

A young woman with voluminous curly brown hair is smiling broadly, looking off to the side. She is wearing a light pink sweater and holding a yellow smartphone in her hands. The background is a solid pink color.

APRESENTAÇÃO DE RESULTADOS

2T21

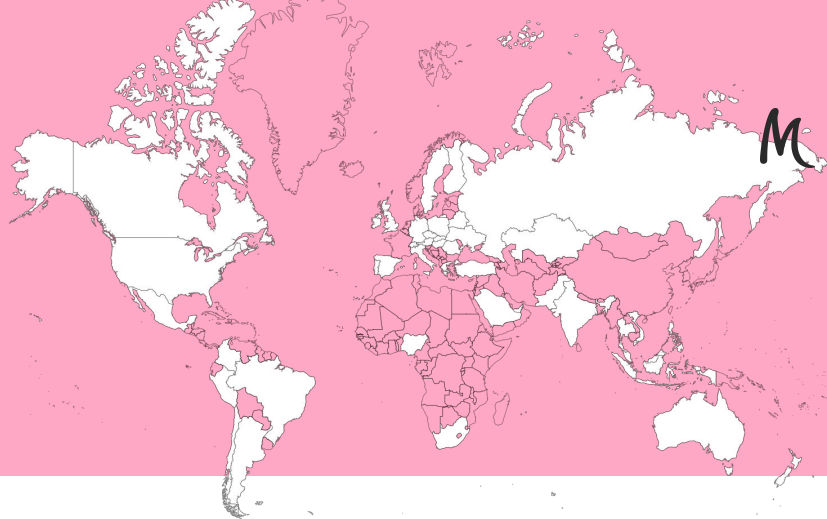
Méliuz

16 de agosto
de 2021

Reinventando Shopping.

EXPERIÊNCIA DE COMPRA CADA VEZ MAIS COMPLETA

Descubra, decida, compre, economize e pague. **Tudo com Méliuz.**



SHOPPING



Lojas on-line



Lojas Físicas (Bens de consumo & Marcas)



Viagens & Lazer



Recarga de celular & Gift Cards

PAYMENTS

BANKING



Conta Digital



Pix



Cartão de Crédito, Débito e Pré-pago



Cartão de Crédito Virtual



Investimentos



Seguros



Empréstimos



Outros

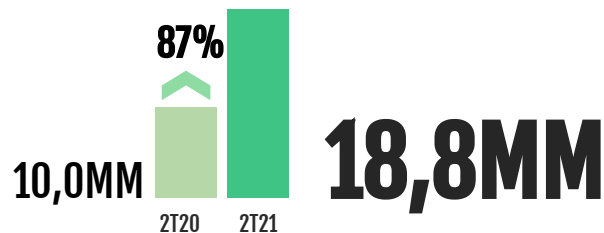
2T21

NOSSOS NÚMEROS

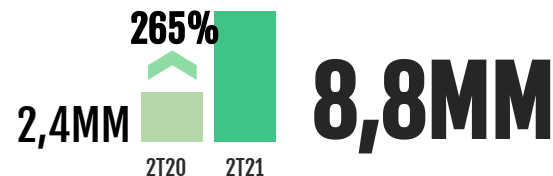


39 MIL
contas abertas
por dia útil no 2T21

CONTAS TOTAIS¹



USUÁRIOS ATIVOS LTM^{1,2}

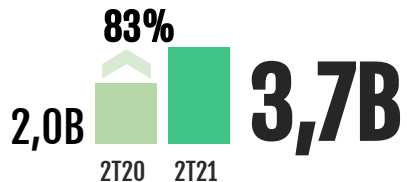


1- Considera apenas Méliuz.

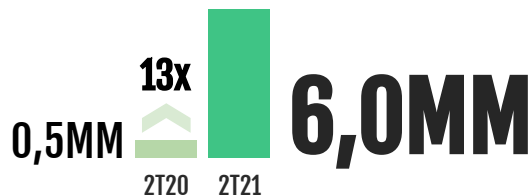
2- Usuários Ativos são os usuários novos ou existentes que realizaram ao menos uma das seguintes ações durante o período reportado: (i) compra em algum parceiro Méliuz iniciada a partir do aplicativo (app), site ou plugin da Méliuz; (ii) alguma compra utilizando o Cartão de Crédito Méliuz; (iii) ativação de alguma oferta divulgada pela Méliuz em seu site, aplicativo (app) ou plugin; (iv) instalação ou manutenção de plugin ativo em seu navegador de internet; (v) instalação ou utilização do aplicativo do Méliuz; (vi) submissão de proposta solicitando o Cartão de Crédito Méliuz; (vii) solicitação de resgate do saldo de cashback para sua conta bancária ou poupança e/ou (viii) indicação de novo usuário para a Méliuz por meio do Programa "Indique e Ganhe".

M

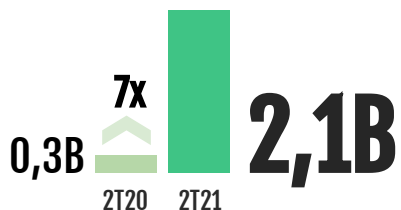
GMV LTM^{1,2}



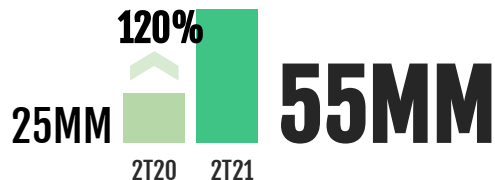
CARTÕES SOLICITADOS ACUMULADO



TPV LTM



RECEITA LÍQUIDA¹



NOSSOS NÚMEROS

2T21

1- Considera os valores de Picodi a partir de março de 2021 e Promobit e Melhor Plano a partir de maio de 2021.

2- Considera Méliuz, Picodi e Promobit.

1

2

3

4

**SEGUIMOS ENTREGANDO
O QUE PROMETEMOS**



**Crescimento do nosso time,
especialmente em Produto e
Tecnologia**

NÚMERO DE COLABORADORES



Méliuz no IPO (Novembro 2020) 142

Grupo CASH3 671

Méliuz¹ 280

Picodi 89

Acesso Bank² 194

Outras companhias do grupo
(iDinheiro, MelhorPlano, Promobit) 108

1- Os 24 funcionários da Alter serão incorporados ao time Méliuz.

2- Pendente aprovação do Banco Central.

52%

do time do Méliuz está
alocado em Tecnologia
e Produto

91%

de crescimento no time
de Produto e Tecnologia
entre junho de 2020 e
junho de 2021

