Fourth Quarter Earnings Conference Call

2025

February 26, 2026

evertec

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 2025; 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 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 possibility that we may not realize the anticipated benefits of our merger with Sinqia; 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, and 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, 2024 filed with the Securities and Exchange Commission (the "SEC") on March 3rd, 2025, as any such factors may be updated from time to time in the Company's filing with the SEC, including in the Company's Annual Report on Form 10-K for the fiscal year ended December 31, 2025, to be filed with the SEC. 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 Summary

Mac Schuessler, President and CEO

2025 Financial Highlights

Strong Results

Broad-based organic growth and disciplined cost execution across segments:

- Total Revenue **$931.8 million**, 10% increase, 11% on a constant currency basis
- Adjusted EBITDA **$373.4 million,** 10% increase
- Adjusted EBITDA margin of **40.1%**
- Adjusted EPS **$3.62,** 10% increase

Cash Flow and Liquidity

Delivered **~$227 million** in operating cash flow, supporting capital returns and balance sheet strength:

- Returned approximately **$82** million to shareholders through share repurchases and dividends
- Liquidity of approximately **$490** million as of December 31, 2025
- Share repurchase program increased to **$150** million, extended until December 31, 2027

*See Non-GAAP reconciliation summary in appendix, p.21.

Puerto Rico Update

Segments Update

- Merchant Acquiring grew 5% YoY, driven by an increase in sales volume
- Payments Services Puerto Rico grew 4% YoY, driven by strong performance in ATH Movil Business and higher POS transaction volume
- Business Solutions grew 3% YoY, driven by higher network and consulting services, partially offset by the 10% discount to Popular effective in Q4

Macro Environment

Economic indicators remain favorable, supporting transaction volumes and merchant activity:

- Unemployment rate remained low at 5.7%
- Strong tourism performance marking a fifth consecutive year of visitor arrivals growth

Latin America Update

Latin America Segment Results

- Revenue grew 22% YoY, driven by organic growth and reacceleration in Brazil
- Results benefited from Tecnobank, acquired during the fourth quarter, as well as tuck-in acquisitions executed in the fourth quarter of 2024

Business Acquisition

- Announced the plans to acquire Dimensa, S.A., a B2B technology provider serving financial institutions in Brazil, which is expected to close in the second quarter
- Acquisition will strengthen our product offering and expands our market in the region

Key Deals

- Banco de Chile live in production, providing processing and risk monitoring services
- Active pipeline, with additional client wins expected throughout the year

Executing our Strategy through Innovation

Governance and Responsible AI

- Data Security and privacy by design
- Responsible IA principles
- Centralized oversight with Regional Centers of Excellence

AI Embedded Products

- Risk management, fraud monitoring & credit decisioning
- AI-native credit scoring with Grandata
- AI for self-servicing capabilities

AI Operational Innovation

- AI-enabled internal workflows, for QA, delivery and internal processes
- Advancing predictive monitoring to further improve incident resolution
- Broad-based AI upskilling, 4,500+ employees in 2025
- Improved reliability and scalable delivery capacity

AI Software Development

- AI across software development life-cycle
- Faster delivery without incremental headcount
- Centers of Excellence ensuring prioritization and financial discipline
- AI-enabled software development framework, designed to improve speed, quality, and reliability across the delivery lifecycle

Financial Summary

Karla Cruz-Jusino, Chief Financial Officer

Consolidated Results Q4 2025 and Full-Year 2025

(in USD mm, except per share)	Q4 2025	Y-o-Y %	2025	Y-o-Y %
Revenue	**$244.8**	**13%**	**$931.8**	**10%**
Adjusted EBITDA	**$98.8**	**11%**	**$373.4**	**10%**
Adj. EBITDA margin	*40.3%*	*-60 bps*	*40.1%*	—
Adjusted Net Income	**$59.5**	**6%**	**$233.2**	**9%**
Adjusted EPS	**$0.93**	**7%**	**$3.62**	**10%**

- Revenue growth in the quarter was driven by organic growth across most of our segments, and contributions from recent acquisitions, including Tecnobank.
- Adjusted EBITDA growth for the quarter was driven by revenue outperformance, the benefit from tax credits and the previously announced cost initiatives.

