

Transactional Performance Analysis

Total Payment Volume

R\$ 19,44 bi

Total Transactions

146,5 mi

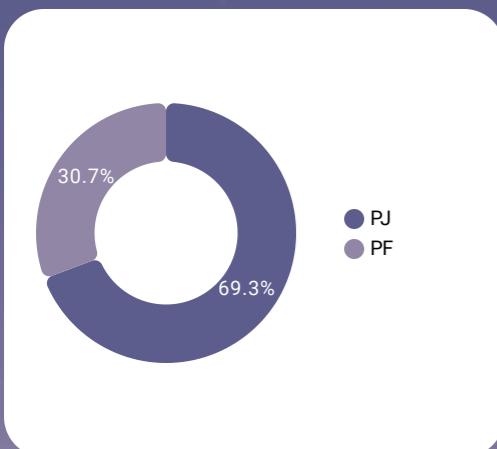
Avg Ticket

R\$ 132,72

Total merchants

47,6 mi

TPV Distribution by Entity

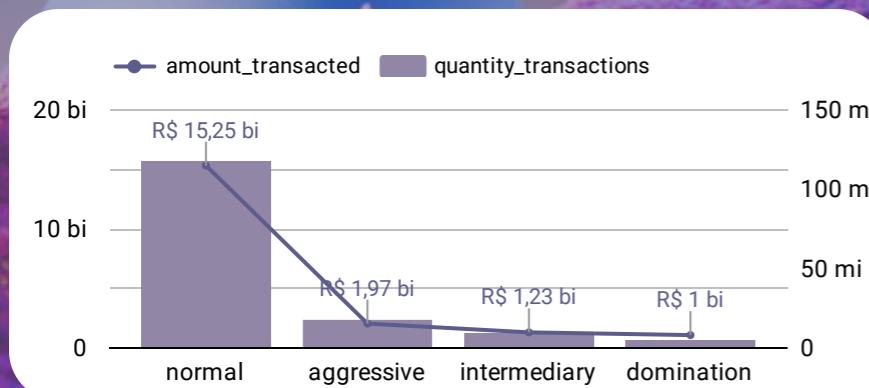


Transactions and TPV Summary

		product / amount_transacted				
entity	payment_method	pos	tap	pix	link	bank_slip
PJ	credit	R\$ 6,14 bi	R\$ 1,53 bi	-	R\$ 1,41 bi	-
	uninformed	-	-	R\$ 2,23 bi	-	R\$ 27 mi
	debit	R\$ 2,06 bi	R\$ 71,34 mi	-	-	-
PF	credit	R\$ 28,53 mi	R\$ 4,3 bi	-	R\$ 1,03 bi	-
	debit	R\$ 9,35 mi	R\$ 351,75 mi	-	-	-
	uninformed	-	-	R\$ 244,83 mi	-	R\$ 15,04 mi