MÉDIA

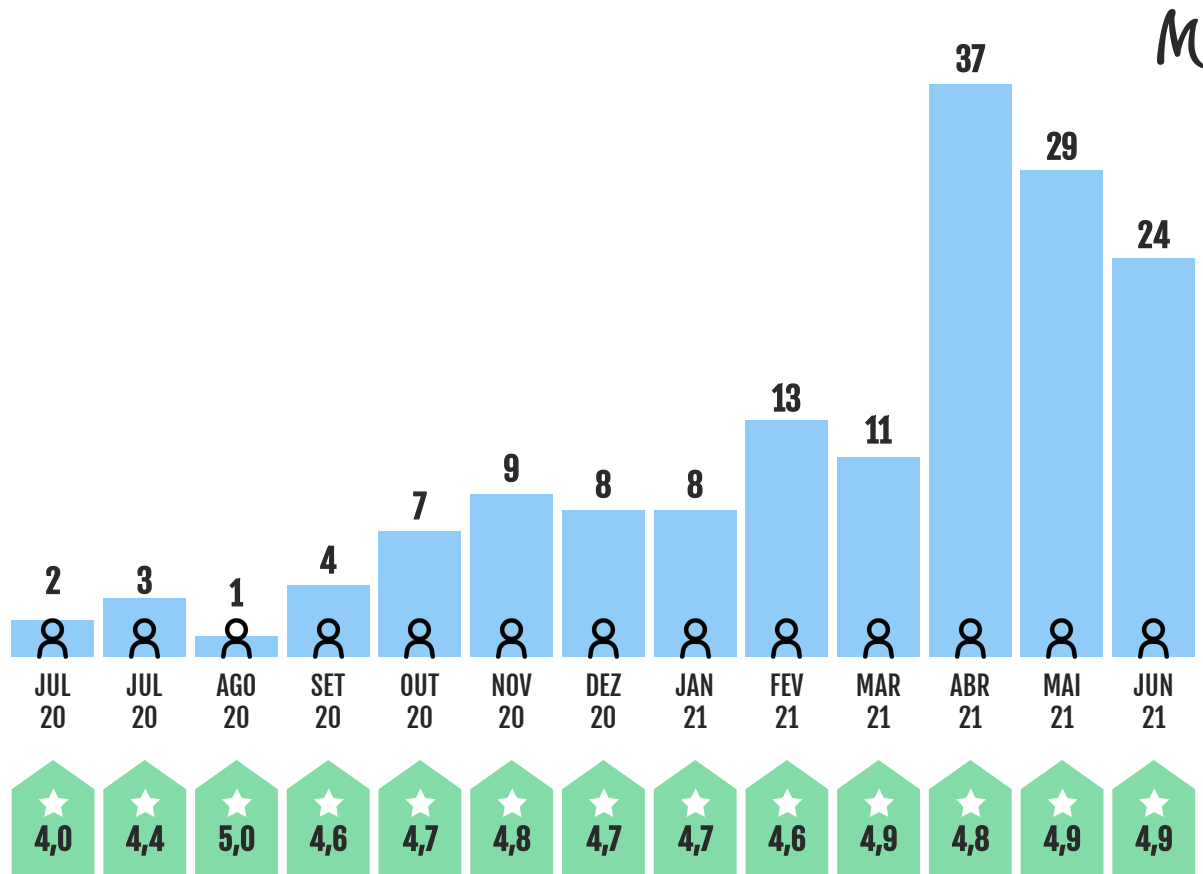


AVALIAÇÃO GERAL DA INTEGRAÇÃO

#



Número de pessoas
na integração

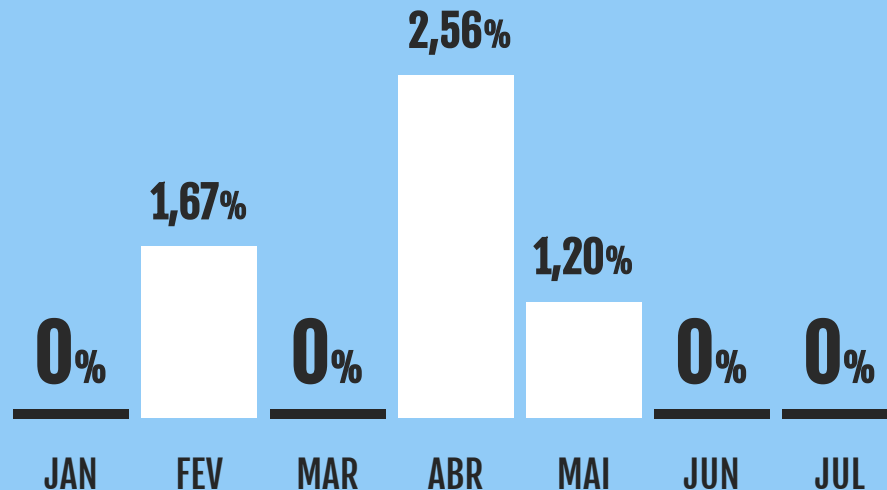




BAIXO NÍVEL DE TURNOVER VOLUNTÁRIO

do time de Engenharia

2021





Davi Holanda*
DIRETOR DE SERVIÇOS FINANCEIROS



Giselle Leite
HEAD DE CARTÕES

EXPERIÊNCIA

Head de Cartões Pagseguro - 4 anos
Gerente de Negócios Alelo - 4 anos
Coordenadora de Cartões Bradesco - 3 anos
Coordenadora de Cartões Ibi - 7 anos



Isla Marchini
HEAD DE NOVOS NEGÓCIOS

EXPERIÊNCIA

Head de Pagamentos Wix - 2 anos
Gerente Sr. Paypal - 8 anos
Gerente de Desenv. do Itaú - 4 anos
Gerente Sr. Bank Boston - 14 anos



Etoze Fodra
HEAD DE PAGAMENTOS

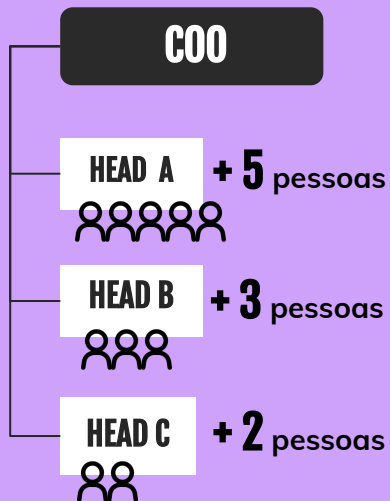
EXPERIÊNCIA

Diretor de Tecnologia Pagseguro/Pagbank - 7 anos
Engenheiro de Software Square - 1 ano

TIME DE GROWTH

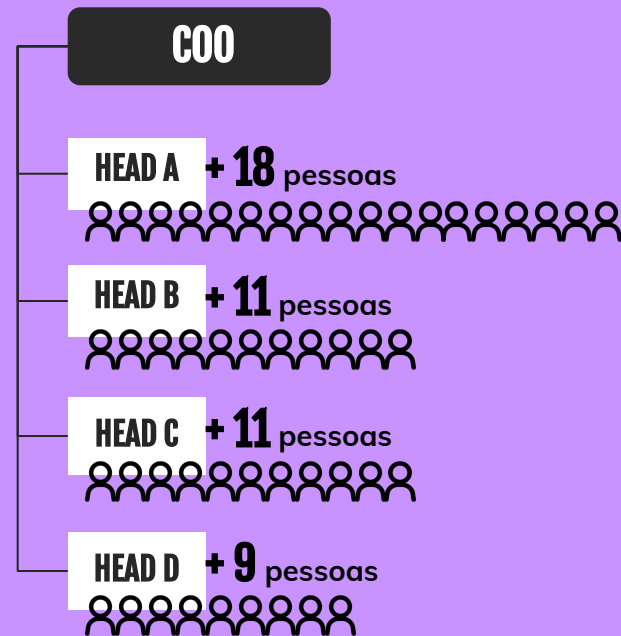
NO IPO

13 PESSOAS



HOJE

53 PESSOAS



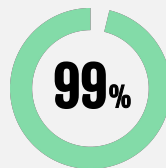
M

GPTW 2021



GLASSDOOR

4,8



Recomendam
a um amigo

CERTIFICADO GPTW

2021
NOTA 91

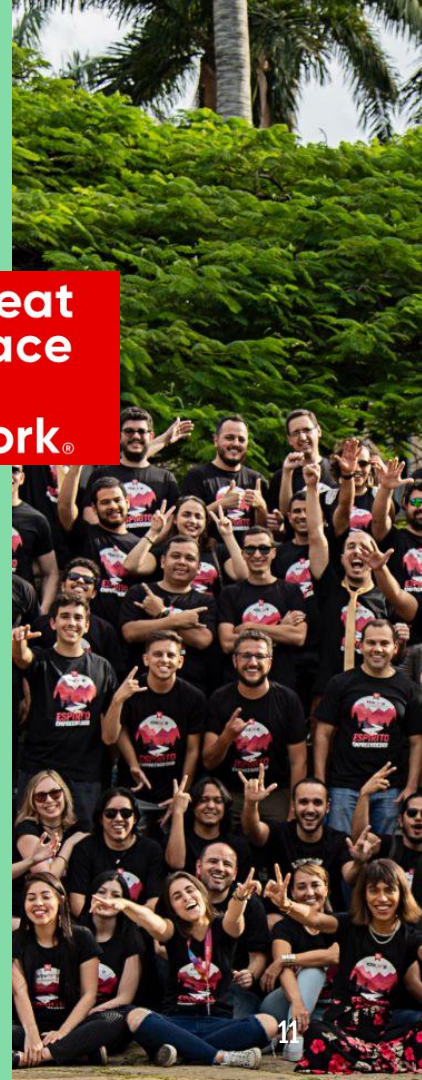
**Great
Place
To
Work®**

2020
NOTA 85

2019
NOTA 85

2018
NOTA 90

2017
NOTA 87





**SEGUIMOS ENTREGANDO
O QUE PROMETEMOS**

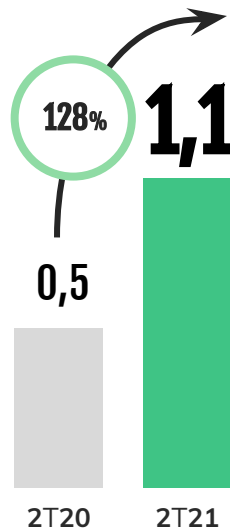


**Crescimento da nossa base
de usuários potencializando
novos produtos e serviços**

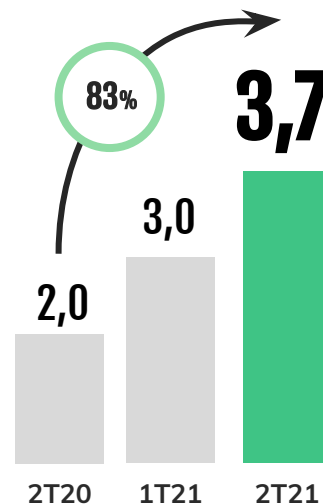
Na vertical Shopping
tivemos crescimento
no GMV