*See Non-GAAP reconciliation summary in appendix, p.21.

Merchant Acquiring 2025

(in USD mm)	Q4 2025	Y-o-Y %	2025	Y-o-Y %
Revenue	**$48.2**	**3%**	**$189.9**	**5%**
Adjusted EBITDA	**$19.4**	**-3%**	**$78.4**	**8%**
Adj. EBITDA margin	*40.2%*	*-250 bps*	*41.3%*	*110 bps*

- Increase in revenue reflects a combination of higher sales volume and transactions driven by new merchants and existing customers, partially offset by a slight decrease in spread.
- Margin decrease attributed to an increase in processing costs driven by the higher transactions.

*See Non-GAAP reconciliation summary in appendix, p.22-23.

Payment Services PR and Caribbean 2025

(in USD mm)	Q4 2025	Y-o-Y %	2025	Y-o-Y %
Revenue	**$56.4**	**3%**	**$223.3**	**4%**
Adjusted EBITDA	**$30.3**	**-3%**	**$124.7**	**3%**
Adj. EBITDA margin	*53.7%*	*-350 bps*	*55.8%*	*-70 bps*

- Revenue growth benefited from ATH Movil transactions and sales volume growth primarily in ATH Business, as well as POS transaction growth, partially offset by lower services provided to the Latin America segment.
- Decrease in margin was mainly driven by higher operating expenses, in part by increased cloud costs and higher POS repair costs.

*See Non-GAAP reconciliation summary in appendix, p.22-23.

Latin America Payments and Solutions 2025

(in USD mm)	Q4 2025	Y-o-Y %	2025	Y-o-Y %
Revenue	**$109.3**	**40%**	**$369.5**	**22%**
Adjusted EBITDA	**$34.9**	**39%**	**$107.6**	**35%**
Adj. EBITDA margin	*32.0%*	*-30 bps*	*29.1%*	*280 bps*

- Revenue benefited from a double-digit organic growth across the region, driven in part by the reacceleration in Brazil, and the contribution from a full quarter from Tecnobank, as well as contributions from Grandata and Nubity.
- Margin slight decrease mainly driven by the GetNet adjustment recorded in prior year which was 100% accretive to margin.

*See Non-GAAP reconciliation summary in appendix, p.22-23.

Business Solutions 2025

(in USD mm)	Q4 2025	Y-o-Y %	2025	Y-o-Y %
Revenue	**$58.3**	**-7%**	**$250.1**	**3%**
Adjusted EBITDA	**$20.6**	**-15%**	**$93.9**	**-9%**
Adj. EBITDA margin	*35.3%*	*-370 bps*	*37.6%*	*-450 bps*

- Revenue decrease was primarily attributed to the 10% discount to Popular that began in October, partially offset by the benefit of the CPI which is capped at 1.5% for 2025.
- Margin decrease was mainly driven by lower revenues resulting from the 10% discount to Popular, as expenses remained consistent with prior year.

*See Non-GAAP reconciliation summary in appendix, p.22-23.

