

**PAGS
DAY
2021**

**MARLEI
SILVA**

HEAD OF DIGITAL ACCOUNT





Marlei Silva

Head of Digital Account

Education

- **Master's Degree:** Business Administration from the Wharton Business School
- **Postgraduate Degree:** Finance from IBMEC
- **Bachelor's Degree:** Economics from FECAP

Professional Background



BAIN & COMPANY 



Full banking platform

FOR PAGSEGURO'S CLIENT BASE AND MORE...

	Individual Entrepreneurs (micromerchants)
Receiving	Acquiring Receivables (Settlement or TPV)
Sending	Prepaid Cards ATM Withdraw

Full banking platform

FOR PAGSEGURO'S CLIENT BASE AND MORE...

	Individual Entrepreneurs (micromerchants)	Consumers
Receiving	Acquiring Receivables Wire Transfers Salaries Government Programs (Coronavoucher) Boletos' top-up	
Sending	Prepaid Cards Wire Transfers PIX P2P Massive Transfers	
Spending & Banking	Suppliers Payroll ATM Withdraw Cards Loans Insurance Bill Payments Tax Collections Cellphone top-up Services top-up Shopping Etc	

Full banking platform

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FOR PAGSEGURO'S CLIENT BASE AND MORE...

	Individual Entrepreneurs (micromerchants)	Consumers	SMEs
Receiving	Acquiring Receivables Wire Transfers Salaries Government Programs (Coronavoucher) Boletos		
Sending	TED (Wire Transfer) PIX P2P Massive Transfers		
Spending & Banking	Suppliers Payroll ATM Withdraw Cards Loans Insurance Bill Payments Tax Collections Cellphone top-up Services top-up Shopping Etc		
Investing	Conta Rendeira PagInvest (PagBank CDs, 3rd Party Investment Funds, Treasury Bonds, Financial Education)		