Filters

TVP per Quantity and Price Tier

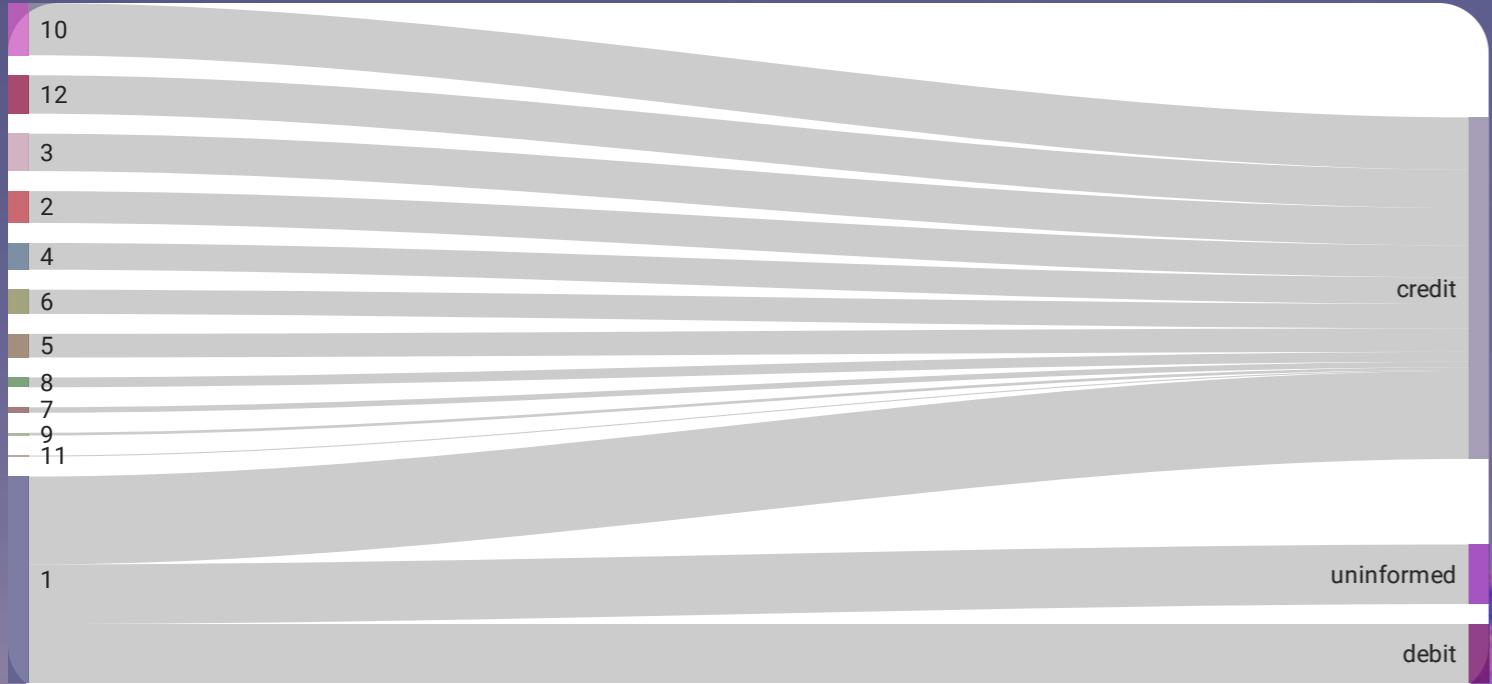


Insights

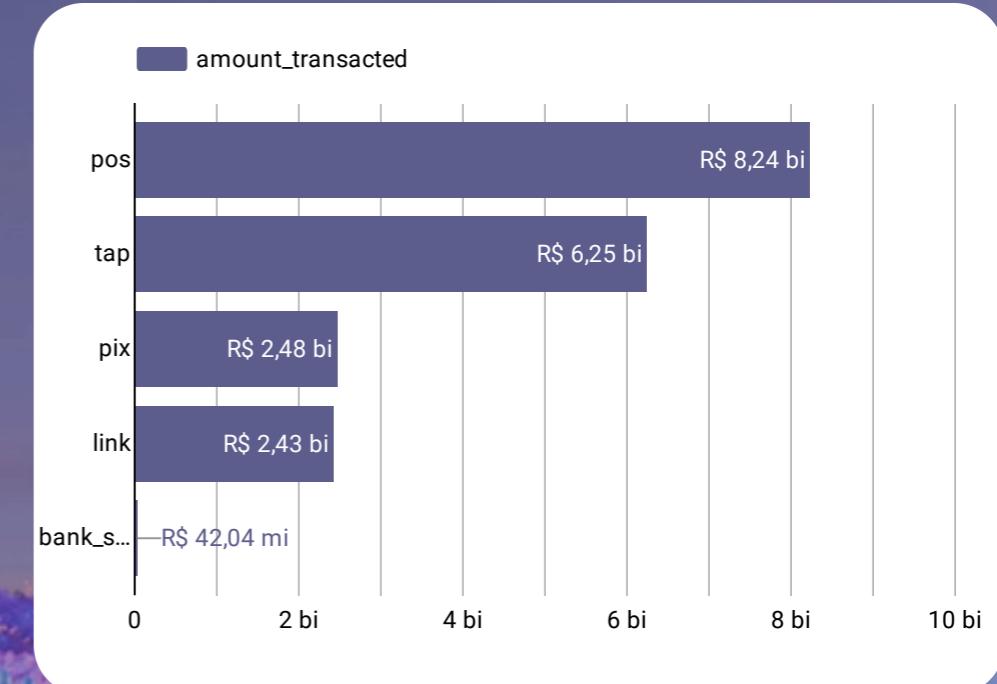
- The total payment volume during the analyzed period reached R\$ 19.44 billion, driven primarily by POS.
 - A total of 146.5 million transactions were processed, resulting in an average ticket of R\$ 132.72.
 - The active merchant base included 47.6 thousand establishments, confirming the scale of CloudWalk's merchant network during the analyzed period.
 - PJ entities accounted for ~84% of transactions, confirming that corporate clients dominate the volume.



