type on computers in a closed environment with eight ATMs in the background

SOCIAL

mental health. Actions that pay attention to physical and mental health include specific projects for pregnant women, online nutritional and psychological assistance, assistance to employees with chronic diseases and employees on leave. Regarding workplace safety, TecBan complies with all legal requirements to provide a safe and healthy environment.

For the external public, the group maintains social initiatives aimed at communities, developing education, health, financial, and digital inclusion projects. The set of internal and external actions reflects the importance of the subject in the ESG strategy. Find out more about TecBan's employees and some of the initiatives in the group's social pillar.

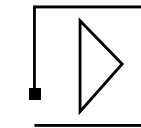
INCLUSION IS A COLLECTIVE TASK

For four years, TecBan has maintained an agenda of actions that encourage diversity and inclusion. In 2020, it created the TecBan Diversity Group, made up of around 40 employees, who meet monthly to discuss initiatives to foster

plurality in the organization. In 2021, the Guide to Combating Domestic Violence was published, as the pandemic scenario significantly increased the number of cases of violence against women, and this is one of the issues on which TecBan works. In 2022, with the contribution of all employees, it published the Diversity Guide, a booklet that addresses the main topics of the issue: race and ethnicity, gender and sexuality, people with disabilities, generations, cultural and religious diversity.

Throughout 2023, the actions continued with the launch of the Diversity Map, a training program to deepen the understanding of diversity in various areas, which involves 204 professionals, from 14 areas, divided into 16 groups.

Another milestone of the year was the 3rd edition of Diversity Week. From August 14th to 18th, 420 employees participated in discussions on five topics: "Women and the search for gender equality"; "Understanding all the letters of LGBTQIAP+"; Racial diversity: what does racism have to do with me"; "Inclusion of people with disabilities"; and "A new look at masculinity."



Click here and see more about the challenge of diversity in the job market



Launched in 2022 in partnership with the *Museu da Pessoa* [Museum of Individuals], the *Histórias Diversas* [Diverse Stories] project, which brings together the life stories of 15 diverse people and some TecBan's employees, was presented as a virtual exhibition with the same title in 2023. This project comprises 15 videos (available on YouTube on the *Museu da Pessoa* channel, searching for "TecBan – Histórias Diversas"), podcasts (available on the *Museu da Pessoa*'s Spotify, searching for "Pessoas: Histórias Diversas") and the book entitled *O Desafio da Diversidade no Mercado de Trabalho* [The Challenge of Diversity in the

SOCIAL

Job Market] (see more in the link on the previous page).

FAVELA SHOWS ITS POWER

In November 2022, TecBan launched the *Potência das Favelas Banco24Horas* project, which offered 25 full scholarships for the programming and technology course developed for the group by the MasterTech school.

The purpose of the initiative was to transform the reality of young people living in low-income partner territories of G10 Favelas — a block of social impact leaders and entrepreneurs — in the state of São Paulo, providing basic knowledge in programming and digital language.

In 2023, TecBan carried out a satisfaction survey with the project participants. The majority of interviewees expressed the desire to participate in a new course that deepens the content studied. Among the suggestions is the creation of a “phase 2” on specific topics, such as the Python programming language.

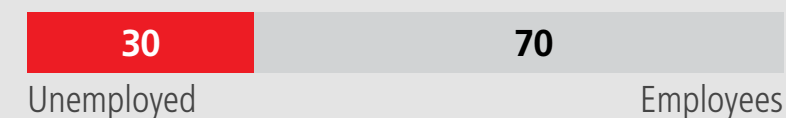
The employability of scholarship holders

Positive effect on finances

Before the project (%)



After the project (%)



With the *Potência das Favelas* diploma, the rate of people working increased by

57%

Monthly income (number of participants)

	Before	After
No income	6	3
Up to a minimum wage	3	4
Up to two minimum wages	2	3
More than four minimum wages	0	1

There was a significant increase in income after the project. One of the participants quadrupled their income in the period

Headquarters for education

Impact on careers in technology and interest in future editions among students who participated in the *Potência das Favelas* project

45% of participants link participation in *Potência das Favelas* to job opportunities