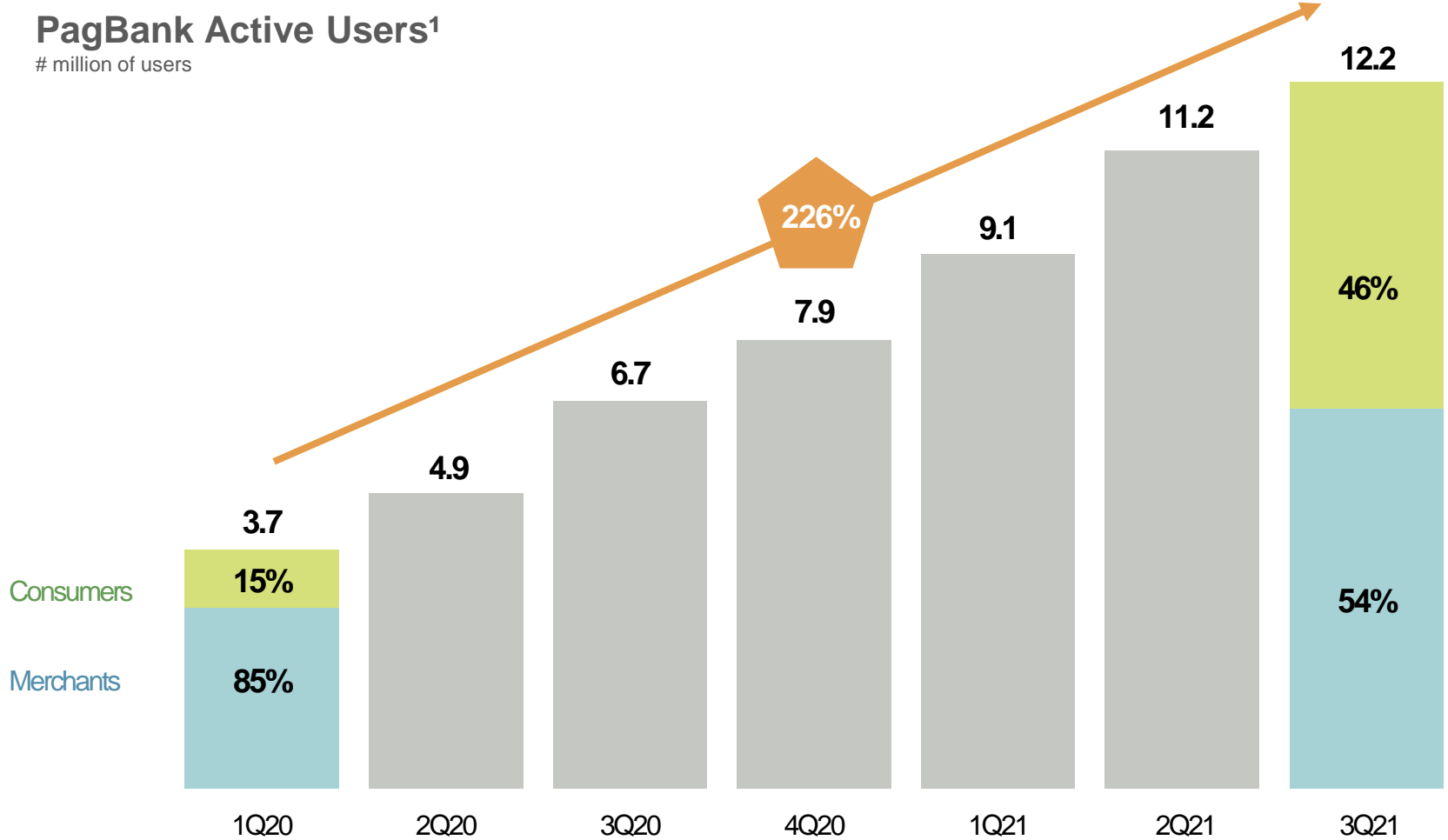
NEW

Banking clients using PagBank more than ever...



PagBank Active Users¹

million of users



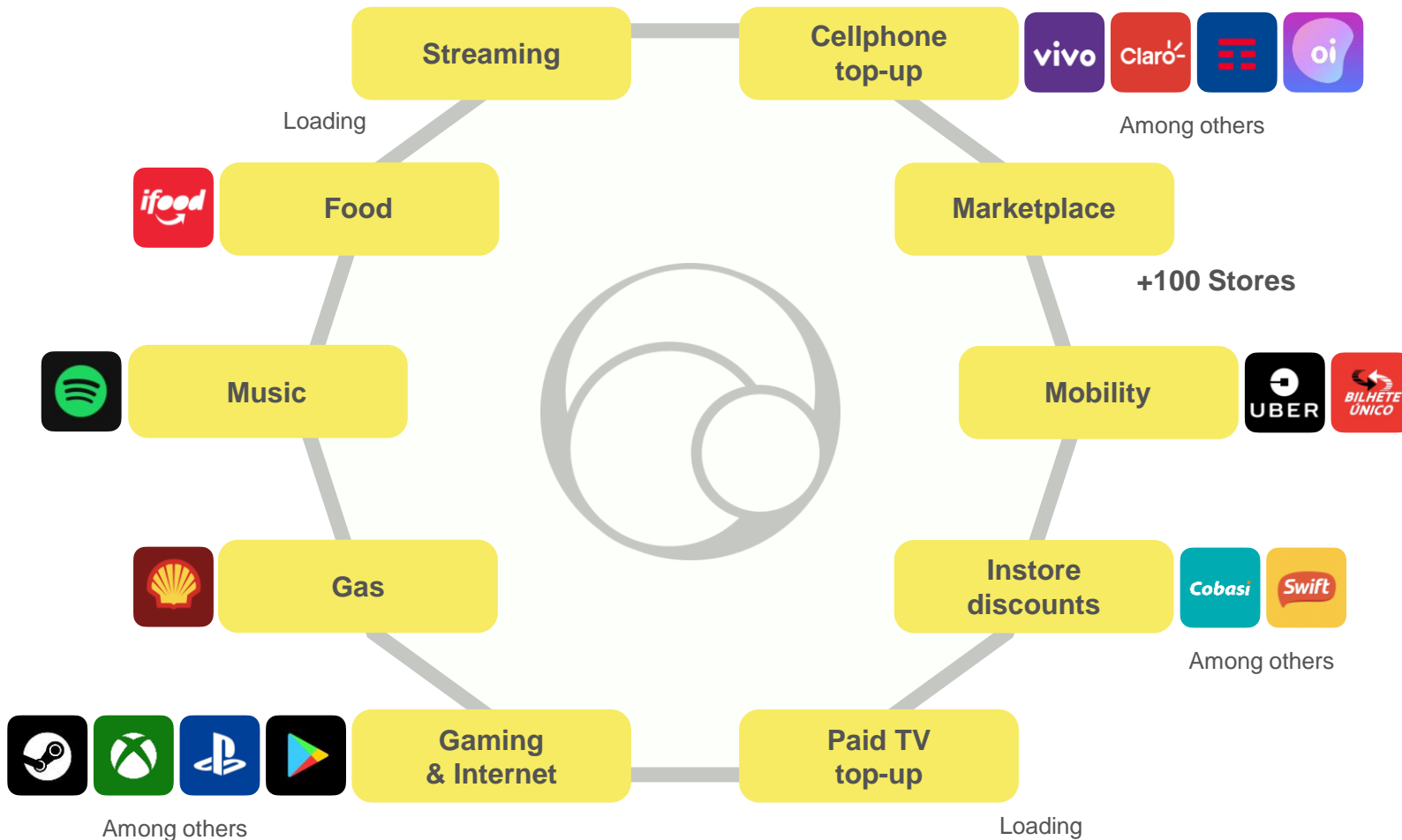
~50% of customers consider PagBank as their main bank account²

PagBank Share of Pix Transactions of 9.3%

Active customers use on average 2.8 different products per month⁴

1. Active merchants using one additional digital account feature/service beyond acquiring and consumers with a balance in their digital account on the last day of the month;
 2. Based on monthly research with PagBank customers;
 3. Based on September 2021;
 4. As of 3Q21.