Corporate and Other 2025

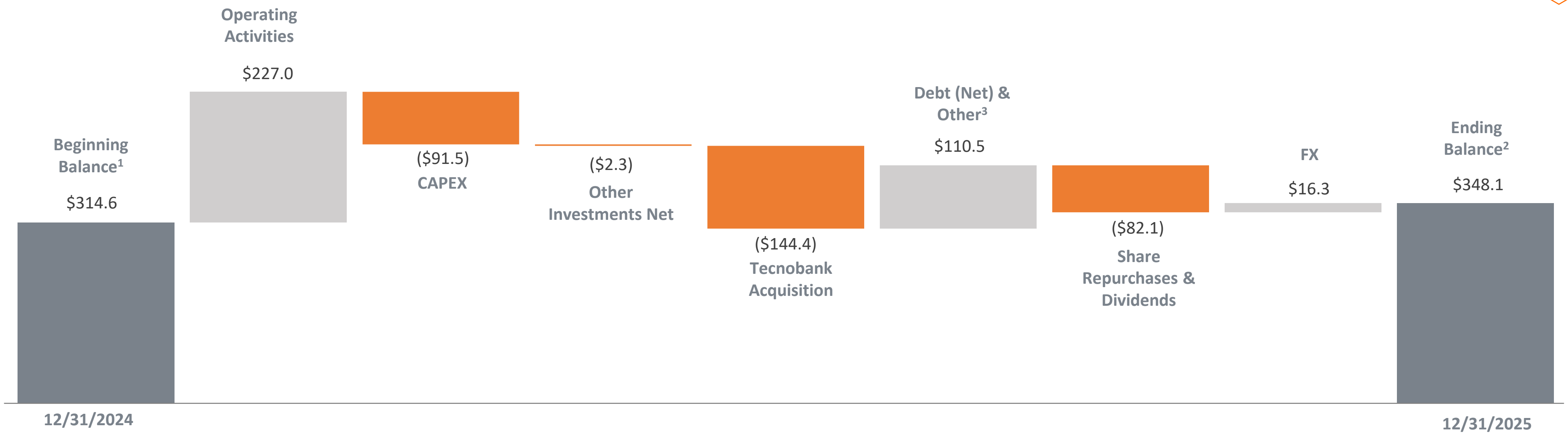
(in USD mm)	Q4 2025	Y-o-Y %	2025	Y-o-Y %
Adjusted EBITDA	**$(6.5)**	**-47%**	**$(31.2)**	**-14%**
% of Total Revenues	*2.7%*	*-300 bps*	*3.3%*	*-100 bps*

- Corporate and Other Adjusted EBITDA as a percentage of total revenues of 2.7%.
- Improvement from the prior year driven in part by a $7.1 million gain related to research and development tax credits recognized during the quarter.

*See Non-GAAP reconciliation summary in appendix, p.22-23.

Roll Forward of 2025 Cash Balance

($ in millions)



(1) Includes ~$25M in restricted cash and ~$16M in cash included in settlement assets. (2) Includes $26M in restricted cash and ~$16M in cash included in settlement assets. (3) Includes long-term debt repayments of ~($23.9M), repayment of other financing agreements ~($4.8M), withholding taxes paid on share-based compensation ~($9.0M), acquisition of redeemable non-controlling interest ~($5.2M), settlement activity, net ~($0.1M), repayments of short-term borrowings ~($2.2M), other financing activities , net ~($2.5M) and debt issue costs ~($1.4M), offset by proceeds from short-term borrowings of $10M and proceeds from issuance of debt of ~$149.6M.

Debt Summary

(in USD mm)		December 31, 2025	December 31, 2024
Unrestricted Cash		**$306.0**	**$273.6**
Total Debt		**$1,111.9**	**$980.5**
Term A Loan (2027 Maturity)	*S+175bps*	405.7	429.6
Term B Loan (2030 Maturity)	*S+225bps*	690.0	540.0
Revolver ($200M)	*S+175bps*	10.0	-
Other		6.2	10.9
EVTC Net Debt		**$805.9**	**$706.8**
Lev. Ratio Net Debt(1)(2)		**$830.9**	**$731.8**
Weighted Average Interest Rate(2)		5.86%	6.45%
Net Debt / Adjusted LTM EBITDA(1)(3)		**2.08x**	**2.06x**
Ending Liquidity		**$490.4**	**$467.5**

(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) December 31, 2024 Leverage Ratio is based on the EBITDA balances per Credit Agreement, adjusted to include full year pro-forma results for acquisitions completed in 2024, as well as December 31, 2025 Leverage Ratio which is normalized by the results of Tecnobank for the LTM 12/31/2025 based on actual results for the 4Q25 and diligence model.

