Third Quarter Earnings Conference Call

November 3, 2026

Foward Looking **Statements**

Certain statements in this presentation constitute “forward-looking statements” within the meaning of, and subject to the protection of, the Private Securities Litigation Reform Act of 1995. We intend such forward-looking statements to be covered by the safe harbor provisions for forward-looking statements contained in Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. All statements contained in this press release other than statements of historical facts, including, without limitation, statements regarding our future results of operations and financial position, including our guidance for fiscal year 2026; our business strategies; objectives of management for future operations, including, among others, statements regarding our expected growth, international expansion and future capital expenditures; and expectations for and anticipated benefits of acquisitions, are forward looking statements. Words such as “believes,” “expects,” “anticipates,” “intends,” “projects,” “estimates,” and “plans” and similar expressions of future or conditional verbs such as “will,” “should,” “would,” “may,” and “could” are generally forward-looking in nature and not historical facts.

Various factors that could cause actual future results and other future events to differ materially from those estimated by management include, but are not limited to: our reliance on our relationship with Popular, Inc. (“Popular”) for a significant portion of our revenues pursuant to our second Amended and Restated Master Services Agreement (“A&R MSA”) with them, and as it may impact our ability to grow our business; our ability to renew our client contracts on terms favorable to us, including but not limited to the current term and any extension of the A&R MSA with Popular and Amended and Restated Independent Sales Organization Sponsorship and Services Agreement (the “A&R ISO Agreement”) with Banco Popular; our reliance on our information technology systems, employees and certain suppliers and counterparties, and certain failures or disruptions in those systems or chains could materially adversely affect our operations; the risk of security breaches or other confidential data theft from our systems; our ability to recruit, retain and develop qualified personnel; fraud by merchants or others; the credit risk of our merchant clients, for which we may also be liable; our use of artificial intelligence (“AI”) and machine learning tools and the evolving regulatory framework governing such technology; a decreased client base due to consolidations and/or failures in the financial services industry; our ability to comply with existing and future rules and regulations in the jurisdictions in which we operate; a reduction in consumer confidence, whether as a result of a global economic downturn or otherwise, which leads to a decrease in consumer spending; our dependence on payment card network or other network rules, standards, mandates or fees; the geographical concentration of our business in Puerto Rico, including our business with the government of Puerto Rico and its instrumentalities, which are facing fiscal challenges and the effects of potential natural disasters; risks associated with our presence in international markets, including global political, social and economic instability; operating an international business in Latin America, Puerto Rico and the Caribbean, in jurisdictions with potential political and economic instability; the impact of exposure to foreign exchange fluctuations and capital controls on our costs, earnings and the value of some of our assets; our ability to protect our intellectual property rights against infringement and to defend ourselves against potential intellectual property infringement claims and the potential impact on our business of such claims, whether or not correct; the possibility that we could lose our preferential tax rate in Puerto Rico; the effect of purchases of our common stock pursuant to our stock repurchase plan on the value of our common stock; and the impact of our leverage on our ability to raise additional capital, that our leverage may limit our ability to react to changes in the economy or our industry, expose us to interest rate risk and prevent us from meeting our obligations with respect to our substantial indebtedness, that we and our subsidiaries may be able to incur significant additional indebtedness, which could further increase such risks; and the other factors set forth under "Part 1, Item 1A. Risk Factors," in the Company’s Annual Report on Form 10-K for the fiscal year ended December 31, 2025 filed with the Securities and Exchange Commission (the "SEC") on March 2, 2026. The Company undertakes no obligation to release publicly any revisions to any forward-looking statements, to report events or to report the occurrence of unanticipated events unless it is required to do so by law.

Use of **Non-GAAP Measures**

This presentation will reference certain non-GAAP financial information. For a description and reconciliation of non-GAAP measures presented in this document, please see the appendix attached to this presentation or visit the Investor Relations section of the Evertec website at www.evertecinc.com.



Business Overview

Mac Schuessler, President and CEO

Digital adoption is accelerating across an underpenetrated financial market

Latin America's digital transition is progressing…

Cash and branch-based banking	›	**Digital and instant payment rails**
Legacy systems	›	**Modern, cloud-based platforms**
Limited access to financial services	›	**Broader financial participation**

…while significant gaps remain in banking, payments and credit[1]

30% remain unbanked

41% do not use digital payments[2]