90% would like to participate in a future second edition of the project

75% sought new specialization courses in 2023 to further expand their knowledge

100% would recommend *Potência das Favelas* to a friend or family member

Entrepreneurship

70% would like to transform their *Potência das Favelas* project into a business — however, they don't know how to do it

1 participant managed to transform their project into a business model, obtaining the highest increase in income during the period



Young apprentice Nickolas Ayres at his work desk at TecBan

#image description: In a beige dress shirt, with short cut hair, a young man is sitting in front of a computer keyboard and monitor in an office that has two ATMs in the background

The transformative power of education

Nickolas Ayres: from *Potência das Favelas* scholarship holder to his first job, at TecBan

Resident of a community in Itaquera, in the east zone of São Paulo, Nickolas Ayres, 18 years old, saw his life transformed by the *Potência das Favelas Banco24Horas* project. A scholarship holder in the project, he won a position at TecBan, his first job, as a young apprentice in the Solutions Development area, in Alphaville, Greater São Paulo.

“I was already interested in the IT area, which is very broad. The course helped me identify my true passion”, says Nickolas. “As I delved into learning HTML, I realized that programming and developing is exactly what I want to do. I am very grateful for the opportunity I received.” Nickolas intends to take a technologist course in system development analysis and seek an internship in this area within TecBan.

When commenting on the work environment, he praises the way he was received by colleagues. “From day one the team has been very welcoming, supporting me in every aspect. I’m learning a lot.”

COMMITMENTS TO INCLUSION

The TecBan Group has a social nature: it promotes financial inclusion and socioeconomic development in different regions of Brazil. An example is the capillarity of Banco24Horas, which brings banking services to both remote, difficult-to-access places and the country's large urban centers. In addition to strengthening the local economy, the Company's operations enable Brazilians to manage their economic resources safely, easily, and autonomously.

The company's social aspect is also reflected in its support for the communities surrounding its operations. An example is the *Natal Solidário* project, supported in 2023 for its 17th edition, in partnership with the Dom Orione Educational Center (CEDO Achiropita). 290 children and their respective 265 families were benefited by receiving Christ-

Community Mediators Training Project

More than 60 young people were trained in the São Miguel Paulista neighborhood in 2023



Project in partnership with the institution Nova União da Arte (NUA) completed the last training class of young community mediators in 2023.

This initiative began in November 2022 and trained 63 young people aged 14 to 17 from São Miguel Paulista, a peripheral neighborhood in the city of São Paulo.

Young mediators: training course to mediate community conflicts

*#image description:
In a classroom, a group of teenage boys and girls is sitting on school chairs arranged in a circle*



Investment in social responsibility

Hours spent in training and events, number of people benefited and amounts invested in social projects in 2023

723

dedicated
hours

955

people
impacted

+ R\$ 108 000

invested

During the *13 na Treze* event, in Bixiga (SP), a group of women holds a protest to "end the lie that slavery is over"

#image description: A group of black women in turbans and white clothes, holding clay vases with white flowers, walk along the street

mas gift baskets. 35 TecBan's professionals participated as volunteers.

Another example for the external public is held annually on May 13th at Rua Treze de Maio, also in São Paulo. During the *13 na Treze* event, the black education, culture and art group *Ilú Obá De Min* celebrates the cultural diversity and racial origins of the Bixiga region. At this event, there is a demonstration about the remnants of the slavery period and its impacts on today's society. TecBan supports this initiative and seeks to establish dialogues and partnerships with the main leaders and institutions in the regions in which it operates, mapping claims and creating or supporting social projects that involve the education of children and young people, income generation, cultural diversity, and inclusion in the labor market. ■

Governance

Chapter



Engagement: the company did intense work to communicate to employees the new guidelines of the Code of Conduct, reviewed in 2023

#image description: A group of 13 people are sitting around a table talking. The meeting room where the meeting takes place is glazed and illuminated by daylight. In the background are two large screens, turned off

In the same way that it works to constantly offer innovative solutions to different sectors of the economy, the TecBan Group invests in policies and governance mechanisms. The Company's processes adopt the best market practices and are built based on principles of integrity, transparency, equity, accountability and sustainability, subject to external audit.

In 2023, TecBan worked on actions aimed at improving its governance practices: updating the Corporate Integrity Program (which reinforces the commitment to ethics and combating corruption) and establishing the Risk Committee (to strengthen corporate risk management).