**POTENCIALIZADO
PELA NOSSA AGENDA
DE AQUISIÇÕES**

GMV TRIMESTRAL (R\$ B)



GMV LTM (R\$ B)



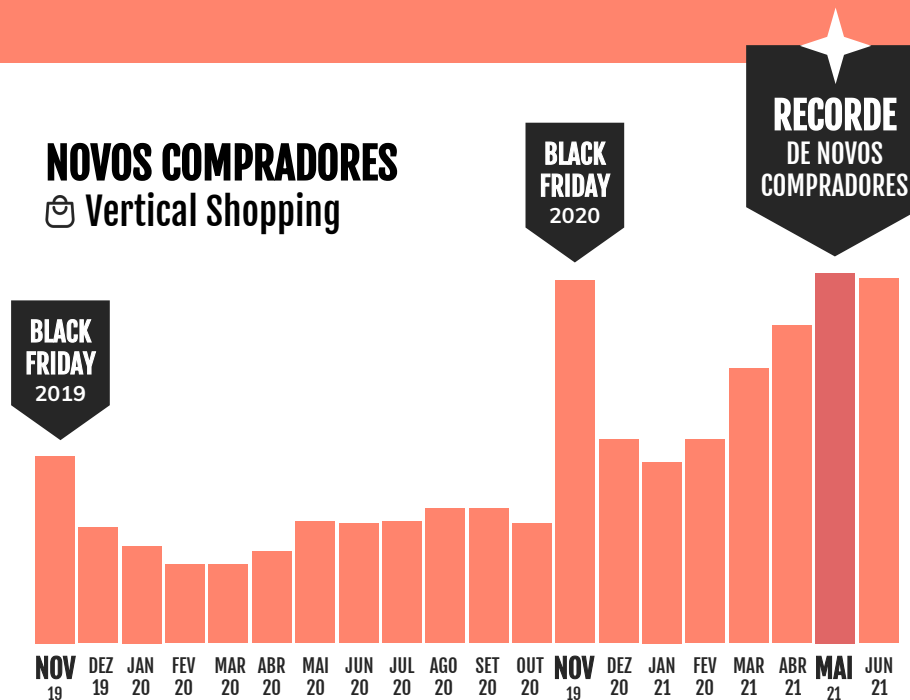
M

**PELA PRIMEIRA VEZ
NA NOSSA HISTÓRIA**

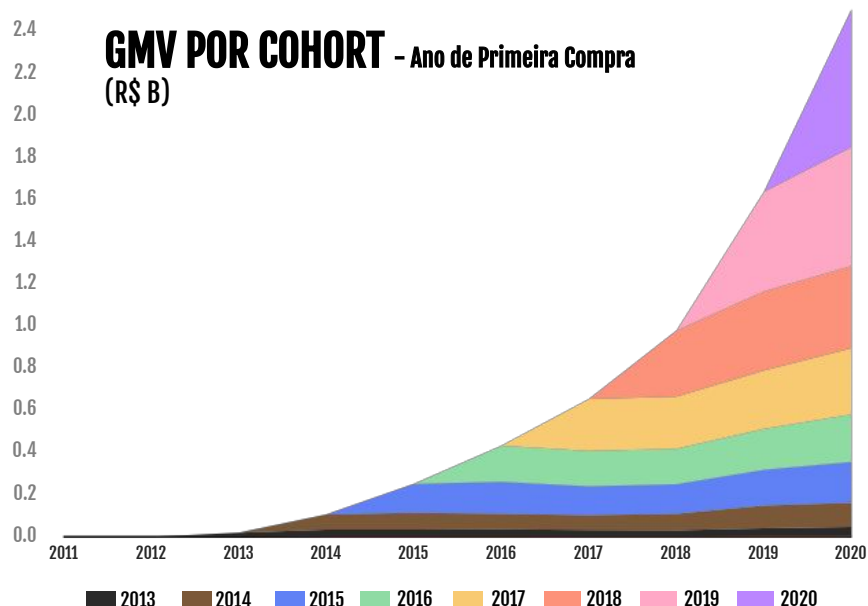
Conquistamos **MAIS NOVOS COMPRADORES**
na **VERTICAL SHOPPING** em maio e junho do
que durante o período da **BLACK FRIDAY**.

M

NOVOS COMPRADORES Vertical Shopping



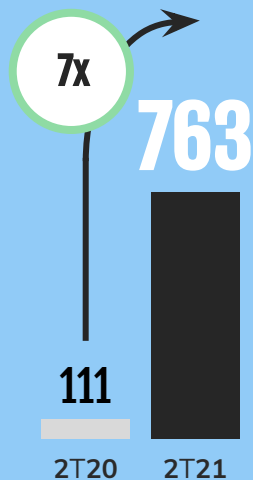
GMV POR COHORT – Ano de Primeira Compra (R\$ B)



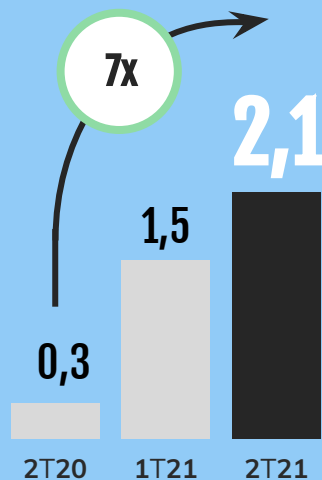
Pela primeira vez num trimestre atingimos

**MAIS DE 1,5
MILHÃO DE
CARTÕES
SOLICITADOS**

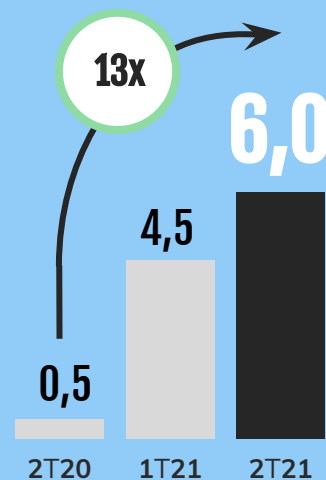
TPV TRIMESTRAL (R\$ MM)



TPV LTM (R\$ B)



CARTÕES SOLICITADOS (ACUMULADO) (# MM)