89% lack access to bank loans

1 World Bank 2024, % Adults in Latin America & Caribbean

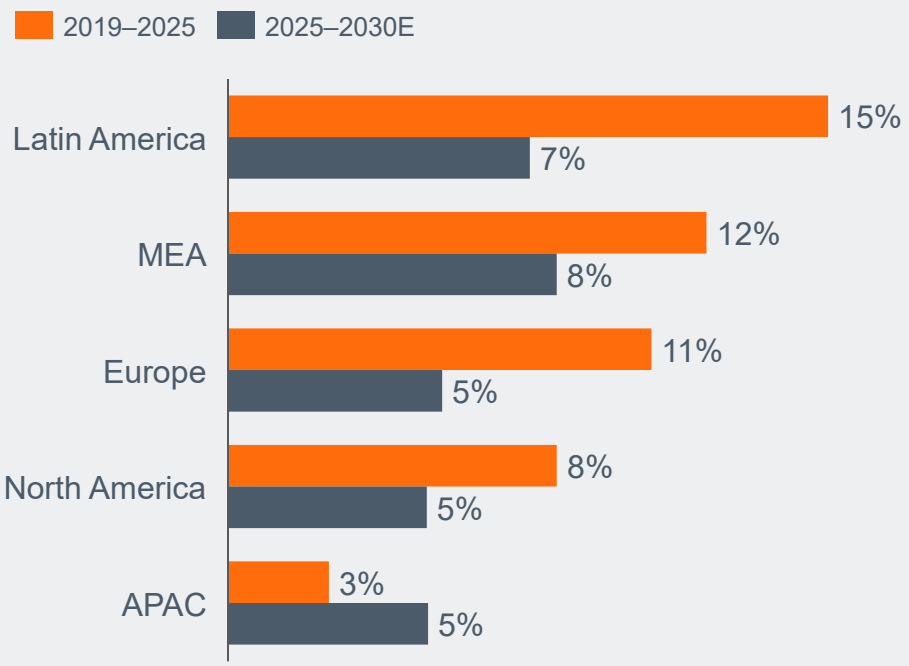
2. Digital payments defined as using mobile money, a debit or credit card, or a mobile phone to pay from an account, using the internet to pay bills or shop online or in-store, or paying bills or sending remittances directly from a financial institution or mobile money account.

A large and expanding market provides significant runway for growth

Growth in payments and financial software spending underscores the scale of the modernization opportunity

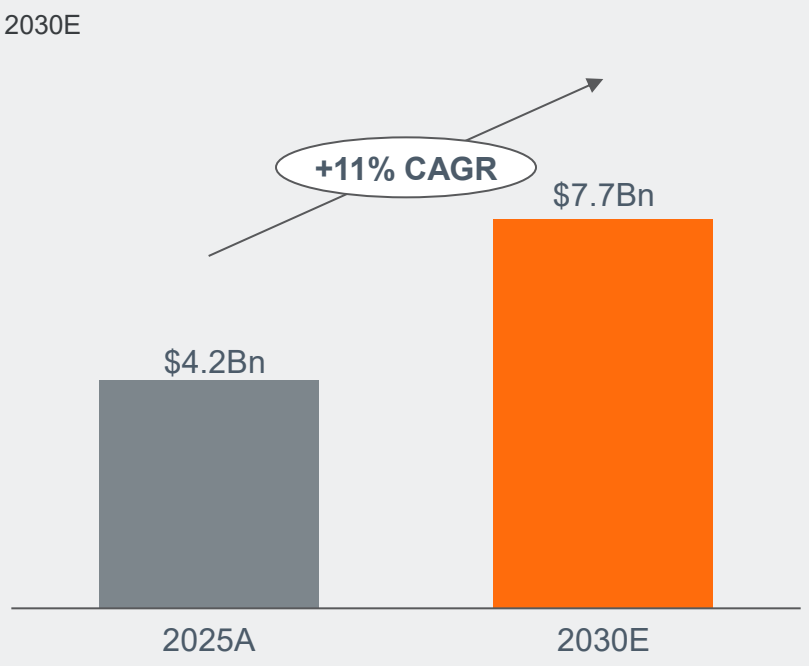
PAYMENTS MARKET GROWTH[1]

Latin America has been the fastest-growing payments region since 2019, with strong growth expected to continue through 2030



LATIN AMERICAN BANKING & INVESTMENT SERVICES SOFTWARE SPEND[2]

Double-digit technology spending growth supports continued financial software adoption