Expand and strengthen

The Company invests in initiatives focused on integrity, ethics and transparency

GOVERNANCE

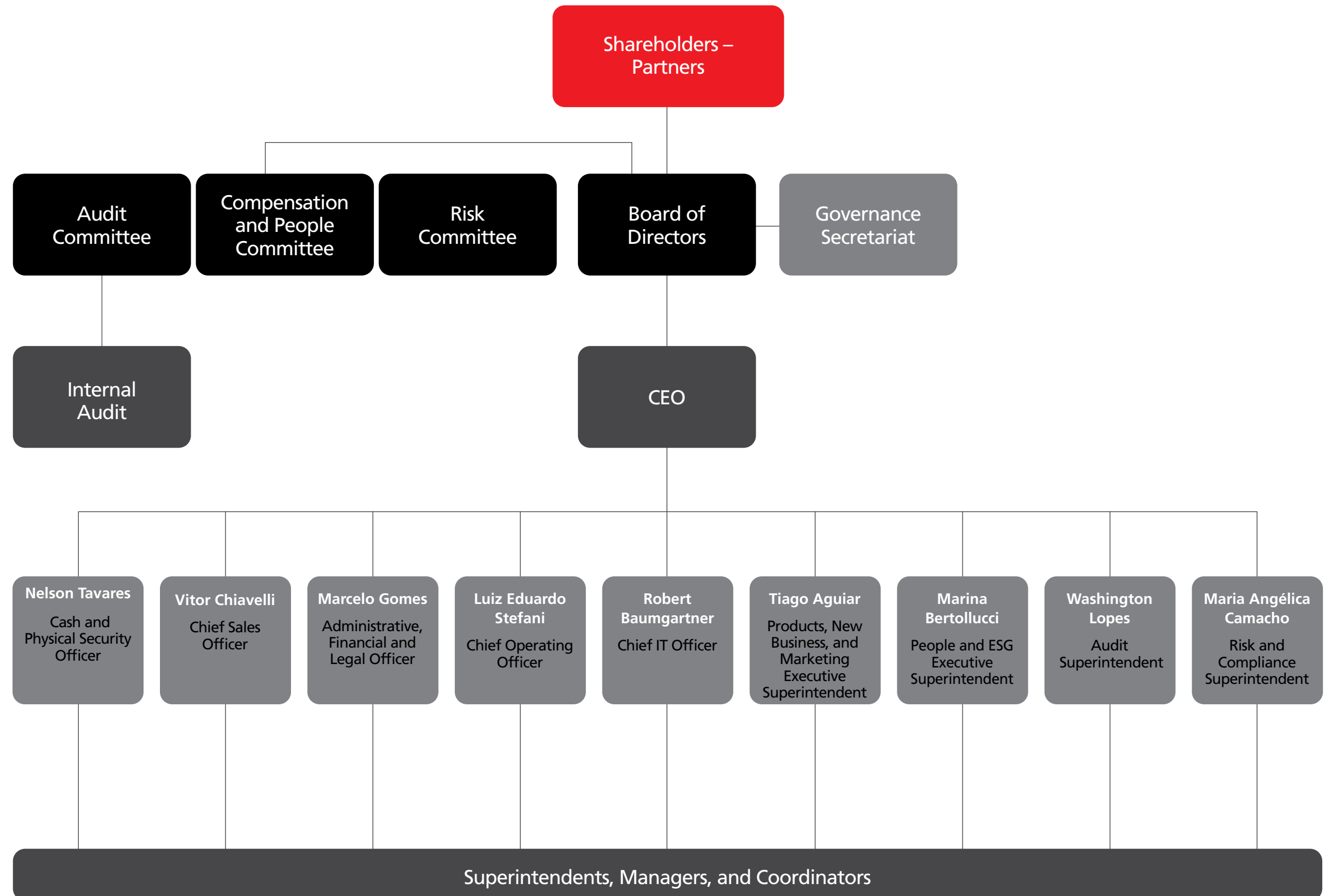
INTEGRITY FOR ALL

In 2023, TecBan's Integrity Program, which then completed five years, was updated to further strengthen the company's culture of ethics and integrity. The main changes included the review of the Code of Conduct, with the update of conduct guidelines for employees, and the implementation of the Policy on the Management of Consequences and Disciplinary Measures, which establishes responsibilities and sanctions in case of violation of the Code of Conduct.