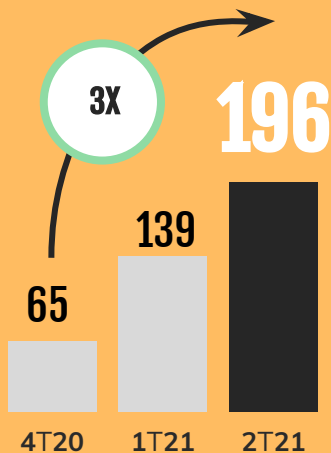


MÉLIUZ
NOTA FISCAL

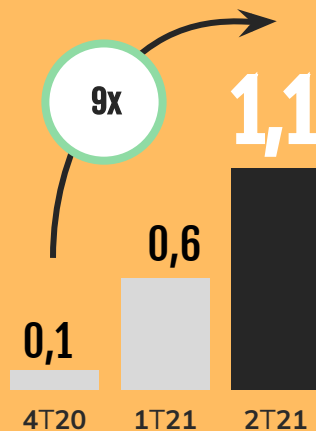
MAIOR ADEÇÃO DA NOSSA BASE DE USUÁRIOS E ACESSO A DADOS ESTRATÉGICOS

M

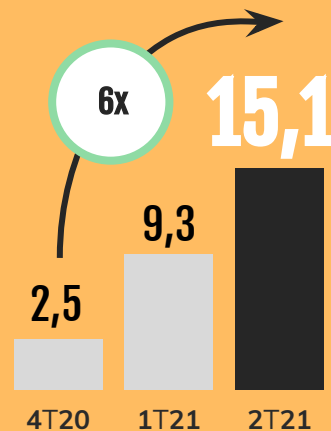
**USUÁRIOS ATIVANDO
OFERTAS (#K)**

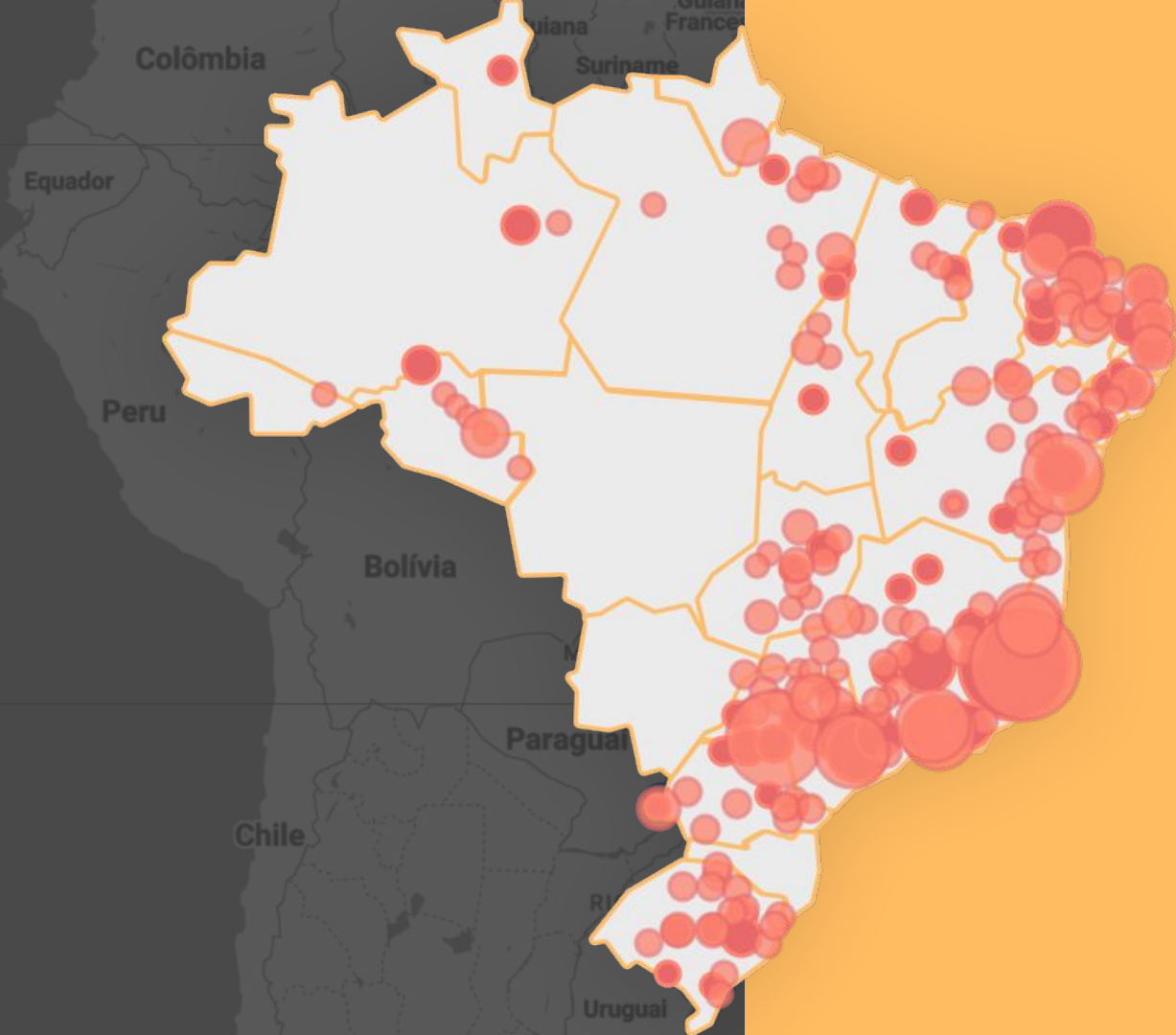


**OFERTAS ATIVADAS
(#MM)**



**SELLOUT DATAPOINTS
(#MM)**





MÉLIUZ NOTA FISCAL

USUÁRIOS EM MAIS DE 3.384 CIDADES

(61% das cidades
do Brasil)

1

2

3

4

SEGUIMOS ENTREGANDO O QUE PROMETEMOS



**Avanços na vertical Shopping
Internacional, trazendo novas
features em busca de engajamento
e retenção de usuários**

ON TRACK COM A ESTRATÉGIA DEFINIDA NA AQUISIÇÃO

M

9 **PAÍSES PRIORIZADOS**
para primeira fase de
lançamento do cashback

Desenvolvimento dentro do
cronograma com início da
operação de cashback nos
países priorizados no final do

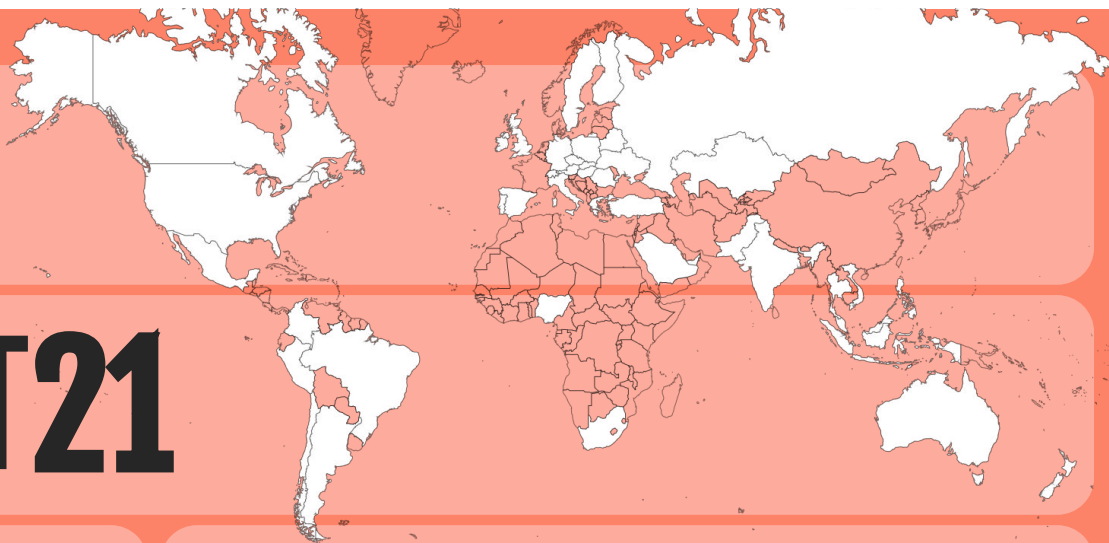
3T21

**NOVOS
PRODUTOS**

que habilitam a
operação de cashback
em fase final de testes

**BUSINESS
AS-IS**

se mantém sólido, tendo crescido
11% em receita 2T21 vs 1T21
em moeda constante (PLN)





DESTAQUES DO SHOPPING INTERNACIONAL

M

Tráfego com
origem em
44 PAÍSES

+13,2 MM

De sessões no site Picodi
durante o 2T21

R\$ 239 MM¹

GMV no 2T21

R\$ 8,2 MM¹

Receita Líquida
no 2T21

1

2

3

4

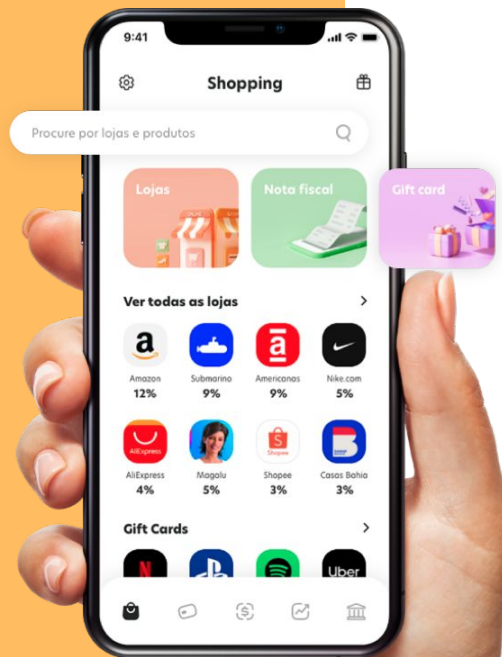
SEGUIMOS ENTREGANDO O QUE PROMETEMOS



Desenvolvimento do novo App e do cartão Méliuz, possibilitando mais acesso a produtos financeiros e uma conta digital

EXPERIÊNCIA ÚNICA E INOVADORA DO APP

usando a tecnologia
para reconstruir a
jornada de shopping e
de serviços financeiros

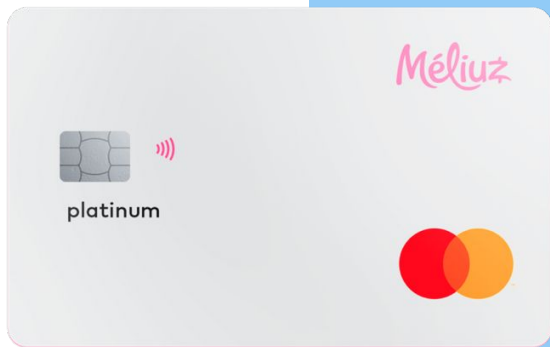


**MELHOR EXPERIÊNCIA
DO USUÁRIO**

**EXCELÊNCIA
TÉCNICA**

**MÚTIPLAS MOEDAS
& MÚTIPLAS LÍNGUAS**

**ELEVADO NÍVEL
DE SEGURANÇA**



NOVO CARTÃO COM EXPERIÊNCIA COMPLETA EM UM ÚNICO APLICATIVO.