1. BCG Global Payments Model 2026
2. Gartner, October 2026

Leadership across payments and software for financial institutions

PAYMENT FACILITATOR



Leading payments processor in Latin America

- Acquiring and Issuing processing solutions for institutions across the region

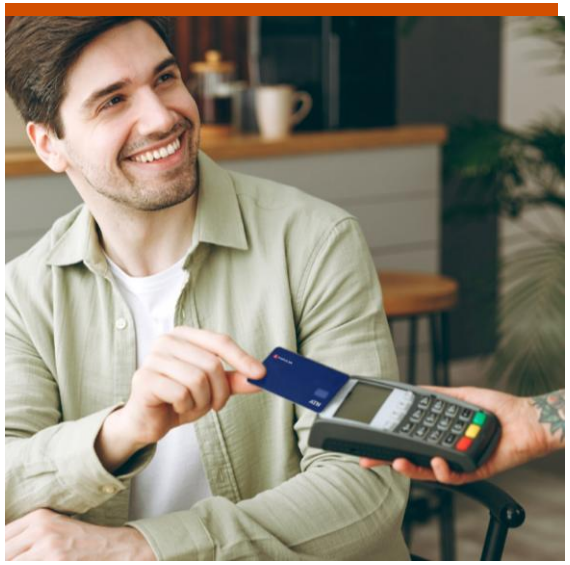
SOFTWARE FOR FINANCIAL INSTITUTIONS



Leading provider of software to financial institutions in Brazil and Puerto Rico

Solutions for banks, funds, consortia, insurance brokers, auto finance and other sectors

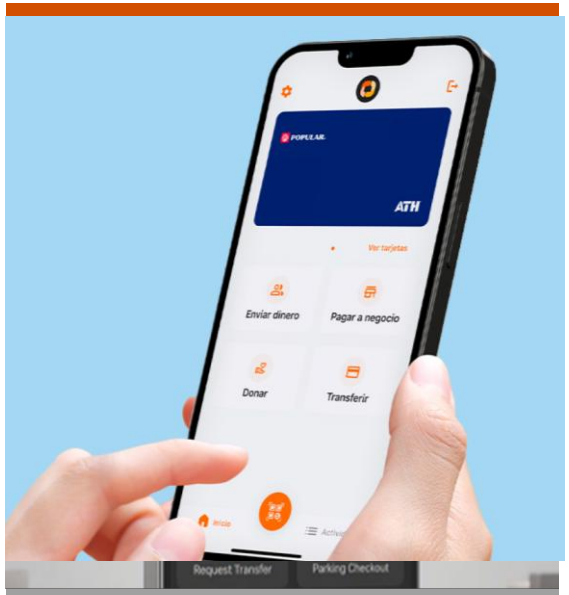
PAYMENTS NETWORK



Owner and operator of ATH debit network

- The principal network in Puerto Rico and one of the largest in Latin America

DIGITAL WALLET



Leading digital payments platform in Puerto Rico (P2P and P2B)

- 2M+ Active ATH Móvil users

The region's leading institutions run on Evertec

Trusted by marquee clients across financial services, commerce and the public sector

FINANCIAL INSTITUTIONS

Banks, funds, pensions, consortia and insurers

Selected clients:

J.P.Morgan, Banchile pagos, Oriental, Banco de Occidente, TOYOTA, Scotiabank, POPULAR, 1 First Bank, transbank., STELLANTIS, BANK OF AMERICA, Getnet, MetLife, Itaú, XP, gm, bradesco, Banco de Bogotá, Santander

MERCHANTS

Retail, services and e-commerce

Selected clients:

Wendy's, cencosud, Cruz Verde, alelo, BURGER KING, Supermercados ECONO, café Britt, Walmart, SEARS, Carrefour, BIMBO, chili's, Arcos Dorados

FINTECHS & PLATFORMS

Processors, wallets and neobanks

Selected clients:

d·local, PicPay, sumup, clip, agibank, sip, PagBank, C6 BANK

GOVERNMENT & PUBLIC SECTOR

Public sector financial institutions

Selected clients:

BANCO NACIONAL, BCR, BANESTES, BANCO DO BRASIL, Caja de Ahorros, Banco Popular, BancoEstado, BANCO REPÚBLICA

The financial infrastructure powering institutions across Latin America

FINANCIAL SOFTWARE
Technology to run financial operations

- Core banking
- Fund and asset management
- Credit and collection
- ERP modules
- Compliance
- Regulatory modules

PAYMENTS
Technology to move money

- Payment acceptance
- Payment networks (ATH)
- Transaction processing
- Digital and government payments
- Card issuing
- E-commerce
- Alternative payment method

VALUE-ADDED SERVICES

- Analytics and cloud
- Fraud and security
- Digital trust
- Onboarding
- Credit recovery

A Pan-Regional Platform Built for the Complexity of Latin America

MARKET CHARACTERISTICS

Regulation is national

Licensing, data residency and oversight differ by market

Rails are primarily domestic

Payment schemes, networks and clearing are country-specific

Institutions buy locally

Clients value in-country accountability and delivery

WHAT WE HAVE BUILT

1. **Operating resilience at scale** — **10B+** transactions a year
2. **Embedded financial software** — Mission-critical systems of record inside client operations
3. **Local presence** — Offices in **11** countries, **20+** markets served in the region
4. **Governance and discipline** — Controls aligned with institutional expectations

A strategy executed consistently over more than a decade

The acquisitions reflected a deliberate, multi-step expansion across markets, clients and solutions

2015

THE PLAN

Move from a legacy outsourcer to Banco Popular in Puerto Rico to a regional technology company.