This process was accompanied by intense engagement work on the topic. More than 5,300 employees were made aware of

Leadership organizational chart

How the governance structure supports the board of directors



GOVERNANCE

the new conduct guidelines. In addition, more than 40 actions were carried out to publicize the program, including two webinars for managers: the first one in July, on the Management of Consequences and Disciplinary Measures, and another one in November, on the Role of the Leader in Preventing Harassment. In total, 386 leaders participated.

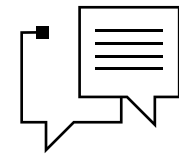
By updating and reviewing internal controls related to integrity and combating corruption in the year in which the tenth anniversary of the Anti-Corruption Law in Brazil was celebrated, TecBan reinforced its commitment to ethics and transparency, promoting the literacy of leaders with ethics conduct and integrity practices and consolidating the culture of compliance in the company.

The goal is to expand transparency

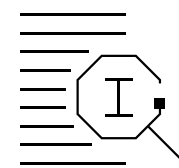
TecBan offers two service channels for ethical issues

Ethics Line:

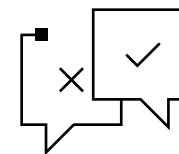
A secure, impartial detection and response channel



1 Recording reports by phone, email, website and app.

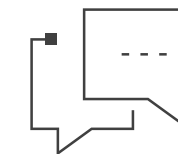


2 Validation of reports, classifying them into themes: conduct, harassment, fraud, regulatory or legal.



3 Definition of the treatment, taking into account whether it is a discriminatory act or compromises:

- a person's life
- a person's physical integrity
- a person's psychological integrity
- the company's finances
- the company's image
- the security environment
- the actions of regulatory bodies



4 Closing of negotiations, application of disciplinary measures, and response to whistleblowers.

The conduct group is made up of executives from corporate management, human resources, the legal department, and the internal audit area. (Source: TecBan's Code of Conduct)

Ombudsman Office:

Empathy and responsibility to promote customer's voice

1468

services in 2023, which corresponds to

0.4

claim per one billion transactions

ATTENTION TO RISKS

"Everything in life is about managing risk, not eliminating it." The quotation from Walter Wriston, president of Citibank between 1967 and 1984, inspired TecBan to further reinforce initiatives in

this direction. In 2023, the Company established the Risk Committee, a collegiate, specific, technical, non-statutory, permanent body, with an advisory, opinion, and non-deliberative nature, subordinate to the Board of Directors, to

which it responds directly and exclusively. The objective is to systematize information and report it quickly to the Board of Directors.

ENGAGEMENT IN RISK AND COMPLIANCE CULTURE

In this context, TecBan pro-

GOVERNANCE

moted the second edition of Risk and Compliance Week, from August 28th to September 1st, with the participation of 633 professionals. On the first day, the debates were about the ten years of the Anti-Corruption Law in Brazil. In the second, the relationship between ESG and compliance was discussed. On the following day, a practical view on risk management. On the fourth day, good internal control practices in financial institutions. And, finally, the strategic advantages of a resilient company.

Risk governance is closely linked to the Company's compliance program, which consists of an effective mechanism for preventing, detecting and

