

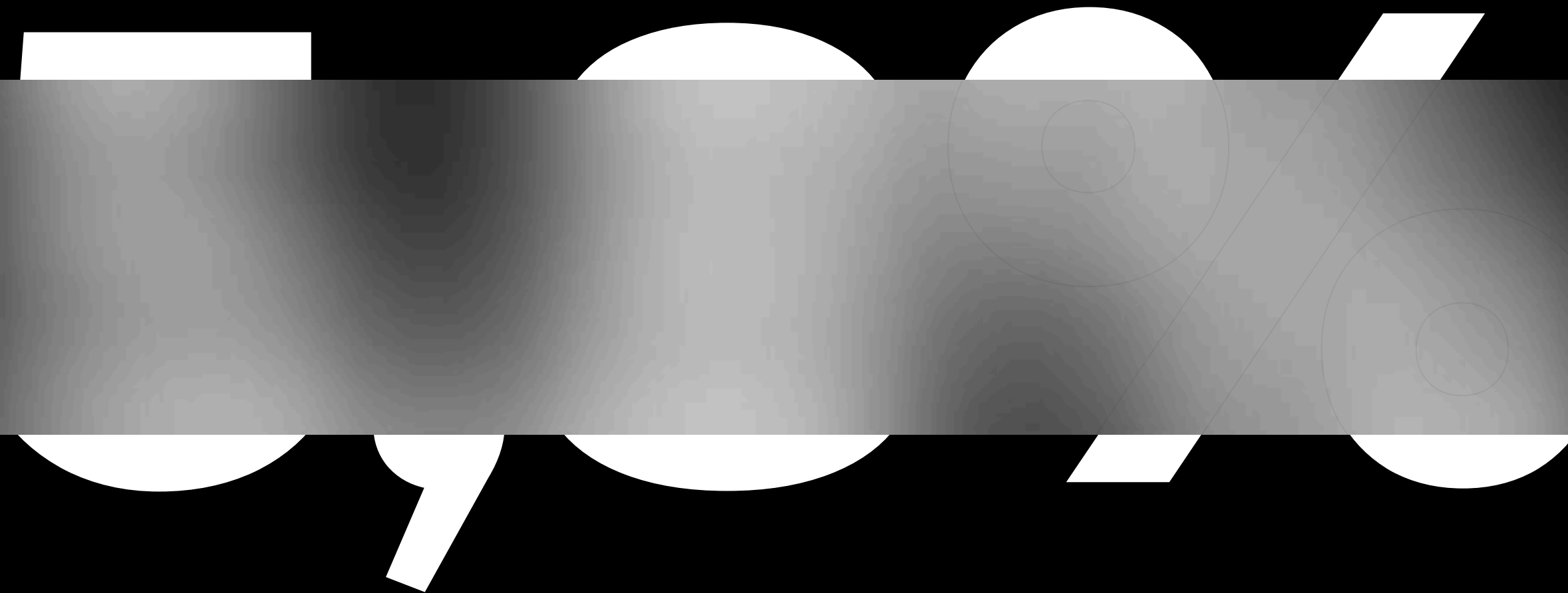
Prax



Camile Rodrigues
CEO

**How much is financial
freedom worth?**

Today, Brazilian entrepreneurs remain hostages to acquirers, unaware of the transformative potential locked within their own receivables. Most remain trapped with **abusive fees, limited credit options, and no transparency about rates** – even after Brazil's Central Bank granted companies ownership of their receivables.