Outlook 2026

(in USD mm, except per share)	**Low**	**High**
Total Revenue	**$1,024**	**$1,036**
Growth, %(1)	*9.9%*	*11.2%*
Growth, % constant currency(2)	*8.7%*	*10.0%*
GAAP EPS – Diluted	**$2.43**	**$2.60**
Adjusted EPS	**$3.84**	**$3.96**
Growth, %(1)	*6.1%*	*9.4%*
Growth, % constant currency(1)	*4.7%*	*8.0%*
Capital Expenditures		**$90**
Assumptions:		
Adjusted EBITDA Margin	39.5%	40.5%
Tax Rate	11%	12%
Share Count to compute Adjusted EPS	62.4mm	62.4mm

*See Non-GAAP reconciliation summary in appendix, p.24.
(1) On a US GAAP basis
(2) Constant currency is calculated by applying prior-year period 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 period 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, except share data)	Three months ended December 31, 2025	Three months ended December 31, 2024	Year ended December 31, 2025	Year ended December 31, 2024
Revenue	**$244,832**	**$216,395**	**$931,818**	**$845,486**
Currency Adjustment - Constant (1)	(3,708)	-	5,600	-
Constant Currency Revenue	**$241,124**	**$216,395**	**$937,418**	**$845,486**
Net Income (GAAP)	**$37,036**	**$40,667**	**$144,560**	**$114,779**
Income tax expense	1,640	1,747	9,815	4,847
Interest expense, net	13,348	14,323	53,243	61,401
Depreciation and Amortization	36,869	26,795	122,086	127,846
EBITDA	**$88,893**	**$83,532**	**$329,704**	**$308,873**
Equity (income) loss (2)	(805)	(1,032)	(1,620)	(1,270)
Compensation and benefits (3)	8,306	8,458	36,033	31,644
Transactions, refinancing and other benefits (4)	2,511	(4,382)	9,858	(4,217)
(Gain) Loss on foreign currency remeasurements (5)	(137)	2,034	(592)	5,198
Adjusted EBITDA	**$98,768**	**$88,610**	**$373,383**	**$340,228**
Operating depreciation & amortization (6)	(18,373)	(15,735)	(68,789)	(61,467)
Cash interest expense, net (7)	(12,663)	(13,182)	(50,697)	(56,931)
Income tax expense (8)	(5,469)	(3,073)	(16,399)	(6,371)
Non-controlling interest (9)	(2,771)	(616)	(4,297)	(2,217)
Adjusted Net Income	**$59,492**	**$56,004**	**$233,201**	**$213,242**
Net income per common share (GAAP)				
Diluted	$0.56	$0.62	$2.20	$1.73
Adjusted Earnings per common share (Non-GAAP)				
Diluted	$0.93	$0.87	$3.62	$3.28
Shares used in computing adjusted earnings per common share				
Diluted	63,817,305	64,650,434	64,422,155	65,077,535

(1) Constant currency adjustment is calculated by applying prior-year period foreign currency exchange rates to current-period results.
(2) Represents the elimination of non-cash equity earnings from our equity investments, net of dividends received.
(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, multi-year non-recurring gains recognized in connection with the sale of tax credits and other non-recurring expenses.
(5) Represents non-cash unrealized losses (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 items.
(9) Represents the non-controlling equity interests, net of amortization for intangibles created as part of the purchase.

Reconciliation of Q4 2025 and Q4 2024 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 December 31, 2025						
Revenues	$ 56,444	$ 109,259	$ 48,219	$ 58,323	$ 272,245	$ (27,413)	$ 244,832
Adjusted EBITDA	$ 30,336	$ 34,943	$ 19,396	$ 20,593	$ 105,268	$ (6,500)	$ 98,768

[1] Corporate and Other consists of corporate overhead, certain leveraged activities, other non-operating expenses and intersegment eliminations. Intersegment revenue eliminations predominantly reflect the $15.8 million processing fee from Payments Services - Puerto Rico & Caribbean to Merchant Acquiring, intercompany software developments and transaction-processing of $7.8 million from Latin America Payments and Solutions to both Payment Services - Puerto Rico & Caribbean and Business Solutions, and transaction processing and monitoring fees of $3.9 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 December 31, 2024						
Revenues	$ 54,764	$ 77,870	$ 46,645	$ 62,408	$ 241,687	$ (25,292)	$ 216,395
Adjusted EBITDA	$ 31,328	$ 25,144	$ 19,937	$ 24,357	$ 100,766	$ (12,156)	$ 88,610

[1] Corporate and Other consists of corporate overhead, certain leveraged activities, other non-operating expenses and intersegment eliminations. Intersegment revenue eliminations predominantly reflect the $14.4 million processing fee from Payments Services - Puerto Rico & Caribbean to Merchant Acquiring, intercompany software developments and transaction processing of $6.4 million from Latin America Payments and Solutions to both Payment Services- Puerto Rico & Caribbean and Business Solutions, and transaction processing and monitoring fees of $4.4 million from Payment Services - Puerto Rico & Caribbean to Latin America Payments and Solutions.