...with relationship way beyond regular banking



2M unique customers using convenience services in 3Q21

9.8M transactions in 3Q21 in convenience services¹

60% recurrency customers used convenience services²

1. Convenience services considers marketplace transactions plus top-ups (cellphone, Shell Box, cable TV, food, mobility and games);
 2. Recurrency between 2Q21 and 3Q21.

Exploring high traffic and engagement...

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795M logins in 3Q21: 1x login per workday for every PagBank client



1.3M customers receiving **cashback** monthly



R\$ 58.8B in PagBank TPV¹ in 3Q21: **2.6x higher** than 3Q20

...boosted by fast deployment of our product roadmap

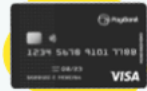
THROUGH CONSTANT PRODUCT DEVELOPMENT TARGETING CUSTOMER NEEDS

2018



- Bill payments
- QR code payments
- P2P payments

2019



- Instant payments
- Credit card
- Cash card
- App onboarding
- Payroll portability
- Conta Rendeira (Savings Account)
- Cashbacks
- Mobile top up
- Services top up
- Tax Collection

2020



- PIX
- Certificate of Deposits
- 3rd Party Funds
- PagHealth
- Home Insurance
- Personal Accidents Insurance
- Payroll loans
- Virtual credit card
- Marketplace
- Shell
- Bilhete único top-up
- Automobile tax payments (DETRAN)
- Services and offers map
- Caixa virtual card
- Bolsa Merenda
- Coronavoucher
- Partnerships with retailers for discounts

2021



- PIX new products and improvements
- Financial Education
- Treasury Bonds
- New partnerships with retailers for discounts
- Expanded gift cards offering
- Expansion of marketplace retailers
- Cell phone insurance
- New services top up
- DDA (easier way to manage and pay bills)
- Débito Automático (scheduled automated process for bill payments)

Non-GAAP Financial Measures; Forward-Looking Statements

This presentation includes certain non-GAAP measures. We present non-GAAP measures when we believe that the additional information is useful and meaningful to investors. These non-GAAP measures are provided to enhance investors' overall understanding of our current financial performance and its prospects for the future. Specifically, we believe the non-GAAP measures provide useful information to both management and investors by excluding certain expenses, gains and losses, as the case may be, that may not be indicative of our core operating results and business outlook. These measures may be different from non-GAAP financial measures used by other companies. The presentation of this non-GAAP financial information, which is not prepared under any comprehensive set of accounting rules or principles, is not intended to be considered separately from, or as a substitute for, our financial information prepared and presented in accordance with IFRS as issued by the IASB. Non-GAAP measures have limitations in that they do not reflect all the amounts associated with our results of operations as determined in accordance with IFRS. These measures should only be used to evaluate our results of operations in conjunction with the corresponding GAAP measures. You can find the reconciliation of these non-GAAP measures to the most directly comparable GAAP measures for historical periods in our earnings release of November 11, 2021 available on our website: <https://investors.pageseguro.com>.

This presentation also includes “forward-looking statements” within the meaning of the U.S. federal securities laws. Statements contained herein that are not clearly historical in nature are forward-looking, and the words “anticipate,” “believe,” “continues,” “expect,” “estimate,” “intend,” “project” and similar expressions and future or conditional verbs such as “will,” “would,” “should,” “could,” “might,” “can,” “may,” or similar expressions are generally intended to identify forward-looking statements. Forward-looking statements may include, but are not limited to, statements regarding our projected financial and operational results, medium-term outlook and future growth of our business, the impact and timing of products launches and acquisitions, and capital allocation. Our actual results could differ materially from those predicted or implied by forward-looking statements. We cannot guarantee that such statements will prove correct. These forward-looking statements speak only as of the date hereof and are based on our current plans, estimates of future events, expectations and trends (including trends related to the global and Brazilian economies and capital markets, as well as the continuing economic, financial, political and public health effects of the coronavirus, or the COVID-19, pandemic) that affect or may affect our business, financial condition, results of operations, cash flow, liquidity, prospects and the trading price of our Class A common shares, and are subject to several known and unknown uncertainties and risks, many of which are beyond our control. As consequence, current plans, anticipated actions and future financial position and results of operations may differ significantly from those expressed in any forward-looking statements in this presentation. You are cautioned not to unduly rely on such forward-looking statements when evaluating the information presented. In light of the risks and uncertainties described above, the future events and circumstances discussed in this presentation might not occur and are not guarantees of future performance. Because of these uncertainties, you should not make any investment decision based upon these estimates and forward-looking statements. We assume no obligation to update such forward-looking statements. To obtain further information on factors that may lead to results different from those forecast by us, please consult the reports we file with the U.S. Securities and Exchange Commission (SEC) and in particular the factors discussed under “Forward-Looking Statements” and “Risk Factors” in our annual report on Form 20-F.