**Digital first, crédito,
débito e pré-pago.**

ADICIONAR MAIS PRODUTOS E FEATURES PARA SEGUIR INTENSIFICANDO A RELEVÂNCIA E O ENGAJAMENTO DO APP

seja via crescimento
orgânico ou via M&A

SHOPPING GLOBAL

CONTA DIGITAL

PAGAMENTOS

INVESTIMENTOS

SEGUROS

EMPRÉSTIMOS



ALÉM DE CASHBACK,
ALÉM DE BANCO.



**Destaques
2T21**

M



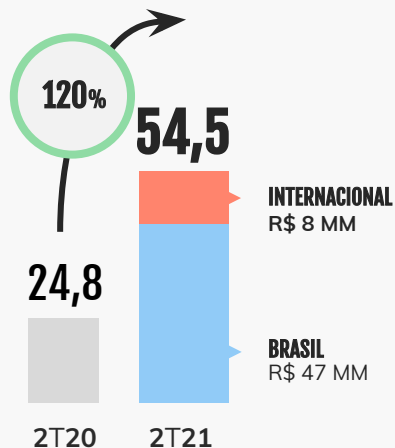
FINANCEIROS



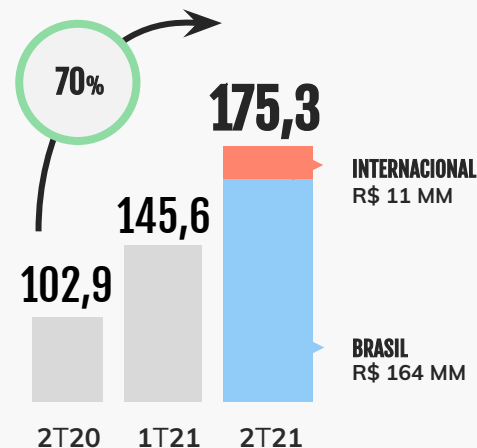
Receita Líquida
do 2T21

**CRESCEU
120% NO
COMPARATIVO
ANUAL**

**RECEITA LÍQUIDA
(R\$ MM)**



**RECEITA LÍQUIDA LTM
(R\$ MM)**



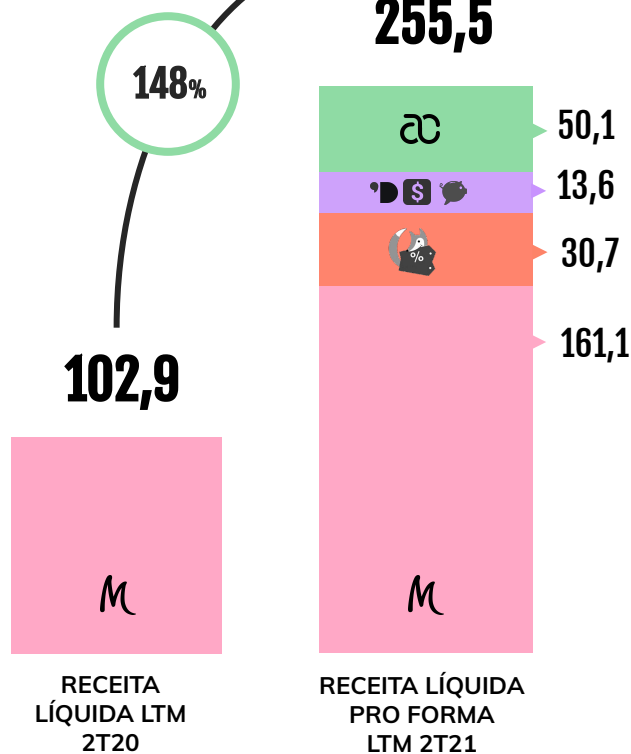


RECEITA LÍQUIDA

PRO FORMA COM AQUISIÇÕES



(R\$ MM)



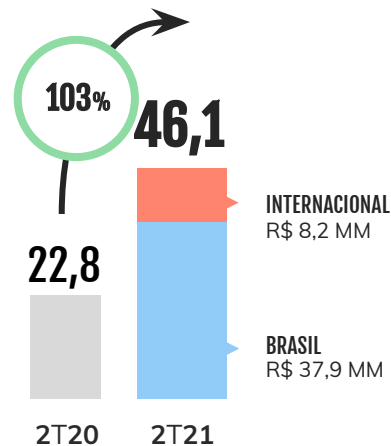
M



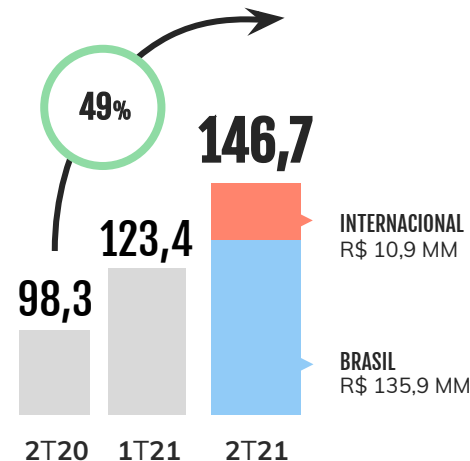
Receita do
Shopping

**CRESCEU
103% ANO
CONTRA ANO**

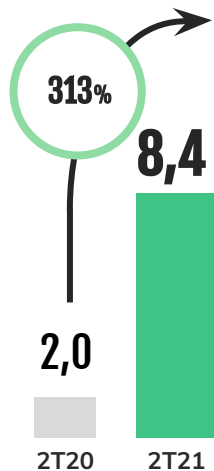
**RECEITA LÍQUIDA
SHOPPING (R\$ MM)**



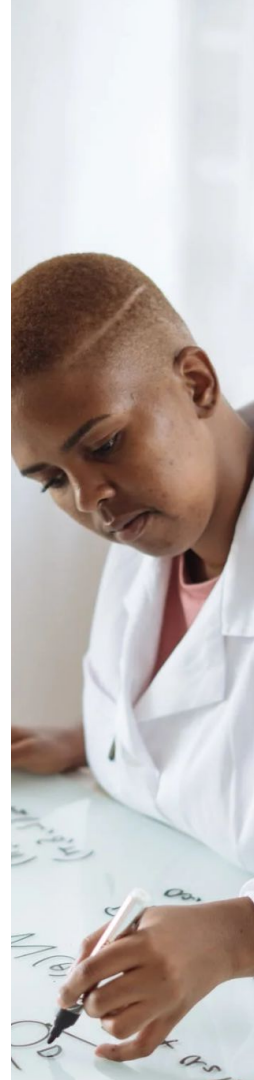
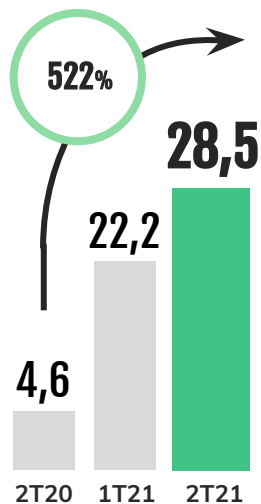
**RECEITA LÍQUIDA LTM
SHOPPING (R\$ MM)**



RECEITA LÍQUIDA
SERVIÇOS FINANCEIROS
(R\$ MM)



RECEITA LÍQUIDA LTM
SERVIÇOS FINANCEIROS
(R\$ MM)



