



## FINANCIAL SOLUTIONS

We offer low-cost and flexible financial services, giving our clients access to the digital economy and delighting them with new experiences. Hand in hand with our core business and with the strength of our assets, we position ourselves in a unique way to create the leading financial ecosystem in Mexico.



Our ambition is to create a digital connection with our customers so we can know them and serve them better

### Our financial services have three pillars:



#### 1. DIGITAL WALLET

our customers and members can perform cash top ups on the app, and use their balance to pay for different services in our stores and clubs, such as telephone, electricity, cable, entertainment and transportation, among others; without having to pay commissions.



#### 2. CREDIT:

our goal is to provide access to financial services so customers can buy their favorite products and pay for them later



#### 3. REMITTANCES:

we activated our remittances-collection services at all our checkouts so our customers can collect the money sent to them from abroad.



**1.7**  
million  
Cashi users

**In 2018 we launched our Cashi app, whose purpose is to provide digital financial solutions to Mexican families. From its creation, to date, Cashi has evolved and now has the following features:**

- **“Card on file”**, which allows our customers to top up their Cashi balance with a debit or credit card, without having to go directly to the stores. This saves them time and provides a contactless, quick, and safe experience.
- Bait mobile top ups
- Business-to-business (B2B) dispersions where companies, can offer benefits and rewards to their employees via Cashi
- +70 services have been activated for digital payments

**In 2021, we made great strides in financial services.**

We are the second chain with the greatest number of paying points. Remittances can now be easily collected at our front end

Last December, together with a third-party, we launched a pilot to disburse credit via Cashi in almost 30 Walmart and Bodega stores. **We are granting credits of up to 6,000 pesos** so customers can shop for their favorite items and pay for them later

Customers receive a **2% cashback when they pay** for their purchases with Cashi



The following step moving forward is to offer low-cost and more flexible financial solutions to solve our customers' pain points

In addition, we will launch the Walmart to Walmart remittance service, in which our customers in the United States will be able to send remittances from our stores and be paid directly at Walmart stores in Mexico, facilitating the process and access to this service for all Mexican households.