Product development + regional M&A were explicit strategic imperatives.

PRE-2022

THE FOUNDATION

Built regional payments and processing scale.

Added digital commerce and in-country presence.

2022

THE UNLOCK

Restructured the Banco Popular relationship.

Created greater balance-sheet and M&A agility.

2023–2026

THE BUILD

Added financial software, data, registry, funds, insurance and digital-trust capabilities.

TODAY

THE RESULT

A diversified, pan-regional financial technology infrastructure provider, with multiple growth drivers.

Execution has fundamentally reshaped Evertec

2015



2015		2026
FOOTPRINT		
Serving Central America and the Caribbean from Puerto Rico	›	Serving most of Latin America from offices in 11 countries
EMPLOYEES IN PUERTO RICO		
~78%	›	~19%
WHAT WE PROVIDE		
Legacy outsourcing	›	Financial technology infrastructure
REVENUE FROM PUERTO RICO		
86%	›	~50%

2026



Not present Evertec presence

Disciplined M&A built the capabilities for our next phase of growth

We pursue M&A opportunities that strengthen our platform and regional position while adding scalable capabilities, durable revenue streams and attractive returns

Year	Capability	Platform	Clients served	Rationale
2019	**Digital commerce**	PlacetoPay	Financial institutions and merchants	Added proprietary IP and scalable digital-commence platform for regional expansion.
2023	**Software for financial institutions**	singia	Banks, funds, pensions and consortia	Established a scaled Brazil platform; opened a larger financial-software profit pool and cross-sell pathway.
2024	**Data, analytics & cloud**	GRANDATA	Pan-regional fintechs and existing large clients	Added data-led capabilities adjacent to payments and software.
2024	**Cloud & managed services**	nubity by evertec	Enterprises across Latin America	Added cloud and managed services capabilities to support client technology modernization across the region.
2025	**Software for lending & registry**	TECNO BANK	Lenders, consortia and registries	Completed more of the lending and consortium journey by adding the registration layer.
2026	**Software for financial institutions and insurance brokers**	dimensa an evertec company	Funds, banks, risk managers and insurers	Strengthened Funds and Banking, entered Risk and Insurance verticals, and expanded Brazil client relationships.
2026	**Blockchain & digital trust**	BBCHAIN	Financial institutions and capital markets	Added specialized capability as regulated digital-asset adoption accelerated; created regional extension potential.

Financial Summary

Karla Cruz-Jusino, Chief Financial Officer

Consolidated Results Q3 2026

(in USD mm, except per share)	Q3 2026	Y-o-Y %
Revenue	**$283.0**	**24%**
Adjusted EBITDA	**$110.5**	**19%**
Adj. EBITDA margin	*39.0%*	*-150bps*
Adjusted Net Income	**$64.8**	**8%**
Adjusted EPS	**$1.07**	**16%**

- Revenue growth driven by contributions from acquisitions completed in the current and prior year, organic growth across most segments, and favorable foreign currency movements, primarily in Brazil. On a constant currency basis, revenue increased approximately 21%.
- Adjusted EBITDA growth driven by strong revenue performance. The margin decrease primarily reflects the increasing weight of Latin America, reflecting the region's continued growth and different margin profile. On a constant currency basis the margin was 39.9%
- Adjusted Net Income growth driven by higher Adjusted EBITDA, partially offset by higher operating depreciation and amortization, increased interest expense, the non-controlling interest associated with the Tecnobank acquisition, and higher effective tax rate.
- Adjusted EPS growth reflects higher Adjusted Net Income, and the benefit of the share repurchases.

Refer to Non--GAAP reconciliation summary in the Appendix

Merchant Acquiring Q3 2026

(in USD mm)	Q3 2026	Y-o-Y %
Revenue	**$51.0**	**9%**
Adjusted EBITDA	**$21.4**	**15%**
Adj. EBITDA margin	*42.0%*	*220bps*

- Revenue growth was driven by higher sales volume and transaction activity across both existing and new high-volume merchants, higher gas prices, as well as non-transactional revenue which benefited from pricing initiatives implemented.
- Margin expansion was driven by revenue growth and the benefit of pricing initiatives.