TPV by number of installments x payment method



TVP by product

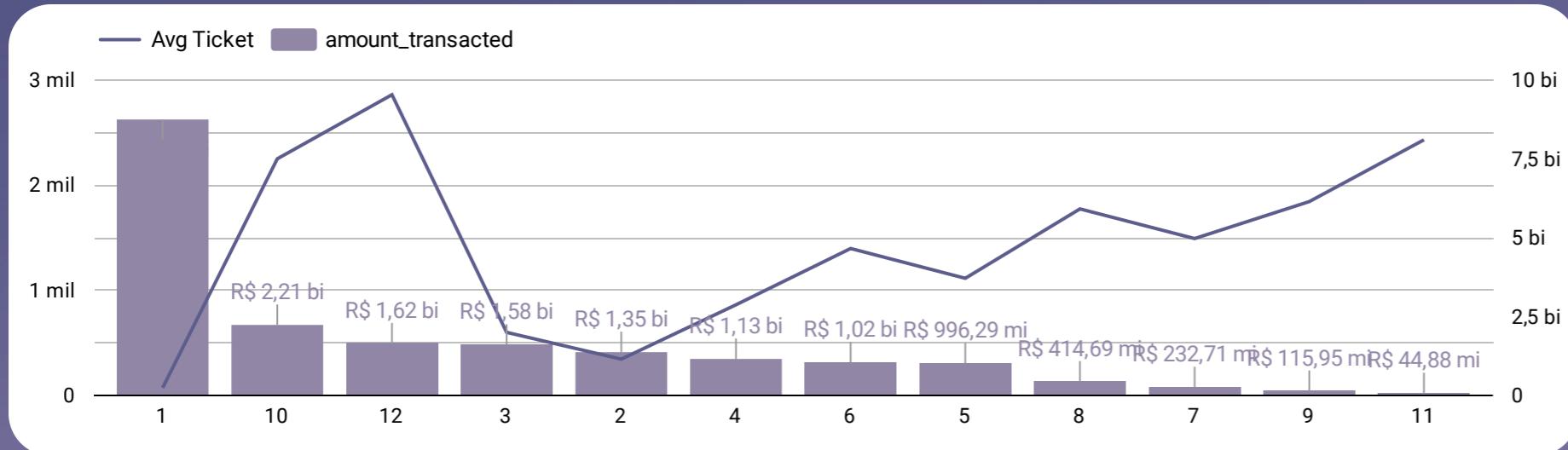


Insights

- Most of the TPV is concentrated in single-payment transactions (1x), especially on credit cards.
- Installment plans beyond 3x contribute only marginally to overall volume, showing limited adoption of long-term financing.
- Credit cards dominate the installment landscape, while debit and other methods are rarely used with multiple payments.
- POS and TAP products lead in TPV, confirming their role as CloudWalk's strongest channels, while Pix and Link represent smaller but relevant portions.

