

Customer Stories

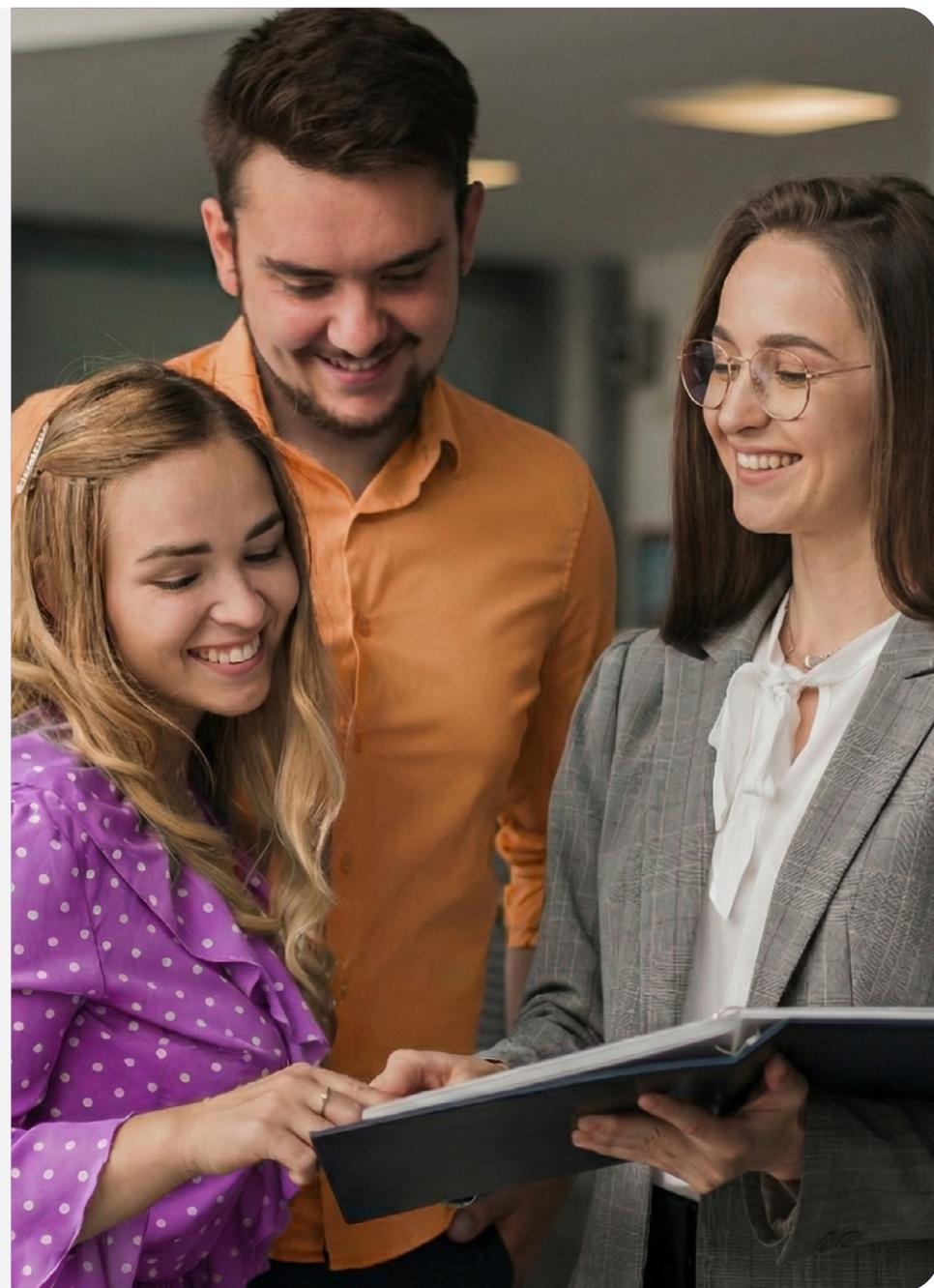


Ailos Ecosystem & Sensedia: Strategic growth in Open Finance

With 1.6 million members, the Ailos System is advancing in Open Finance

The **Ailos Ecosystem** is a network of 13 credit cooperatives, a central office, and an insurance brokerage, operating in more than 120 municipalities in the Brazilian states of Santa Catarina, Paraná, Rio Grande do Sul, and São Paulo. In 2024, it reached approximately 1.6 million members, with nearly R\$ 17 billion in its credit portfolio and over R\$ 25 billion in assets. Its model emphasizes participatory governance, proximity to members, and the development of the regions where it operates.