Refer to Non--GAAP reconciliation summary in the Appendix

Payment Services PR and Caribbean Q3 2026

(in USD mm)	Q3 2026	Y-o-Y %
Revenue	**$60.1**	**9%**
Adjusted EBITDA	**$34.2**	**14%**
Adj. EBITDA margin	*56.8%*	*280bps*

- Revenue growth was driven by strong POS transaction growth, reflecting healthy consumer activity in Puerto Rico; revenue from our partnership with a leading global payments company; double-digit growth in ATH Móvil volumes and transactions, particularly in ATH Business; and higher vehicle-registration and fine-processing activity, partly reflecting demand associated with the Transit Fine Amnesty program.
- Margin increase was driven by a more favorable revenue mix, partially offset by a one-time operational loss and higher technology costs.

Refer to Non--GAAP reconciliation summary in the Appendix

Latin America Payments and Solutions Q3 2026

(in USD mm)	Q3 2026	Y-o-Y %
Revenue	**$143.6**	**59%**
Adjusted EBITDA	**$43.2**	**77%**
Adj. EBITDA margin	*30.1%*	*310bps*

- Revenue growth was driven by the contribution from Tecnobank and Dimensa acquisitions, as well as organic growth across the region, supported by new and expanded engagements, contract repricing and scope expansions, and continued growth in value-added services, including digital recovery, analytics and cloud solutions. On a constant currency basis, revenue increased 52%.

- Margin increase driven primarily by revenue growth and favorable business mix, reflecting the higher-margin contribution from Tecnobank, partially offset by higher personnel and technology costs as we continued to invest in the business.

Refer to Non--GAAP reconciliation summary in the Appendix

Business Solutions Q3 2026

(in USD mm)	Q3 2026	Y-o-Y %
Revenue	**$58.6**	**-5%**
Adjusted EBITDA	**$20.6**	**-18%**
Adj. EBITDA margin	*35.2%*	*-550bps*

- Revenue decrease primarily driven by the 10% contractual discount to Popular that began in October 2025, and non-recurrence of hardware sales in the prior-year quarter.
- Margin decrease reflects the lower revenue, higher reserves, and increased technology costs.

Refer to Non--GAAP reconciliation summary in the Appendix

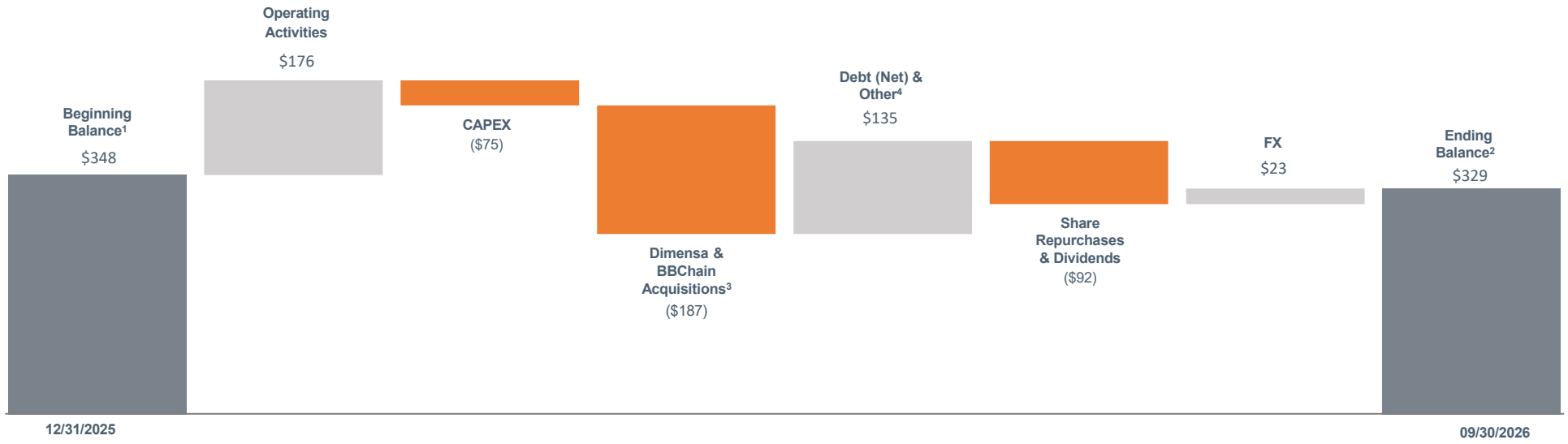
Corporate and Other Q3 2026

(in USD mm)	Q3 2026	Y-o-Y %
Adjusted EBITDA	**($9.0)**	**66%**
% of Total Revenue	*3.2%*	

- Corporate and Other Adjusted EBITDA as a percentage of total revenues of 3.2%.