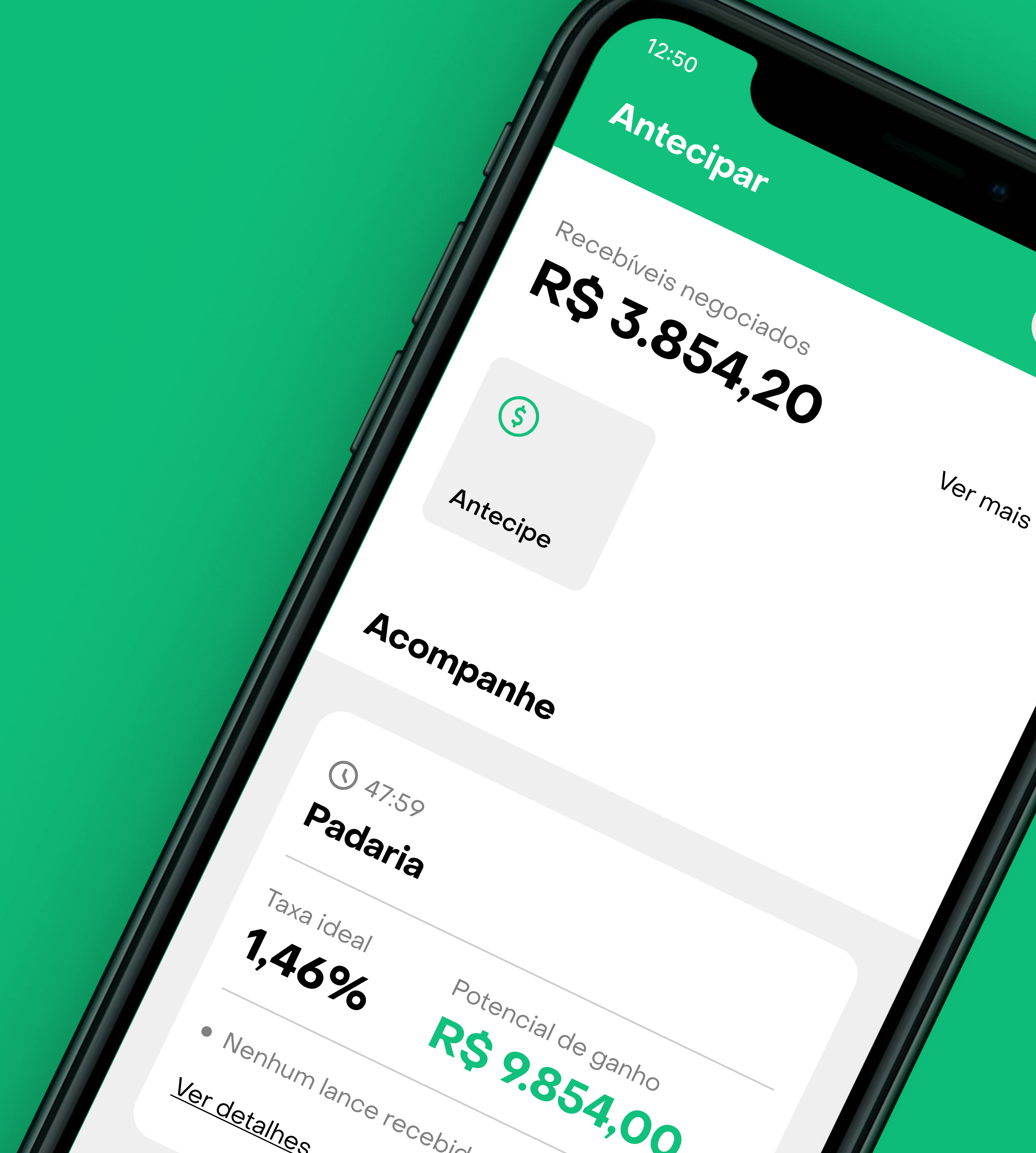


Prax

We built the most liberating digital receivables marketplace in Brazilian history

– One that educates while it empowers

Beyond providing liquidity, we equip entrepreneurs with knowledge to truly understand and manage their receivables as strategic assets.