Reconciliation of 2025 and 2024 Segment Non-GAAP Results

(In thousands)	Year ended December 31, 2025						
	Payment Services - Puerto Rico & Caribbean	Latin America Payments and Solutions	Merchant Acquiring, net	Business Solutions	Total Reportable Segments	Corporate and Other [1]	Total
Revenues	$ 223,266	$ 369,467	$ 189,913	$ 250,085	$ 1,032,731	$ (100,913)	$ 931,818
Adjusted EBITDA	$ 124,676	$ 107,614	$ 78,368	$ 93,936	$ 404,594	$ (31,211)	$ 373,383

[1] Corporate and Other consists of corporate overhead, certain leveraged activities, other non-operating expenses and intersegment eliminations. Intersegment revenue eliminations predominantly reflect the $59.9 million processing fee from Payments Services - Puerto Rico & Caribbean to Merchant Acquiring, intercompany software developments and transaction processing of $26.6 million from Latin America Payments and Solutions to both Payment Services - Puerto Rico & Caribbean and Business Solutions, and transaction processing and monitoring fees of $14.5 million from Payment Services - Puerto Rico & Caribbean to Latin America Payments and Solutions.

(In thousands)	Year ended December 31, 2024						
	Payment Services - Puerto Rico & Caribbean	Latin America Payments and Solutions	Merchant Acquiring, net	Business Solutions	Total Reportable Segments	Corporate and Other [1]	Total
Revenues	$ 214,749	$ 302,784	$ 180,500	$ 243,975	$ 942,008	$ (96,522)	$ 845,486
Adjusted EBITDA	$ 121,390	$ 79,681	$ 72,632	$ 102,669	$ 376,372	$ (36,144)	$ 340,228

[1] Corporate and Other consists of corporate overhead, certain leveraged activities, other non-operating expenses and intersegment eliminations. Intersegment revenue eliminations predominantly reflect the $57.6 million processing fee from Payments Services - Puerto Rico & Caribbean to Merchant Acquiring, intercompany software developments and transaction processing of $21.1 million from Latin America Payments and Solutions to both Payment Services- Puerto Rico & Caribbean and Business Solutions, and transaction processing and monitoring fees of $17.8 million from Payment Services - Puerto Rico & Caribbean to Latin America Payments and Solutions.

Outlook Summary and Non-GAAP Reconciliation

(Dollar amounts in millions, except share data)	2026 Outlook Low		2026 Outlook High	Actual 2025
Revenues (GAAP)	$1,024	to	$1,036	$932
Currency adjustment - constant [1]	($11)		($11)	
Constant currency revenues (Non-GAAP)	$1,013		$1,025	
Earnings per Share (EPS) (GAAP)	$2.43	to	$2.60	$2.20
Per share adjustment to reconcile GAAP EPS to Non-GAAP Adjusted EPS:				
Share-based comp, non-cash equity earnings and other [2]	0.53		0.53	0.70
Merger and acquisition related depreciation and amortization [3]	1.10		1.08	0.83
Non-cash interest expense [4]	0.04		0.04	0.04
Tax effect of non-gaap adjustments [5]	(0.17)		(0.18)	(0.10)
Non-controlling interest [6]	(0.09)		(0.11)	(0.05)
Total adjustments	1.41		1.36	1.42
Adjusted EPS (Non-GAAP)	$3.84	to	$3.96	$3.62
Currency adjustment - constant [1]	(0.05)		(0.05)	
Constant Currency Adjusted EPS (Non-GAAP)	$3.79		$3.91	
Shares used in computing adjusted earnings per share			62.4	64.4

(1) Constant currency is calculated by applying prior-year period 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 11% to 12%).
(6) Represents the non-controlling equity interests, net of amortization for intangibles created as part of the purchase.

gracias, thanks, obrigado!

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