Refer to Non--GAAP reconciliation summary in the Appendix

Roll Forward Q3 2026 Cash Balance



(1) Includes ~$26M in restricted cash and ~$16M in cash included in settlement assets.
(2) Includes ~$30M in restricted cash and ~$14M in cash included in settlement assets.
(3) Net of cash acquired.
(4) Includes long-term debt repayments of ~($18M), repayments of other financing agreements ~($8M), withholding taxes paid on share-based compensation ~($7M), acquisition of redeemable non-controlling interest ~($23M), settlement activity, net ~($2M), other financing activities, net ~($10M) and debt issue costs ~($1M), offset by net increase in Revolving Facility of ~$20M and proceeds from issuance of long-term debt of ~$185M.

Debt Summary

($ in millions)		9/30/26	9/30/25
Unrestricted Cash		**$284.1**	**$474.7**
Total Debt		**$1,295.7**	**$1,106.5**
Term A Loan (2027 Maturity)	*S+225bps*	387.8	411.7
Term B Loan (2030 Maturity)	*S+225bps*	875.0	540.0
Revolver ($200M)	*S+225bps*	30.0	150.0
Other		2.8	4.8
EVTC Net Debt		**$1,011.6**	**$631.8**
Lev. Ratio Net Debt(1)(2)		**$1,036.6**	**$656.8**
Weighted Average Interest Rate(2)		6.27%	6.24%
Net Debt / Adjusted LTM EBITDA(1)(3)		**2.46x**	**1.81x**
Ending Liquidity		**$448.5**	**$518.6**

(1) Effective December 31, 2022 Senior Secured Leverage Ratio is presented at EVERTEC Inc level for Credit Agreement purposes and considered the excess of $25 million of unrestricted cash as required by the Credit Agreement dated December 1, 2022.
(2) The weighted average interest rate does not consider the impact of the 250 bps applicable to the outstanding letter of credits.
(3) September 30, 2025, Leverage Ratio is based on the EBITDA balances per Credit Agreement, adjusted to include full year pro-forma results for acquisitions completed in 2024. For September 30, 2026, Leverage Ratio includes full year pro-forma results for Dimensa which includes actual results for May, June and Q3 2026, and the diligence model for the remaining periods.

Outlook 2026

(in USD mm, except per share)	Low	High
Total Revenue	**$1,088**	**$1,096**
Growth, % reported	*16.7%*	*17.6%*
Growth, % constant currency(1)	*14.5%*	*15.4%*
GAAP EPS – Diluted	**$1.66**	**$1.74**
Adjusted EPS	**$4.00**	**$4.08**
Growth % reported	*10.5%*	*12.7%*
Growth, % constant currency(1)	*9.4%*	*11.6%*
Capital Expenditures	**$95**	**$95**
Assumptions:		
Adjusted EBITDA Margin	39.5%	39.5%
Tax Rate	10%	11%
Share Count to compute Adjusted EPS	61.2	61.2

Refer to Non-GAAP reconciliation summary in the Appendix,
(1) Constant currency is calculated by applying prior-year monthly average foreign currency exchange rates to current-period results

Q&A



Appendix

Non-GAAP Reconciliation Summary

The non-GAAP measures referenced in this earnings release are supplemental measures of the Company's performance and are not required by, or presented in accordance with, accounting principles generally accepted in the United States of America ("GAAP"). They are not measurements of the Company's financial performance under GAAP and should not be considered as alternatives to total revenue, net income or any other performance measures derived in accordance with GAAP or as alternatives to cash flows from operating activities, as indicators of operating performance or as measures of the Company's liquidity. In addition to GAAP measures, management uses these non-GAAP measures to focus on the factors the Company believes are pertinent to the daily management of the Company's operations and believes that they are also frequently used by analysts, investors and other stakeholders to evaluate companies in our industry. These measures have certain limitations in that they do not include the impact of certain expenses that are reflected in our condensed consolidated statements of operations that are necessary to run our business. Other companies, including other companies in our industry, may not use these measures or may calculate these measures differently than as presented herein, limiting their usefulness as comparative measures. Reconciliations of the non-GAAP measures to the most directly comparable GAAP measure are included at the end of this earnings release. These non-GAAP measures include Constant currency revenue, EBITDA, Adjusted EBITDA, Adjusted Net Income, Adjusted Earnings per common share and Constant Currency Adjusted Earnings per common share, each as defined below.

