



KPIs

Recurring / Running Rate

VCM/Flat Fee Analysis



Running Rate Analysis



Inquiry Variations





Recurring Panel

Updated: 19/03/2020 10:07:35

Currency

R\$

Leadership

(Tudo)

Group

(Tudo)

Month/Year

(Tudo)

Sector

(Tudo)



Recurring
R\$ 1.586,6M

Flat Fee
R\$ 369,8M

VCM
R\$ 447,7M

Running Rate
R\$ 768,4M

VCM and Flat Fee Analysis

	Quantity of Clients	% of Clients	Quantity of Contracts	% of Contracts	Average VCM	Revenue (VCM / Flat Fee)	% of Revenue	Revenue (MoM)	Revenue (YoY)
BANKS AND FINANCIAL INSTIT.	83	92,2%	1.222	58,9%	\$410,6K	\$437,0M	73,0%	-4,2%	43,9%
CPG RETAIL AND PAYMENTS	198	40,0%	535	35,3%	\$43,3K	\$43,7M	32,5%	-15,7%	40,3%
MULTI SECTOR	186	39,2%	1.843	33,3%	\$45,4K	\$173,7M	36,9%	-16,5%	27,5%
REGIONS	1.789	85,2%	4.590	47,2%	\$20,7K	\$94,8M	34,8%	0,9%	26,4%
VIP - REGIONS	3.549	90,9%	5.873	59,2%	\$11,6K	\$68,3M	62,1%	0,5%	33,7%
TOTAL	5.805	82,2%	14.063	48,9%	\$34,7K	\$817,5M	51,5%	-6,5%	36,9%

MoM Evolution - VCM and Flat Fee





Recurring Panel

Updated: 19/03/2020 10:07:35

Currency

R\$

Leadership

(Tudo)

Group

(Tudo)

Month/Year

(Tudo)

Sector

(Valores múltiplos)



Recurring

R\$ 1.586,6M

Flat Fee

R\$ 369,8M

VCM

R\$ 447,7M

Running Rate

R\$ 768,4M

Running Rate Analysis

	Inquiry Volume (Accumulated)	Inquiry Volume (Working Day)	Inquiry Volume (YoY)	Inquiry Volume (MoM)	Average Ticket	Average Ticket (YoY)	Average Ticket (Month)	Average Ticket (MoM)
BANKS AND FINANCIAL INSTITUT..	50,4M	44,4M	50,5%	3,2%	\$3,21	18,9%	\$3,83	-26,9%
CPG RETAIL AND PAYMENTS	48,9M	39,7M	13,5%	3,7%	\$1,86	1,0%	\$1,90	5,3%
MULTI SECTOR	217,0M	183,1M	9,6%	1,5%	\$1,37	13,1%	\$1,28	-17,9%
REGIONS	35,2M	33,0M	1,1%	1,1%	\$5,06	30,8%	\$5,15	-10,2%
VIP - REGIONS	9,5M	9,3M	-7,4%	0,5%	\$4,37	6,5%	\$4,00	-10,2%
TOTAL	361,0M	309,6M	12,9%	1,9%	\$2,13	16,2%	\$2,12	-12,6%

MoM Evolution - Inquiry Volume and Ticket Average





Inquiry Panel

Month

fevereiro de 2020

Sector

(Tudo)

Leadership

(Tudo)

Working Days

(Tudo)



MoM Variation

-100,0% 100,0%

YoY Variation

	CREDIT BUREAU	CONCENTRE	CREDNET	RELATO	SCORING PF	OTHERS	TOTAL
B2B / B2C SERVICES	-1,0%	-11,0%	-19,6%	-8,9%	-19,2%	-14,1%	-4,0%
BANKS	-17,6%	-9,9%	147,1%	-7,1%	-24,3%	-15,2%	-13,8%
FINANCIAL SERVICES	-9,1%	-7,1%	8,0%	-9,0%	-13,0%	-13,6%	-9,1%
INSURANCE	-16,9%	-11,4%	40,0%	-13,6%	-19,1%	-12,5%	-17,5%
MANUFACTURING	-3,8%	-10,0%	-10,0%	-7,8%	-4,9%	-19,2%	-9,5%
WHOLESALE	-17,8%	-14,7%	-1,0%	-12,7%	-22,8%	1,0%	-8,4%
RETAIL	-13,2%	-10,0%	-1,1%	-16,7%	-4,2%	-4,2%	-10,4%
TELECOM	-9,4%	121,9%	-9,2%	-2,6%	11,1%	-9,6%	-6,9%
OTHERS	-13,4%	-15,4%	-16,5%	-11,6%	-10,2%	-12,7%	-12,2%
TOTAL	-8,7%	-10,0%	-7,2%	-10,4%	-14,2%	-10,9%	-10,2%

	CREDIT BUREAU	CONCENTRE	CREDNET	RELATO	SCORING PF	OTHERS	TOTAL
B2B / B2C SERVICES	19,9%	-16,9%	12,3%	12,9%	-23,8%	19,3%	16,5%
BANKS	-3,6%	-12,9%	-43,2%	32,4%	-4,9%	9,2%	-3,8%
FINANCIAL SERVICES	2,4%	15,7%	-9,8%	-8,2%	15,5%	-11,3%	1,6%
INSURANCE	39,1%	-16,1%	-70,4%	59,8%	16,0%	11,4%	28,9%
MANUFACTURING	365,5%	-13,9%	-2,0%	-1,8%	681,9%	6,1%	52,6%
WHOLESALE	-13,1%	-10,0%	-9,3%	-6,0%	-19,3%	7,4%	-2,9%
RETAIL	86,6%	-6,9%	-11,3%	-10,6%	58,0%	8,5%	49,1%
TELECOM	-17,9%	61,4%	-21,1%	7,8%	9,8%	-27,2%	-16,5%
OTHERS	-6,2%	-75,8%	-18,5%	-11,2%	25,5%	20,4%	-5,7%
TOTAL	22,1%	-22,7%	-3,3%	1,1%	26,0%	5,2%	14,6%

Actual FY Previous FY

(YoY) Daily Inquiries