As a cooperative institution, it participates in Open Finance as both a **Payment Initiation Service Provider (PISP/ITP)** and a **data holder**. Having worked on this initiative for three years, it faced a common challenge: **strictly meeting regulatory obligations with a lean team** while building the foundation to shift toward strategic efforts starting in 2026.





Challenge

Until 2024, both the central cooperative and its affiliated cooperatives viewed Open Finance as mandatory.

The strategy was pragmatic: **first, to master the regulatory aspect.** With a lean team managing multiple issues, developing it internally didn't make sense. The decision: **to seek a specialized partner** who was constantly involved with the subject.



Short term

Meet regulatory obligations with quality, without overburdening the team.



Medium/long term

Build a solid foundation to, from 2026 onwards, focus on **use cases, ROI, and value generation** for cooperative members.

Partnership with Sensedia

Sensedia has been a partner from the beginning. The Ailos Ecosystem's strategy is to have **specific partners for each area**, and for Open Finance the choice was clear.

The partnership began with the **API** platform to connect to the Central Bank. Over time, it expanded to include **PCM***, **JSR****, and **other regulatory functionalities** as needs grew.



“Everything that the regulator introduces in terms of new processes and integrations, Sensedia is already one step ahead in how to build and implement them.”

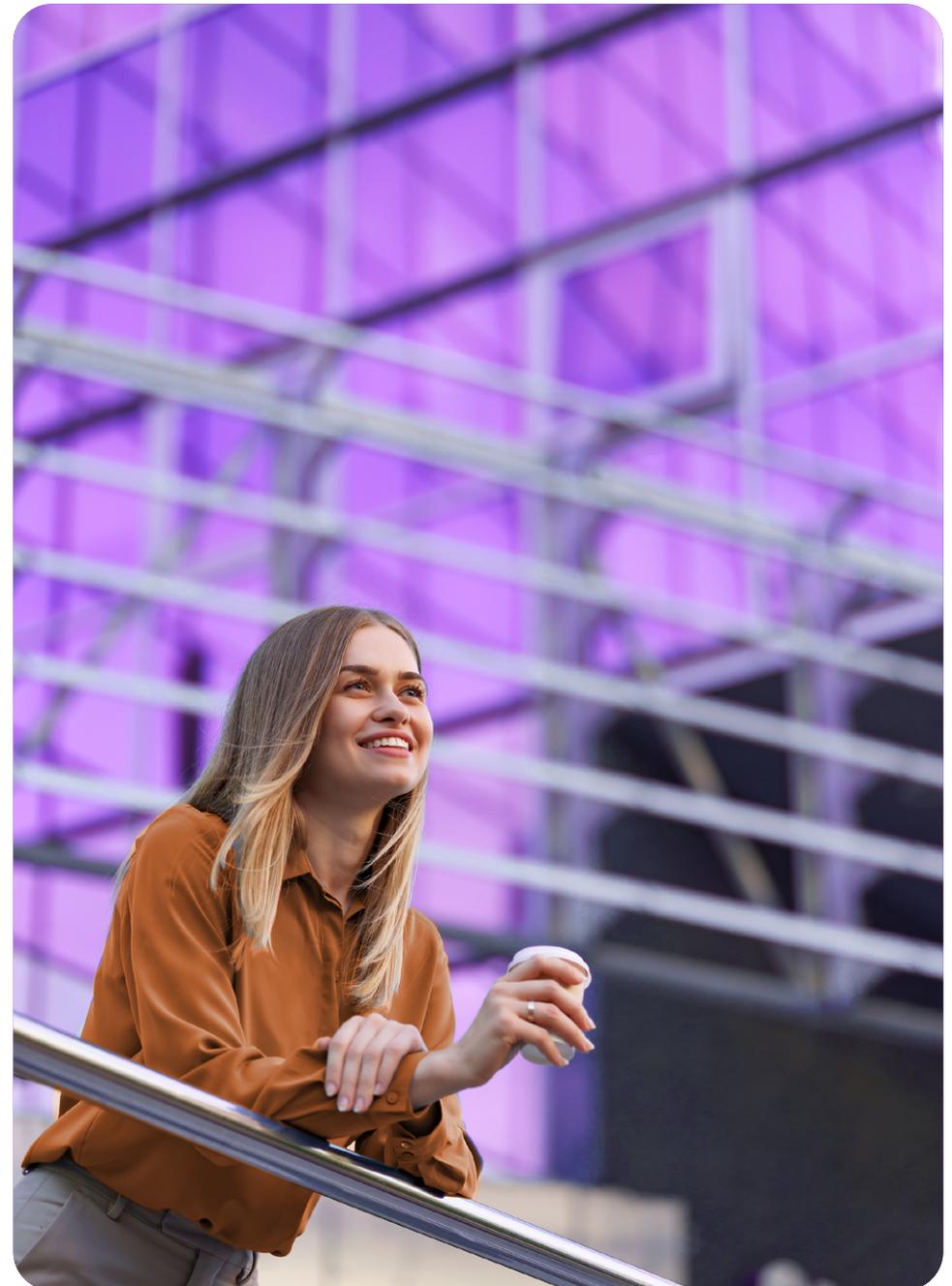
Lucas Spadotto

Solutions and Software Manager
at Ailos Ecosystem

Initially, the implementation operated according to regulatory needs, where Sensedia complied with Open Finance requirements, keeping the Ailos Ecosystem in compliance with its participation requirements. Observing the success in this initial area, the System began to seek the **consultative and proactive side of this partnership**: “How can Sensedia help me find the best path? How can I accelerate deliveries?”

**PCM: Metrics Collection Platform*

***The No-Redirect Journeys (JSR) are Open Finance innovation that allows users to complete payments (such as Pix) directly within a store's environment or a digital wallet, without needing to switch to their bank's app. This makes the experience faster and more seamless.*



Results and preparation for 2026



