

FINANCIAL SOLUTIONS



In Mexico, only 54M adults have access to financial products and only half of adults with financial products have a formal access to credit

For this reason, and as part of our commitment to making services that improve our customers' lives, we have strengthened our offering of low-cost financial solutions with greater flexibility.



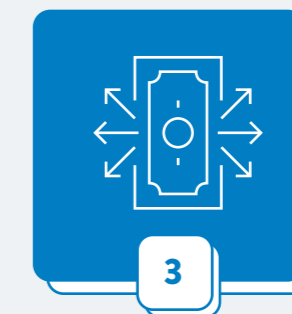
Our financial services strategy is based on three pillars:



Cashi, our digital wallet



Credit



Remittances

I am Mache
Chief Financial
Services officer



cashi
más que efectivo

Cashi, our digital wallet

the service for commission-free digital payments through cash top-ups from an app.

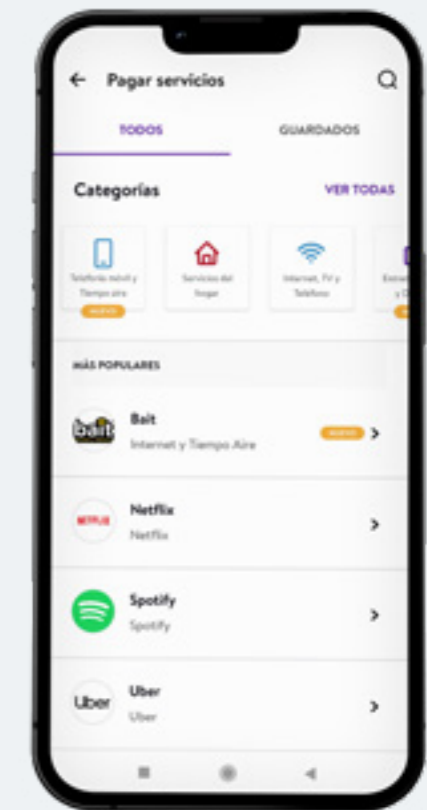
Five years ago, we launched **Cashi** as a digital financial solution for Mexican families, and this year we focused on enhancing the product value proposition.

In 2022, we reached 5.4 million users, by strengthening our application with

New features such as utility payment reminders to help our customers better organize their finances

Enabling Cashi as an online payment method on our websites, so that our customers can buy online, boosting omnichannel sales

Credit via the app



The number of users grew by

202%

compared to 2021



Cashi continues to move forward as a connection point between all our verticals and our customers, to offer joint solutions. Since 2022, customers can top-up their **Bait** line through **Cashi**.

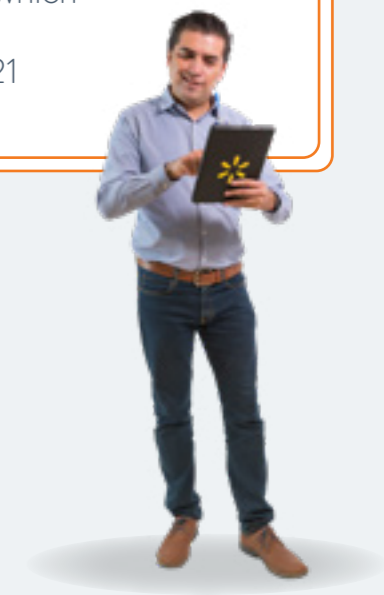


Credit

our service to buy now and pay later, online and in stores.

We know that our customers have difficulty accessing affordable financial solutions

Almost 500 thousand credits were granted through our partners, which is twice the number of loans compared to 2021



The five different types of credit



- 1 Omni Marketplace Credit
- 2 Buy Now Pay Later at kiosks
- 3 Cell phone credit
- 4 CrediBodega Credit Card for unbanked customers
- 5 Credit Card in alliance with financial institutions

So we developed credit solutions that meet their needs, so they can pay for the products they need.

Evaluated and approved credits are granted within five minutes, and in less than 15 minutes the funds are made available through **Cashi** so that our customers can purchase the products they need in store or online.

This year, we built a stronger online credit offering, so we enabled new lenders in the Digital Credit **Marketplace** in more than 100 stores, leveraging eCommerce kiosks in Walmart and Bodega. Within this offering is the “Buy Now Pay Later” credit, in which through registering in the app and selecting the most convenient credit offer, computer products, electronics, toys and more items can be purchased on credit with fixed payments, with no down payment, no annual fees and not requiring the use of a debit or credit card.

We have several credit options for the different profiles and needs of our customers. For example, **CrediBodega** is aimed at our Bodega customers, within whom financial inclusion is lower and prefer small payments.

In 2022, we succeeded in offering CrediBodega in 300 stores and started a pilot to originate it digitally





Remittances

our service to collect money sent from the United States to Mexico.

60% of women in Mexico, our formats' main customers, receive money through remittances

In 2022, we processed **two billion dollars of transactions** in our stores, allowing that **more than 1 million customers collect remittances** through our network.

We are the second chain with the highest number of collection points for remittances



And they are constantly looking for the **best cost options** to make the most of their money.

That's why we offer **our remittance solution at the most competitive rate in our more than 2,800 stores**, seven days a week, making their money go even further, helping them add more products to their shopping basket thanks to the savings obtained through our rates.

In addition, this year we re-launched the **Walmart to Walmart (W2W)** remittance service, through which our customers are able to send remittances from our stores in the United States directly to any Walmart store in Mexico, at a rate over 50% below the market average.

We are connecting the verticals with the core business so that they reinforce each other to better serve our customers.

RESULTS

This year, with our Financial Solutions we achieved:

5.4
million **Cashi** users

~500 thousand
credits granted

1 million
customers collected remittances through our network