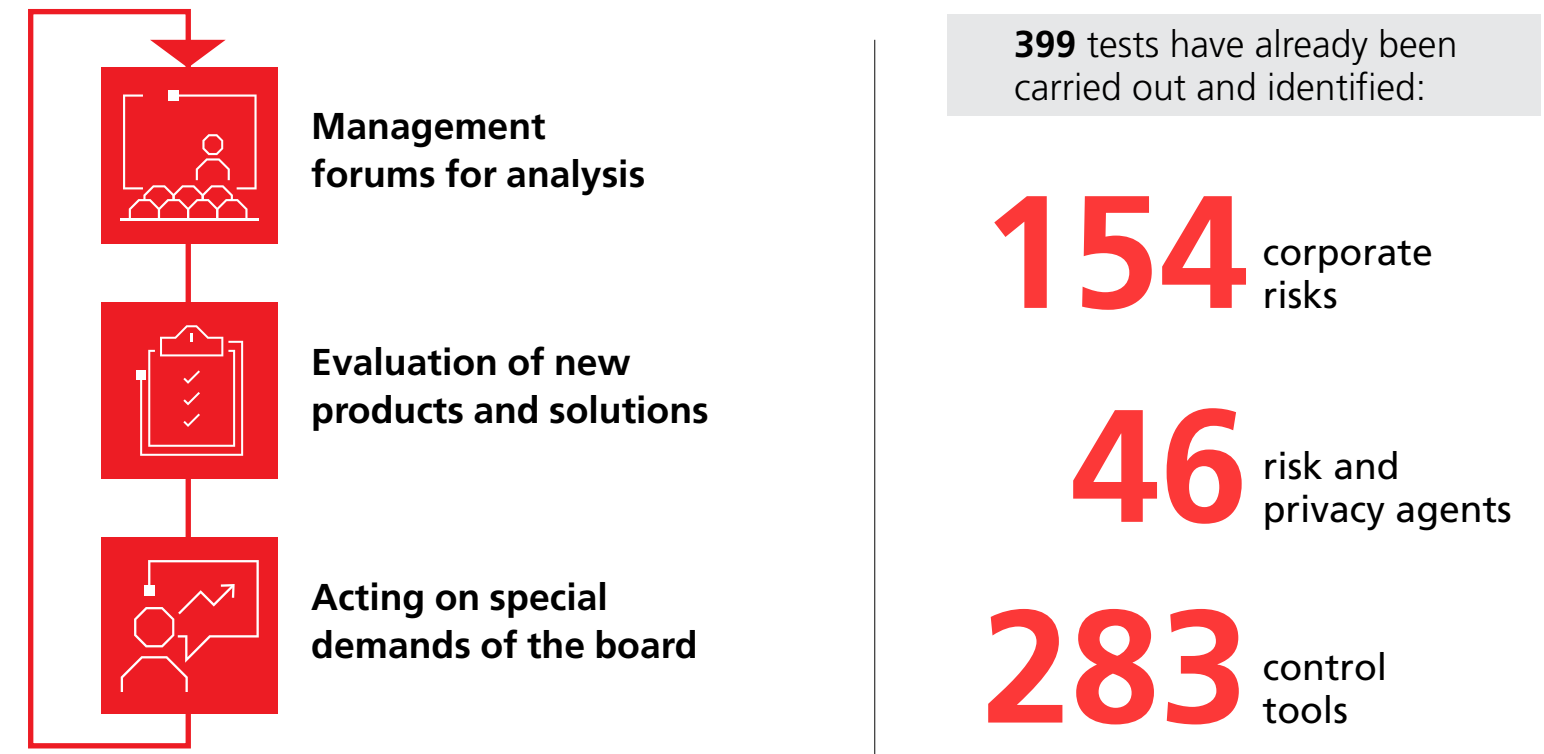
responding to non-compliance with standards, in addition to combating fraud, corruption, money laundering and ethical misconduct.

More than that, TecBan believes that compliance is the "attitude" that everyone within the organization must have in relation to applicable laws and regulatory standards. It involves:

1. **Risk governance and compliance**
2. **Service to financial institutions and other stakeholders**
3. **Regulatory programs**
4. **Ethics Line**
5. **Communication and training**

What the monitoring cycle is

The structure and numbers of risk management at TecBan



Attention to continuity

The organization monitors key business threats



GOVERNANCE

NEW INFORMATION SECURITY POLICY

Due to its commitment to information security, TecBan has had a new version of its Information Security Policy since 2022. The purpose is to align practices with market requirements, reinforce the correct use of information, and enable an increasingly safe and stable environment.

As it operates in a highly regulated sector, TecBan prioritizes information security as a fundamental pillar of corporate governance. Its policy reinforces conduct guidelines that increase the level of trust in internal and external relationships, building a more transparent and safe business environment. Furthermore, it seeks to ensure that information from group companies, their customers, business partners, customers of their customers and employees is treated

with the highest level of confidentiality and security.