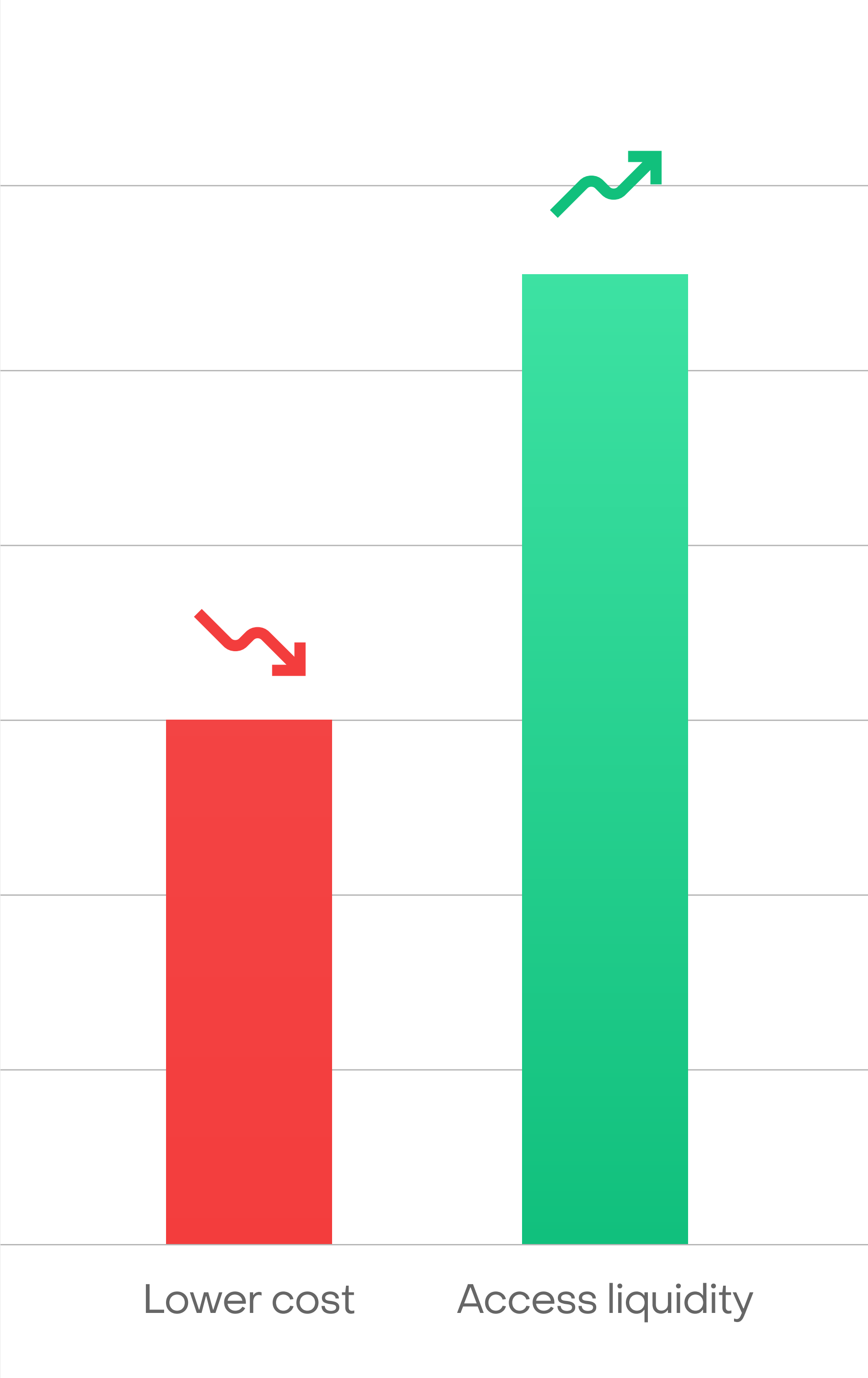


Here, as a reverse auction, merchants set the terms with intelligent sustainability rules: minimum rate floors ensure buyer attractiveness while maintaining competitive advantages for sellers. Credit flows freely, fostering market competition.



Unlike competitors operating in isolation, we've created a collaborative ecosystem where acquirers, investment funds and even banks themselves can participate as buyers, providing access to liquidity at significantly lower costs - especially for small SMEs.

Prax



By treating card receivables as currency, money enters the market before settlement –

bringing liquidity and purchasing power to those who typically struggle with credit access.



We're building the bridge between local sales and global capital, blending pricing freedom, innovative technology and a collaborative ecosystem.

This is the most advanced and democratic alternative for Brazil's receivables market, breaking traditional financial intermediation paradigms.