Constant currency revenue represents reported revenue excluding the impact of fluctuations in foreign currency exchange rates in the current period. Constant currency revenue is calculated by applying prior-year monthly average foreign currency exchange rates to current-period revenue.

EBITDA is defined as earnings before interest, taxes, depreciation and amortization.

Adjusted EBITDA is defined as EBITDA further adjusted to exclude certain non-cash items and unusual expenses such as: share-based compensation, restructuring related expenses, fees and expenses from corporate transactions such as M&A activity and financing, multi-year non-recurring gains recognized in connection with the sale of tax credits, equity investment income net of dividends received, and the impact from unrealized gains and losses on foreign currency remeasurement for assets and liabilities in non-functional currency. This measure is reported to the chief operating decision maker for purposes of making decisions about allocating resources to the segments and assessing their performance. For this reason, Adjusted EBITDA, as it relates to the Company's segments, is presented in conformity with Accounting Standards Codification 280, Segment Reporting, and is excluded from the definition of non-GAAP financial measures under the Securities and Exchange Commission's Regulation G and Item 10(e) of Regulation S-K. The Company's presentation of Adjusted EBITDA is substantially consistent with the equivalent measurements that are contained in the secured credit facilities in testing EVERTEC Group's compliance with covenants therein such as the secured leverage ratio.

Adjusted Net Income is defined as Adjusted EBITDA less: operating depreciation and amortization expense, defined as GAAP Depreciation and amortization less amortization of intangibles related to acquisitions such as customer relationships, trademarks, non-compete agreements, among others; cash interest expense defined as GAAP interest expense, less GAAP interest income adjusted to exclude non-cash amortization of debt issue costs, premium and accretion of discount; income tax expense which is calculated on adjusted pre-tax income using the applicable GAAP tax rate, adjusted for uncertain tax position releases, tax true-ups, windfall from share-based compensation, unrealized gains and losses from foreign currency remeasurement, among others; and non-controlling interests, net of amortization for intangibles created as part of the purchase.

Adjusted Earnings per common share is defined as Adjusted Net Income divided by diluted shares outstanding.

Constant Currency Adjusted Earnings per common share is defined as Adjusted earnings per common share excluding the impact of fluctuations in foreign currency exchange rates in the current period, calculated by applying prior-year period foreign currency exchange rates to current-period results.

The Company uses Adjusted Net Income to measure the Company's overall profitability because the Company believes it better reflects the comparable operating performance by excluding the impact of the non-cash amortization and depreciation that was created as a result of merger and acquisition activity. In addition, in evaluating EBITDA, Adjusted EBITDA, Adjusted Net Income and Adjusted Earnings per common share, you should be aware that in the future the Company may incur expenses such as those excluded in calculating them.

Reconciliation of GAAP to Non-GAAP Operating Results

(Dollar amounts in thousands)	Three Months Ended September 30, 2026	2025
Revenue	$282,994	$228,587
Currency Adjustment - Constant[1]	(6,003)	—
Constant Currency Revenue	$276,991	$228,587
Net income	31,513	33,460
Income tax expense (benefit)	3,550	(31)
Interest expense, net	17,347	12,518
Depreciation and amortization	43,627	28,435
EBITDA	**96,037**	**74,382**
Equity income (loss)[2]	1,073	2,129
Compensation and benefits[3]	9,083	8,133
Transaction, refinancing and other fees[4]	4,076	7,907
Loss (gain) on foreign currency remeasurement[5]	222	60
Adjusted EBITDA	**110,491**	**92,611**
Operating depreciation and amortization[6]	(20,310)	(16,892)
Cash interest expense, net[7]	(16,539)	(12,039)
Income tax expense[8]	(5,936)	(3,287)
Non-controlling interest[9]	(2,956)	(609)
Adjusted Net Income	**$64,750**	**$59,784**

(1) Constant currency adjustment is calculated by applying prior-year monthly average foreign currency exchange rates to current-period results.
(2) Represents the elimination of non-cash equity earnings from equity investments, net of dividends received and non-recurring impairment charges.
(3) Primarily represents share-based compensation and severance payments.
(4) Primarily represents fees and expenses associated with corporate transactions as defined in the Credit Agreement and other non-recurring expenses.
(5) Represents non-cash unrealized losses and (gains) on foreign currency remeasurement for assets and liabilities denominated in non-functional currencies.
(6) Represents operating depreciation and amortization expense, which excludes amounts generated as a result of merger and acquisition activity.
(7) Represents interest expense, less interest income, as they appear on the unaudited condensed consolidated statements of income and comprehensive income (loss), adjusted to exclude non-cash amortization of the debt issue costs and premiums and accretion of discount.
(8) Represents income tax expense calculated on adjusted pre-tax income using the applicable GAAP tax rate, adjusted for certain discrete and non-recurring items.
(9) Represents the non-controlling equity interests, net of amortization for intangibles created as part of the acquisition.