TecBan recognizes the importance of data protection and is in full compliance with the General Personal Data Protection Law (LGPD), incorporating measures to value care with LGPD guidelines and to guarantee the rights of data subjects, with the implementation of the principles of privacy by design and privacy by data — two concepts adopted to ensure the protection of personal data and promote trust in the digital environment.

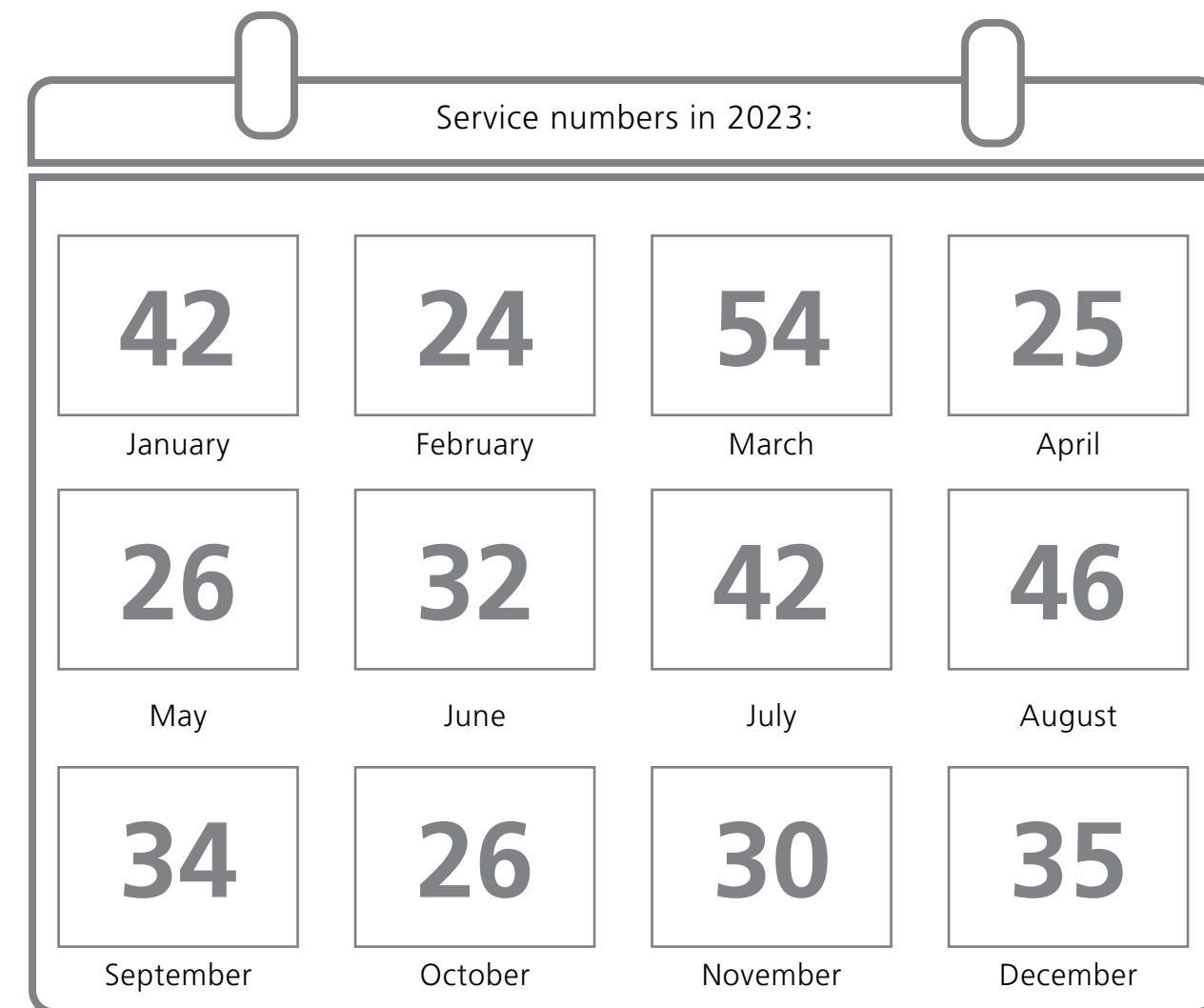
In summary, TecBan's new Information Security Policy demonstrates the company's commitment to security, governance, and data protection. With robust measures and transparent practices, the Company reinforces its position as a reference in information security in the financial sector. ■