Avg Ticket by installments, entity, product and payment method

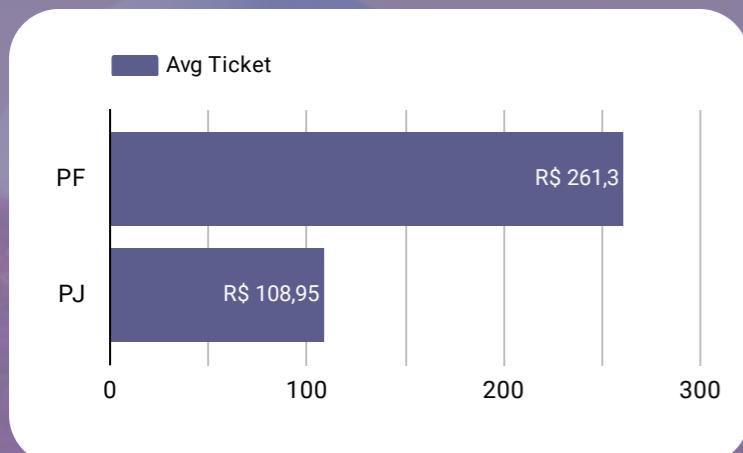
Avg Ticket x Amount Transacted per installments



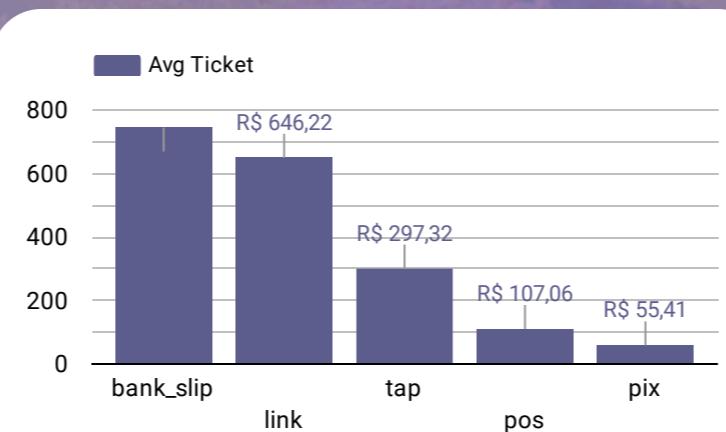
Insights

- PF has a higher average ticket (R\$ 261) than PJ (R\$ 109), showing fewer but larger purchases.
- Bank Slip (R\$ 646) and Link (R\$ 622) stand out as premium channels, while Pix and POS drive smaller transactions.
- Credit cards lead with R\$ 318 per transaction, far above debit (R\$ 44).
- Higher installments are linked to larger tickets, though adoption remains low.