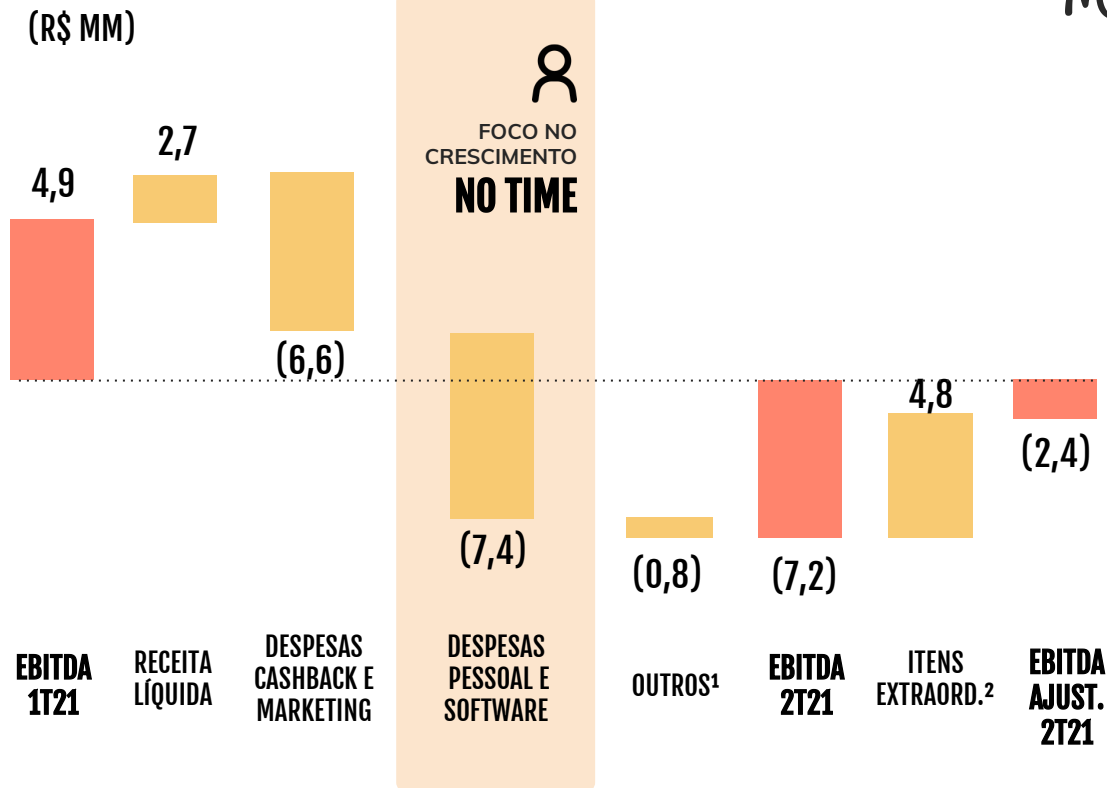
VERTICAL DE
SERVIÇOS
FINANCEIROS
SEGUE
CRESCENDO
FORTE



Considera os valores de Méliuz Empréstimos
e do Cartão de Crédito Méliuz.

CONTINUAREMOS INVESTINDO MAIS E FOCADOS EM CRESCIMENTO NOS PRÓXIMOS TRIMESTRES

1- Considera: serviços de terceiros, resultado financeiro, impostos e depreciação. | 2- Considera despesas com M&As.



PLANOS PARA OS PRÓXIMOS TRIMESTRES

PESSOAS

Continuar reforçando nosso time, especialmente o de produto e tecnologia;

USUÁRIOS

Continuar crescendo nossa base de usuários potencializando novos produtos e serviços;

SHOPPING INTERNACIONAL

Avançar na vertical de Shopping Internacional, trazendo novas features em busca de engajamento e retenção de usuários;

TRANSIÇÃO PARA O NOVO CARTÃO E NOVO APP

Redução dos investimentos de marketing para o Cartão atual, e priorização do desenvolvimento do novo app e do novo Cartão.

M



M

**DESCUBRA,
DECIDA,
COMPRE,
ECONOMIZE
E PAGUE.**

Tudo com Méliuz.

?!

ri.meliuz.com.br
ri@meliuz.com.br

A young woman with voluminous curly brown hair is smiling broadly, looking off to the side. She is wearing a light pink sweater and holding a yellow smartphone in both hands. The background is a solid, vibrant pink.

EARNINGS RELEASE

2 Q 21

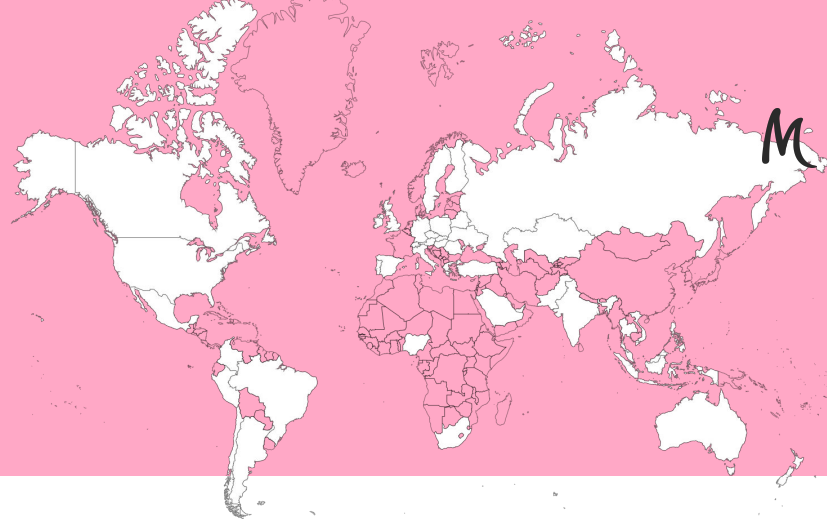
Méliuz

August
16th, 2021

Reinventing shopping.

ULTIMATE ALL-IN-ONE SHOPPING EXPERIENCE.

Discover, decide, shop, save, and pay. All with Méliuz.



SHOPPING



Online Merchants



In Store (CPG & Brands)



Travel & Leisure



Mobile Top-ups & Gift Cards

PAYMENTS

BANKING



Bank Account



Instant Payments (Pix)



Credit, Debit and Prepaid Card



Virtual Credit Card



Investments



Insurances



Loans



Others

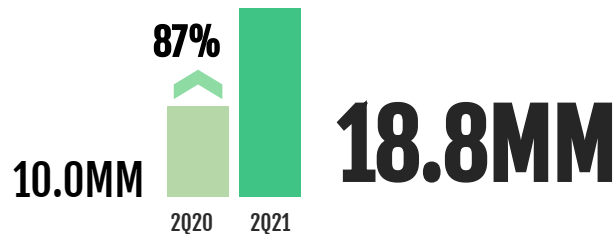
2Q21

OUR NUMBERS

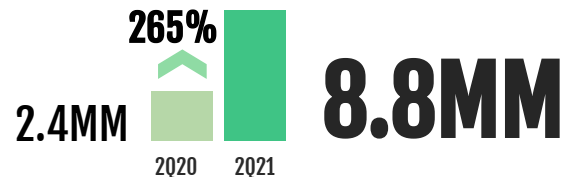


39k
accounts opened
by business day
on 2Q21

TOTAL ACCOUNTS¹



ACTIVE USERS LTM^{1,2}



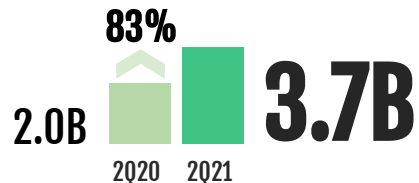
1- Considers only Méliuz.

2- Active Users are new or existing users that performed at least one of the following actions in the reporting period: (i) purchased in a Méliuz partner using the Méliuz app, website or plugin; (ii) used the Méliuz Credit Card in a purchase; (iii) activated an offer advertised by Méliuz on the website, app or plugin; (iv) installed and performed maintenance of the active plugin in the internet browser; (v) installed or used the Méliuz app; (vi) submitted a Méliuz Credit Card application; (vii) redeemed cashback balance to a checking or savings account and/or (viii) referred Méliuz to a new user using the "Refer and Win" program.

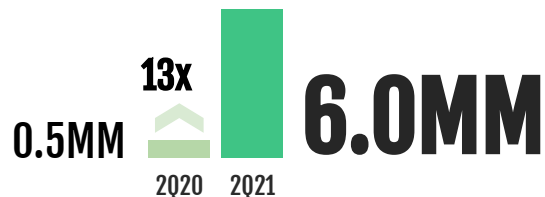
M

M

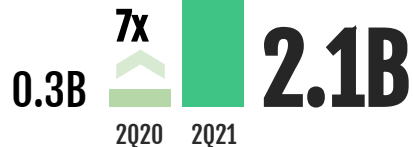
GMV LTM^{1,2}



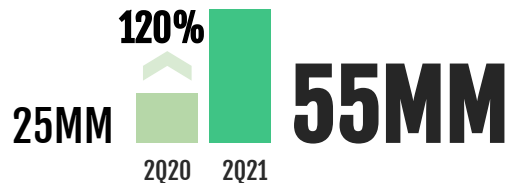
CARD APPLICATIONS ACCRUED



TPV LTM



NET REVENUE¹



**OUR
NUMBERS**
2Q21

1- Considers Picodi values from March 2021 and Promobit and Melhor Plano from May 2021.