The compliance channel

TecBan's priorities in serving stakeholders

TecBan has a service channel for financial institutions and other stakeholders through the email compliance@tecban.com.br. Its purposes are to:

- Manage risks associated with reputation and image
- Ensure equality in handling the request
- Ensure compliance with applicable regulatory aspects
- Promote adherence to policies and standards
- Provide transparency and attention to standards of ethics and conduct



Total: **416**

Awards and Recognitions

Chapter

AWARDS AND RECOGNITIONS

Strengthening innovation

Throughout 2023, the TecBan Group's initiatives were recognized by relevant entities from different sectors and by nationwide press vehicles. See below the main awards received

MONTH	AWARD	WHAT IS IT / WHO PROMOTES IT	PERFORMANCE
February	<i>As 100+ Inovadoras no uso de TI</i>	Ranking of organizations that best use technology in innovative projects, promoted since 2000 by the IT Mídia group in partnership with the São Paulo School of Informatics and Administration (Fiap - Faculdade de Informática e Administração Paulista)	9 th place among more than 270 candidates
August	<i>Valor Inovação</i>	Created nine years ago by the newspaper Valor Econômico, carried out by Strategy&, it is one of the most recognized research, development, and innovation awards in Brazil	148 th place in the general ranking and 9 th place among financial service companies
	<i>Valor 1000</i>	Valor Econômico's list of the 1,000 largest companies in Brazil, according to the previous year's net revenue. It also indicates the leaders of each sector	376 th place in the general ranking and 15 th among the 49 companies listed in the Specialized Services category
September	<i>Melhores e Maiores</i>	One of the most traditional annual rankings, the Exame magazine award brings together the largest and most influential companies in Brazil, published annually	328 th place in the general ranking and 7 th place in the Financial Services category
	<i>Época Negócios 360°</i>	Promoted by Época Negócios, it awards companies in six categories: innovation, vision of the future, socio-environmental, governance, people, and financial performance	371 st place among 400 listed companies
October	<i>Prêmio Melhores da Dinheiro</i>	IstoÉ Dinheiro's list that highlights the best companies in financial management, corporate governance, social responsibility, HR, and innovation and quality	402 nd place in the general ranking; ranked among the Top 3 in Innovation and Quality
	<i>Prêmio Top 100 Corps</i>	Promoted by 100 Open Startups, it awards the most attractive startups for the corporate market and corporations that promote open innovation the most	7 th place in the general ranking of corporations that promote open innovation the most
November	<i>Prêmio Inovativos</i>	Promoted by the Inovativos platform, it recognizes companies in four areas: technology applied to digitalization and innovation; organizational culture and people; business and customer at the center; purpose (ESG); and impact generated for stakeholders	Finalist in the Payment Solutions category, with cash deposit and self-service solutions
	<i>Maiores do Transporte & Melhores do Transporte</i>	For 36 years, the award given by the magazines Transporte Moderno and Technibus, from OTM Editora, chooses the highlights in logistics services in Brazil	TBForte secured the 4 th place
December	<i>Prêmio Banking Transformation</i>	In its 19th edition, the annual award promoted by Cantarino Brasileiro highlights the most innovative initiatives in the financial ecosystem. In 2023, 282 cases were registered	Finalist with the project for reducing the use of paper in ATM spools

Governing body in charge

Patricio Santelices

- CEO

Luiz Eduardo Seixa Stefani

- Chief Operating Officer

Marcelo Gomes de Oliveira

- Chief Administrative Officer,
Chief Financial / Legal Officer

Maria Angelica Camacho

- Risk and Compliance Superintendent

Marina Amorim Bertollucci Moraes

- Executive Superintendent
of People and ESG

Nelson Tavares de Pinho

- Cash and Physical
Security Officer

Robert Baumgartner Junior

- Chief IT Officer

Tiago de Aguiar Pereira

- Executive Superintendent of Products,
New Business, and Marketing

Vitor Carlos Chiavelli

- Chief Sales Officer

Washington Lopes

- Audit Superintendent

Coordination: Marketing, Brand, and Communication

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