Reconciliation of Q3 2026 and Q3 2025 Segment Non-GAAP Results

(In thousands)	Payment Services - Puerto Rico & Caribbean	Latin America Payments and Solutions	Merchant Acquiring, net	Business Solutions	Total Reportable Segments	Corporate and Other [1]	Total
	Quarter ended September 30, 2026						
Revenues	$ 60,144	$ 143,622	$ 51,005	$ 58,570	$ 313,341	$ (30,347)	$ 282,994
Adjusted EBITDA	$ 34,188	$ 43,247	$ 21,441	$ 20,599	$ 119,475	$ (8,984)	$ 110,491

[1] Corporate and Other consists of corporate overhead, certain leveraged activities, other non-operating expenses and intersegment eliminations. Intersegment revenue eliminations predominantly reflect the $16.2 million processing fee from Payments Services - Puerto Rico & Caribbean to Merchant Acquiring, intercompany software developments and transaction-processing of $9.3 million from Latin America Payments and Solutions to both Payment Services - Puerto Rico & Caribbean and Business Solutions, and transaction processing and monitoring fees of $4.9 million from Payment Services - Puerto Rico & Caribbean to Latin America Payments and Solutions.

(In thousands)	Payment Services - Puerto Rico & Caribbean	Latin America Payments and Solutions	Merchant Acquiring, net	Business Solutions	Total Reportable Segments	Corporate and Other [1]	Total
	Quarter ended September 30, 2025						
Revenues	$ 55,244	$ 90,378	$ 46,753	$ 61,679	$ 254,054	$ (25,467)	$ 228,587
Adjusted EBITDA	$ 29,874	$ 24,426	$ 18,611	$ 25,100	$ 98,011	$ (5,400)	$ 92,611

[1] Corporate and Other consists of corporate overhead, certain leveraged activities, other non-operating expenses and intersegment eliminations. Intersegment revenue eliminations predominantly reflect the $14.9 million processing fee from Payments Services - Puerto Rico & Caribbean to Merchant Acquiring, intercompany software developments and transaction processing of $7.0 million from Latin America Payments and Solutions to both Payment Services- Puerto Rico & Caribbean and Business Solutions, and transaction processing and monitoring fees of $3.6 million from Payment Services - Puerto Rico & Caribbean to Latin America Payments and Solutions.

Outlook Summary and Non-GAAP Reconciliation

	Outlook 2026			2025
(Dollar amounts in millions, except per share data)	Low		High	
Revenues (GAAP)	$1,088	to	$1,096	$932
Currency adjustment - constant[1]	(21)		(21)	
Constant currency revenues (Non-GAAP)	1,067		1,075	
Earnings per Share (EPS) (GAAP)	$1.66	to	$1.74	$2.20
Per share adjustment to reconcile GAAP EPS to Non-GAAP Adjusted EPS:				
Share-based comp, non-cash equity earnings and other[2]	0.99		0.99	0.70
Merger and acquisition related depreciation and amortization[3]	1.33		1.33	0.83
Non-cash interest expense[4]	0.10		0.10	0.04
Tax effect of non-GAAP adjustments[5]	(0.01)		(0.01)	(0.10)
Non-controlling interest[6]	(0.07)		(0.07)	(0.05)
Total adjustments	2.34		2.34	1.42
Adjusted EPS (Non-GAAP)	$4.00	to	$4.08	$3.62
Currency adjustment - constant[1]	(0.04)		(0.04)	
Constant Currency Adjusted EPS (Non-GAAP)	$3.96		$4.04	
Shares used in computing adjusted earnings per common share	61.2		61.2	64.4

(1) Constant currency is calculated by applying prior-year monthly average foreign currency exchange rates to current-period results.
(2) Represents share-based compensation, the elimination of non-cash equity earnings from equity investments, severance and other adjustments to reconcile GAAP EPS to Non-GAAP EPS.
(3) Represents depreciation and amortization expenses amounts generated as a result of M&A activity.
(4) Represents non-cash amortization of the debt issue costs and premiums and accretion of discount.
(5) Represents income tax expense on non-GAAP adjustments using the applicable GAAP tax rate (anticipated at approximately 10% to 11%), and adjustments from certain discrete and non-recurring tax items
(6) Represents the non-controlling equity interests, net of amortization for intangibles created as part of the acquisition.

gracias, thanks, obrigado!

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