2- Considers Méliuz, Picodi and Promobit.

1

2

3

4

**WE KEEP DELIVERING ON
WHAT WE HAVE PROMISED**



**Increasing our team,
especially in Product and
Technology**



NUMBER OF EMPLOYEES

Méliuz at the IPO (November 2020) **142**

CASH3 Group **671**

Méliuz¹ **280**

Picodi **89**

Acesso Bank² **194**

Other companies of the group
(iDinheiro, MelhorPlano, Promobit) **108**

M

52%

of Méliuz team is allocated
in Technology and Product

91%

growth in the Product
and Technology team
between June 2020
and June 2021

1- Alter 24 employees were incorporated into the Méliuz team.

2- After Central Bank Authorization.

AVERAGE

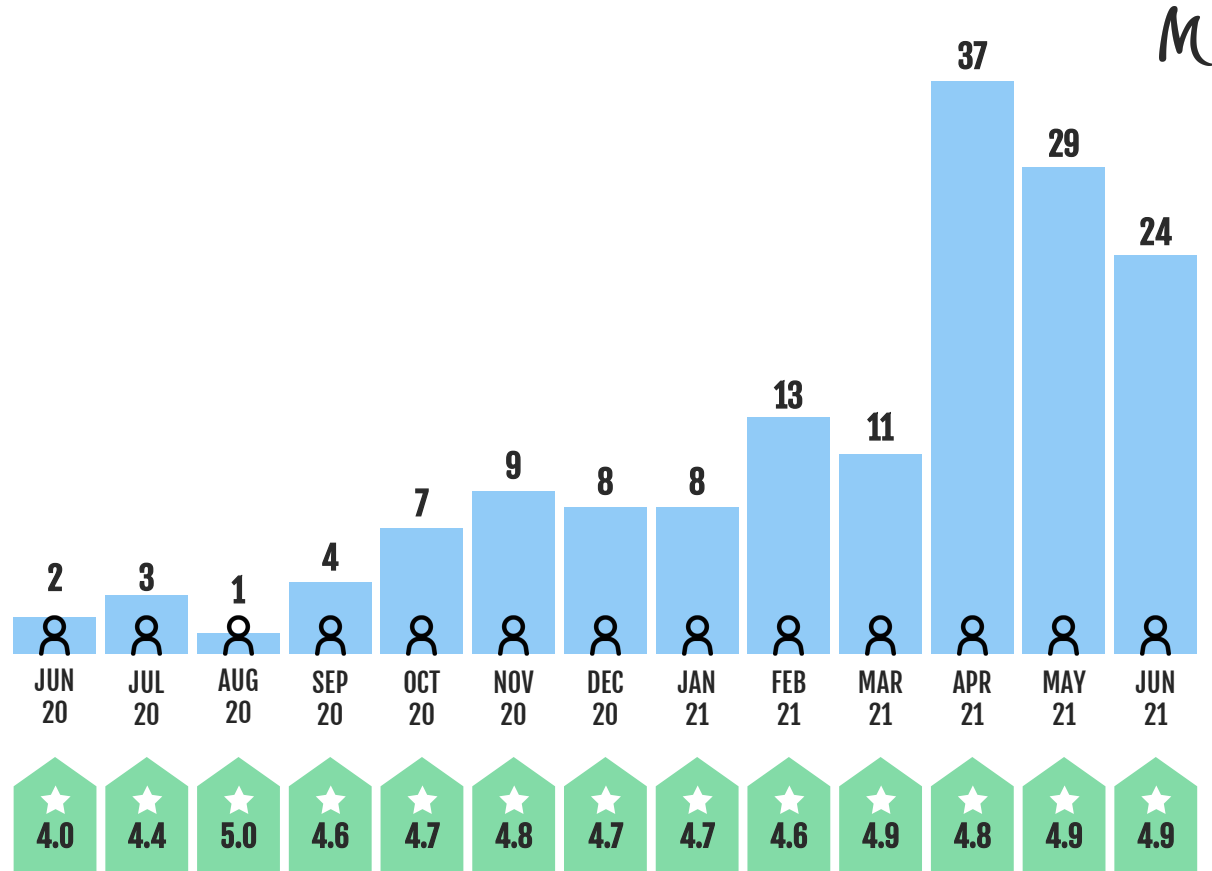


OVERALL RATING OF ONBOARDING

#



Number of people on
onboarding

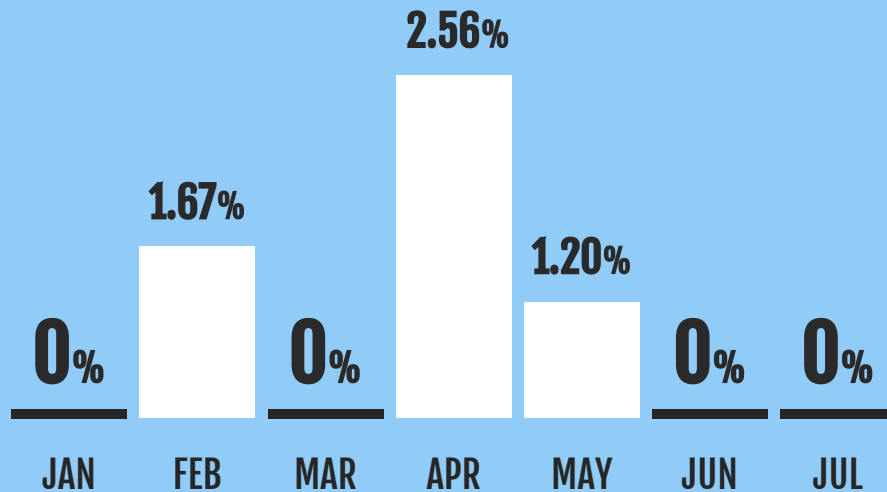




LOW LEVEL OF VOLUNTARY TURNOVER

of the engineering
team

2021





Davi Holanda*
FINANCIAL SERVICES OFFICER



+
Giselle Leite
HEAD OF CARDS

BACKGROUND

Head of Pagseguro Cards - 4 years
Alelo Business Manager - 4 years
Bradesco Cards Coordinator - 3 years
Ibi Card Coordinator - 7 years



+
Isla Marchini
HEAD OF NEW BUSINESS

BACKGROUND

Wix Payments Head - 2 years
Manager Mr. Paypal - 8 years
Development Manager of Itaú - 4 years
Manager Mr. Bank Boston - 14 years old



+
Etoze Fodra
HEAD OF PAYMENTS

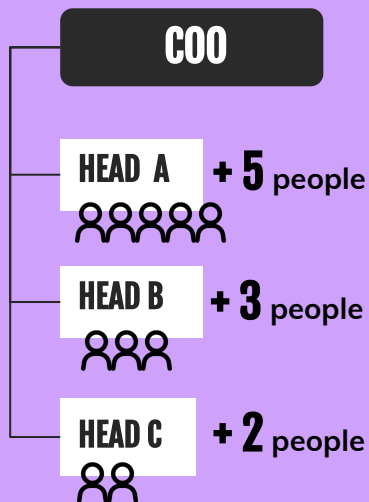
BACKGROUND

Pagseguro/Pagbank Technology Director - 7 years
Square Software Engineer - 1 year

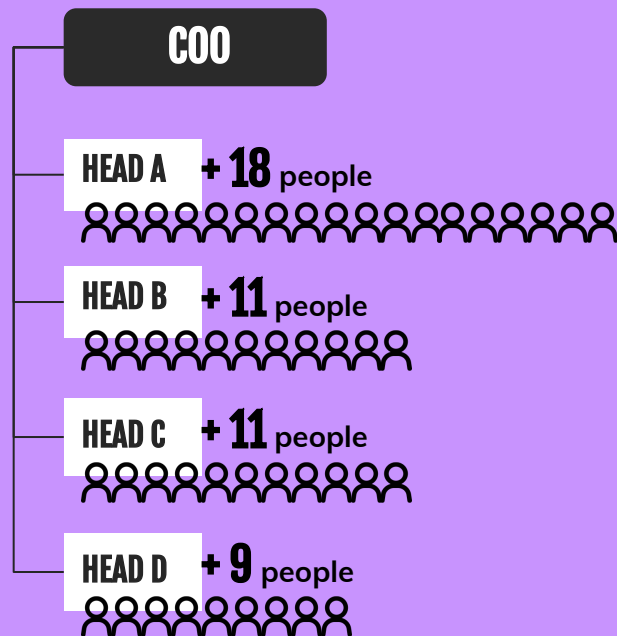
*Waiting for the Central Bank authorization.