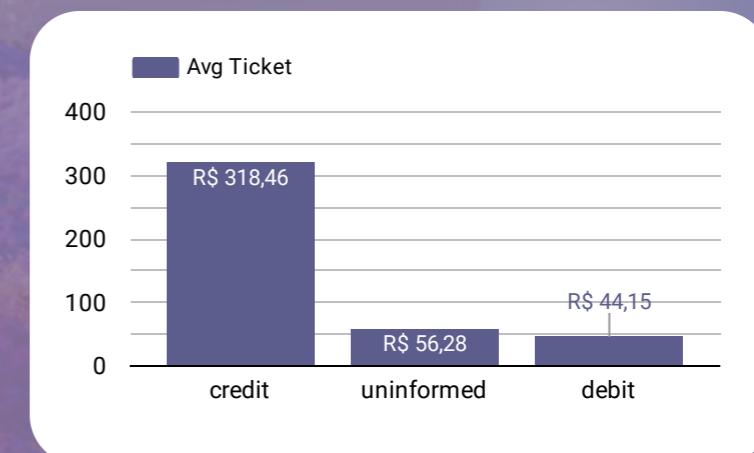
Average Ticket by Entity



Average Ticket by Product



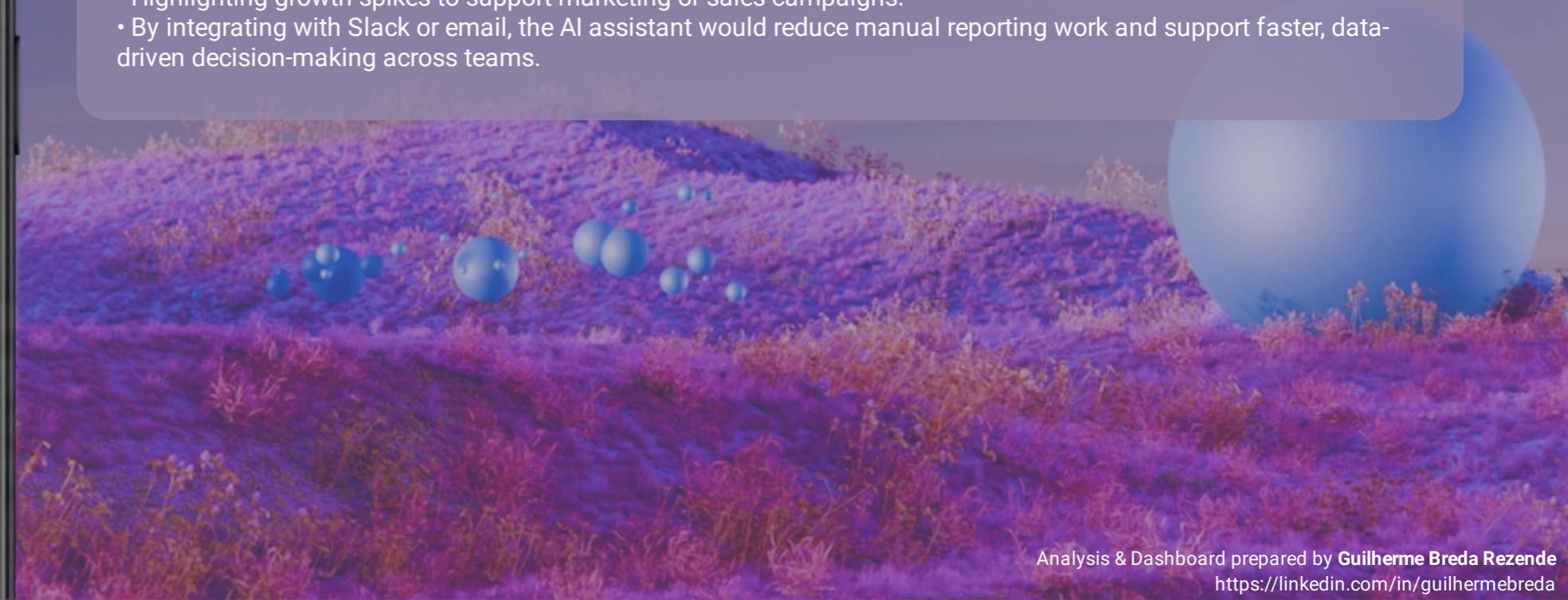
Average Ticket by Payment Method





Insights

- A CloudWalk AI assistant could provide daily KPI summaries including TPV, transaction volume, and average ticket, segmented by entity, product, and payment method.
- Beyond static reporting, the bot would generate growth comparisons (day-over-day, week-over-week, month-over-month) to highlight trends in performance.
- Automated anomaly detection would trigger alerts whenever TPV or average ticket falls significantly below historical baselines, enabling proactive issue resolution.
- Practical use cases include:
 - Notifying managers when a product's TPV drops sharply.
 - Flagging unusual installment behavior in PF or PJ segments.
 - Highlighting growth spikes to support marketing or sales campaigns.
- By integrating with Slack or email, the AI assistant would reduce manual reporting work and support faster, data-driven decision-making across teams.





Analysis & Dashboard prepared by

- **Guilherme Breda Rezende**
Operations Intelligence Analyst Candidate
- **LinkedIn**
<https://linkedin.com/in/guilhermebreda>
- **Contact**
 guilherme.breda@gmail.com
 +55 (61) 99286-6463
- **Business Analyst with 10+ years of experience in technology, consumer electronics and data-driven decision making.**