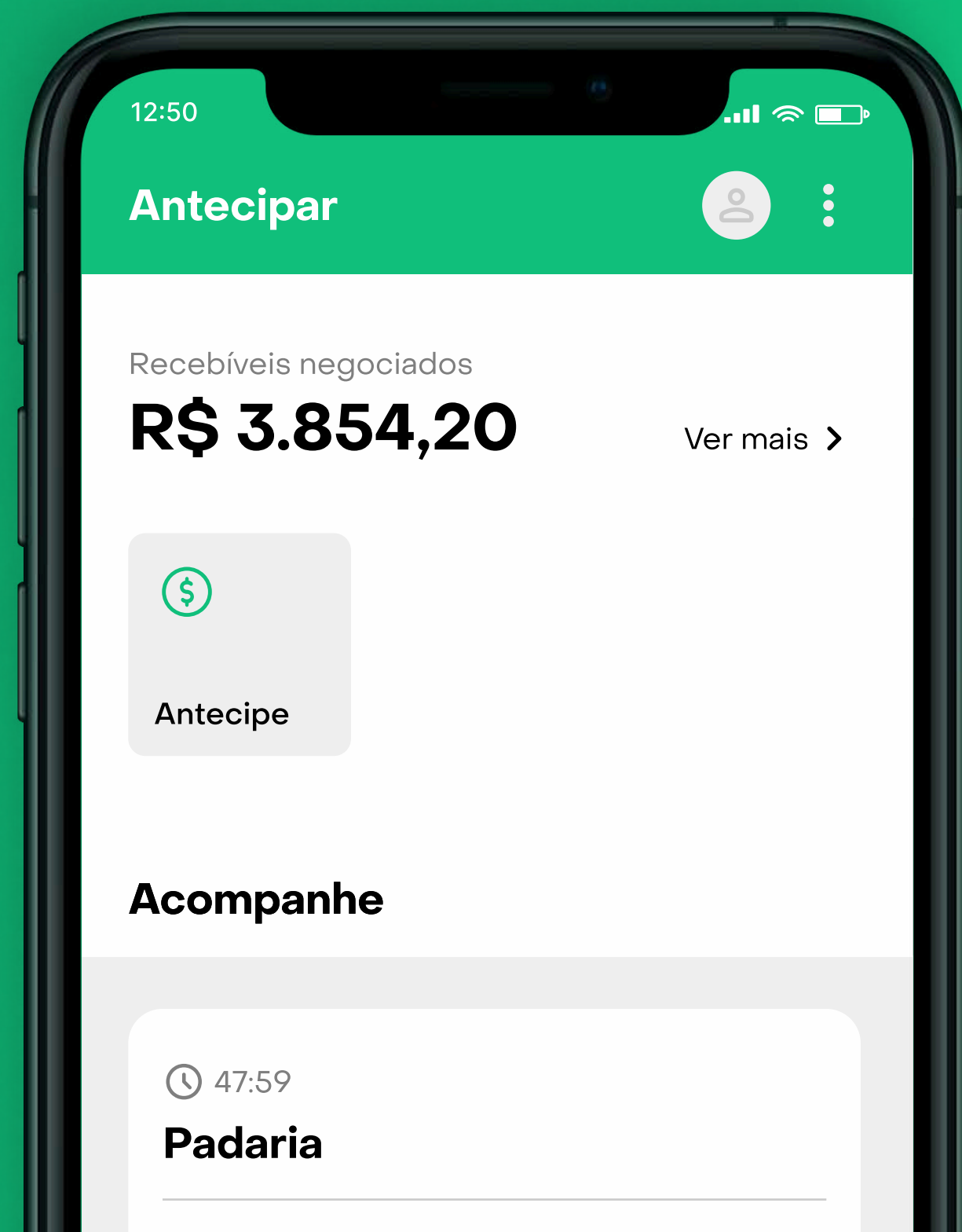


The blue ocean of credit card transactions was a
R\$2.8 trillion market in 2024.

January February March April May June July August September October November December

Credit card
\$2.8
trillion

Join us to democratize credit and unleash Brazil's entrepreneurial potential to the world



Thank you!

Prax

 prax.finance

 [linkedin.com/company/prax-finance](https://www.linkedin.com/company/prax-finance)

E-mail:

suporte@prax.finance