Regulatory compliance under control

The Ailos Ecosystem fulfills all obligations with quality, maintaining a lean team. With Sensedia providing critical infrastructure (APIs, PCM, JSR), the internal team focuses on future opportunities.



Growing maturity

Cooperative leaders are beginning to understand Open Finance in forums, seeing beyond mere obligation. This maturity allows for a roadmap focused on generating real value.



Product available

Members can now **“Bring money from other institutions”** via Open Finance, facilitating cash-in and resource consolidation.



2026: the milestone of the transition

With consolidated regulations, the Ailos Ecosystem will direct its energy towards use cases, ROI analysis from 2021 onwards, business generation, and data sharing (Phase 2). The new agendas include: **salary portability, credit, and Pix without redirection** – are already oriented towards use cases. **Regulation becomes part of the value journeys.**

The partner that makes a difference

For the Ailos Ecosystem, **every partner needs to go beyond the technological solution** – to make a difference in their area of expertise. Sensedia fulfills this role in technical delivery. The challenge accepted now: **to bring proactive consulting**, helping to navigate the ecosystem and accelerate preparation for 2026. The expectation is for a ***strong partnership with a consultant by our side***, anticipating movements and suggesting paths forward.

Foundation for real growth with Open Finance

The Ailos Ecosystem exemplifies a pragmatic approach: first, **overcome regulatory challenges with excellence** using a specialized partner. Second, **build solid foundations** without overburdening a lean team. Third, **prepare for 2026** by focusing on ROI and real value for members.

Sensedia evolves from a technical provider to a strategic consultant. With a consolidated regulatory foundation, the cooperative is ready to transform Open Finance into a business engine.

“Every partner needs to, in addition to delivering the technological solution, make a difference in their area of expertise. Sensedia is making a difference in terms of tools and delivery for Open Finance.”

Lucas Spadotto

Solutions and Software
Manager at Central Ailos.



Want to learn more about Sensedia's Open Finance solutions?

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