

Customer Stories



# PagueVeloz by Serasa Experian: **Over 1 million** organic consents in Open Finance

## Regulatory challenges transformed into business opportunities with the support of Sensedia

**PagueVeloz**, a payment institution within the **Serasa Experian** group, offers comprehensive payment solutions: card terminals (POS), payment links, EFT (Electronic Funds Transfer)\* systems, account management, and installment payment options. It acts as an engine for prosperity for entrepreneurs and a facilitator for consumers, strengthened by Serasa's data and security infrastructure.

As a **Payment Institution**, it initially entered the Open Finance ecosystem as a **data-holding institution** due to regulatory requirements. However, upon analyzing the ecosystem's potential, it identified strategic opportunities that would fundamentally transform how Serasa handles credit data.

\*Electronic Funds Transfer - EFT (Transferência Eletrônica de Fundos - Sistema TEF in Portuguese) is a technology that integrates a company's sales software (POS/ERP) directly with card acquirers (card machines), automating transactions, speeding up service, and centralizing payment management, eliminating manual data entry, reducing errors, and providing detailed reports.





## Why Sensedia

Serasa is already a benchmark for credit scoring in Brazil. Its vision was to **leverage Open Finance to build more accurate scores**, benefiting both consumers (through better terms) and the B2B market (through higher-quality products).

The strategic decision: **not to develop the solution internally**. While feasible, the technological and regulatory burden would have created a distraction from their core business. PagueVeloz already operates under significant regulation as a Payment Institution (PI) and an acquirer—adding Open Finance would require time and expertise that would compromise their primary focus on payments.

*“We needed to scale quickly and wanted a partner that would help us not only with implementation but also with ongoing support. That’s when we found Sensedia.”*

**Felipe Barone**  
CEO of PagueVeloz



## Partnership in the implementation and support of Open Finance

About a year ago, when the **data-sharing agenda (Phase 2)** emerged, the company needed a partner that combined technical depth with regulatory expertise.

**The first project involved data sharing to refine Serasa's credit scores.** Consumers who share their data receive more accurate scores and terms better suited to their actual profile.

**The partnership began with a focus on technology but evolved rapidly. Today, Sensedia goes far beyond mere regulatory compliance.**



**Market Consulting:** Insights into what other players are doing, how to differentiate, and identifying the right moment to implement new features.



**Open Finance Strategy:** Up-to-date knowledge and expertise regarding the entire ecosystem.



**Product Co-creation:** Collaborative development of new products by leveraging Serasa's existing capabilities.





*"The partnership was a success. A good example of this is that we are discussing ITP right now, and there is a high probability that we will extend the partnership with Sensedia to this front as well. That in itself is a strong metric of satisfaction."*

**Felipe Barone**  
CEO of PagueVeloz



## Concrete results in Open Finance

### More than 1 million organic consents

An impressive figure considering the solution has not yet been massively launched. The secret: contextualized journeys. Instead of acting as a mass data collector, the company integrated Open Finance naturally where it makes the most sense, generating genuine opt-ins.

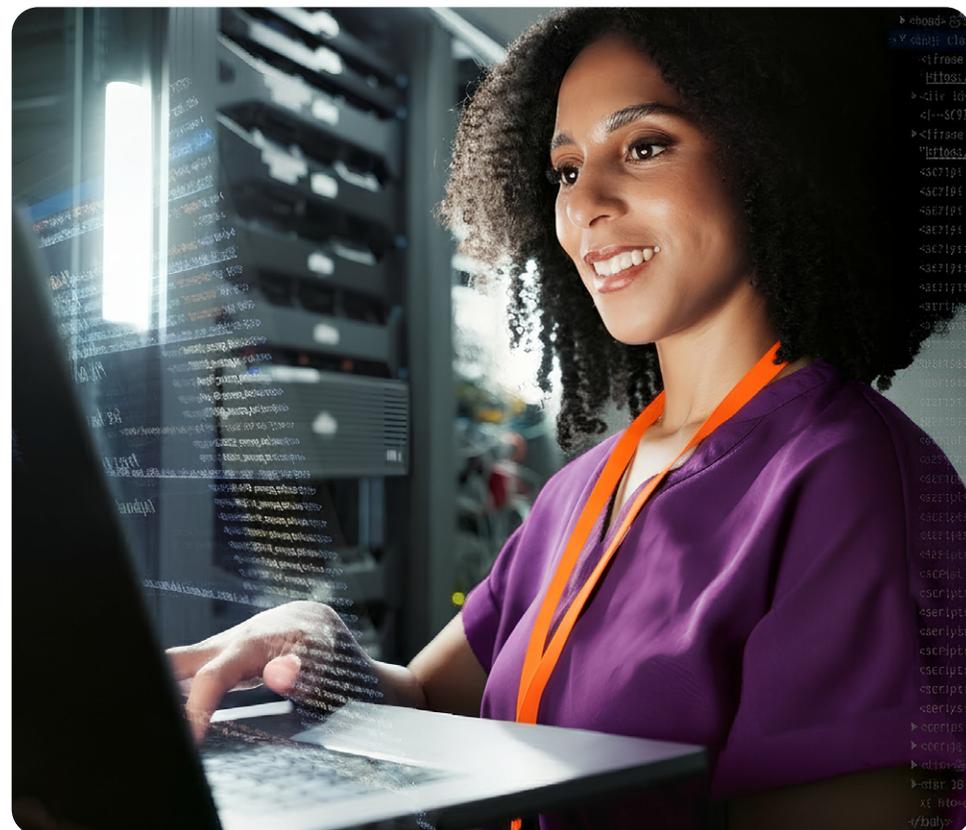


## Technological and business scalability

For new projects, PagueVeloz relies on **Sensedia's consulting services**. The partnership has evolved from technical implementation to strategic business collaboration.

Sensedia acts as a **bridge between Serasa and the market**, providing up-to-date knowledge, guidance on differentiation, correct timing, and product co-creation.

With more than 1 million organic consents and enhanced credit scores, Serasa proves that the way forward is to intelligently integrate Open Finance where it adds real value. Sensedia demonstrates that it goes beyond regulatory compliance, acting as a strategic partner that helps think through the business, understand the market, and co-create the future of financial services in Brazil.



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

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