GROWTH TEAM

AT THE IPO
13 PEOPLE



CURRENTLY
53 PEOPLE



M

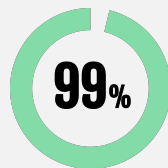
GPTW 2021

8th in the
**BEST COMPANIES
IN MINAS GERAIS**
ranking
(category
medium-sized
enterprises)

♀ Awarded in the
**BEST COMPANIES FOR
WOMEN TO WORK**
ranking
(only 75 companies were
awarded this year, +600
entries)

GLASSDOOR

4.8



Recommend
to a friend

GPTW CERTIFICATE

2021
NOTE 91

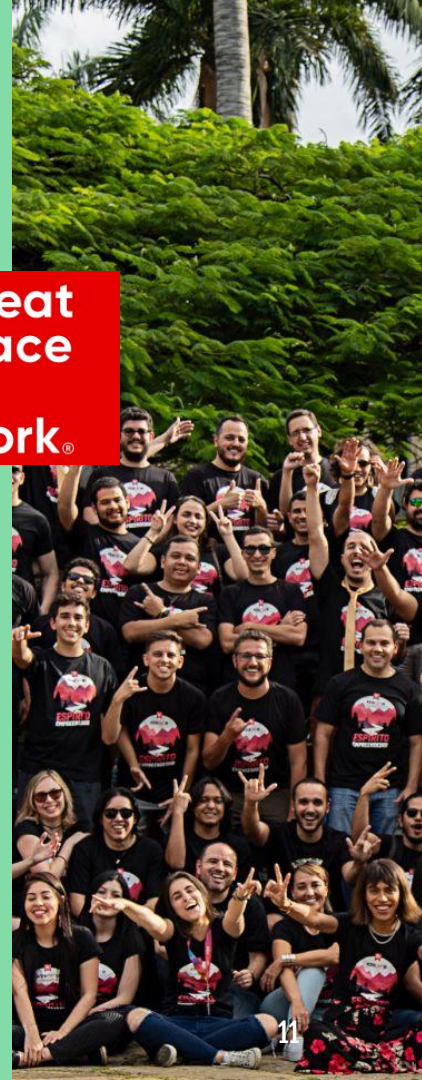
**Great
Place
To
Work®**

2020
NOTE 85

2019
NOTE 85

2018
NOTE 90

2017
NOTE 87





**WE KEEP DELIVERING ON
WHAT WE HAVE PROMISED**

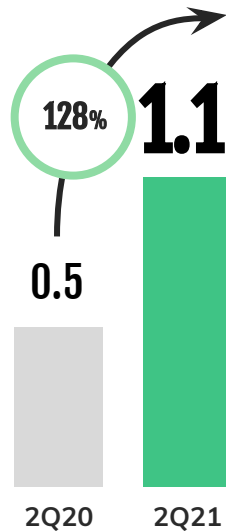


**Growth of our users
empowering new
products and services**

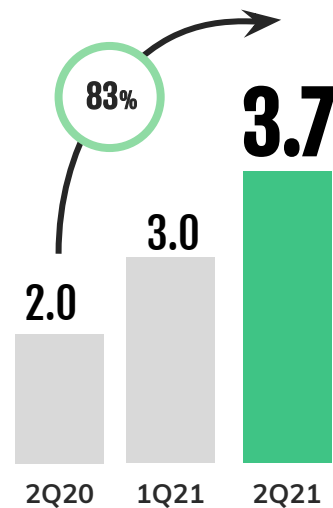
In the shopping vertical, there was a growth in GMV

POTENTIALIZED BY OUR ACQUISITION AGENDA

GMV QUARTERLY (R\$ B)



GMV LTM (R\$ B)



M

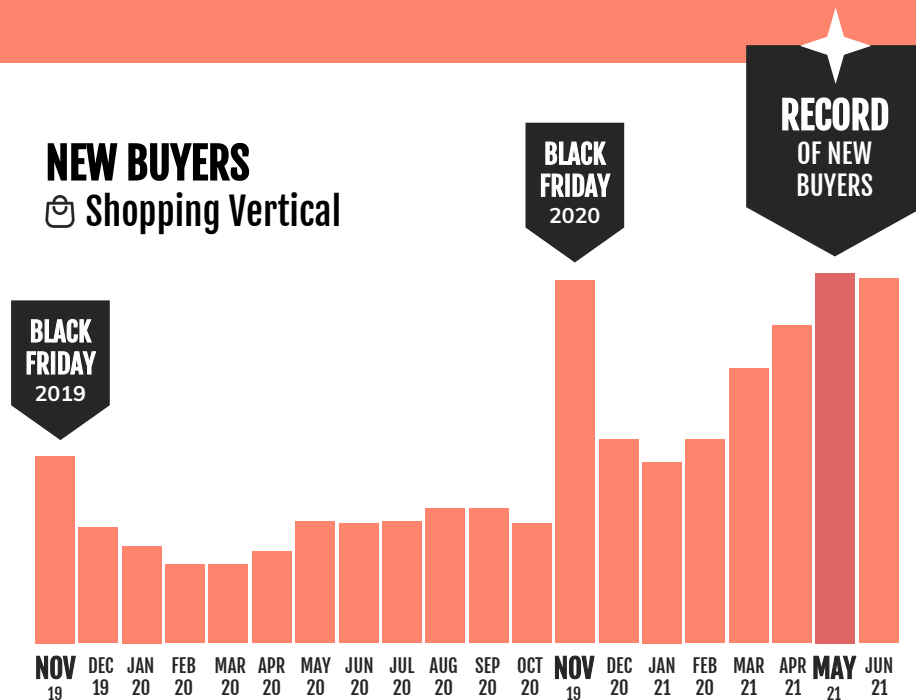
**FOR THE FIRST TIME
IN OUR HISTORY**

We conquered MORE NEW BUYERS at
VERTICAL SHOPPING in May and June
than during the BLACK FRIDAY.

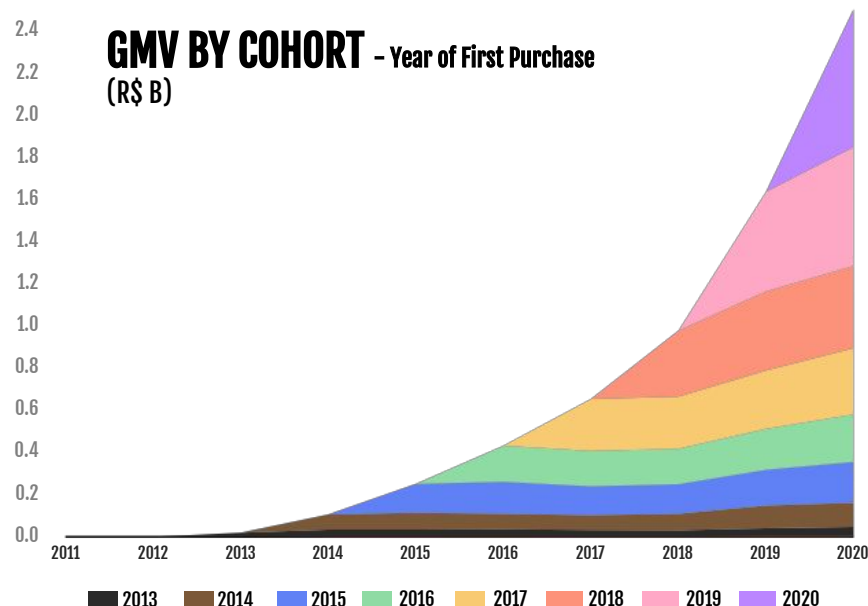


NEW BUYERS

Shopping Vertical



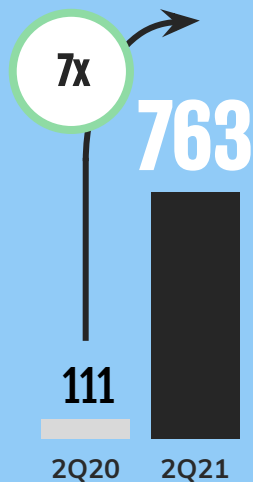
GMV BY COHORT - Year of First Purchase (R\$ B)



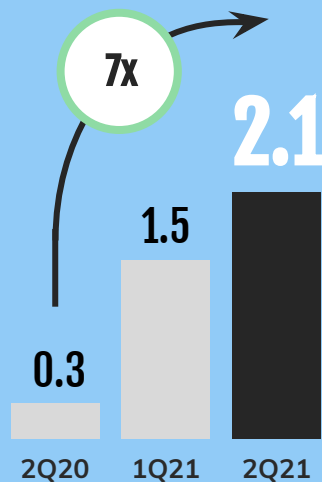
For the first time in a quarter, we reached

**OVER 1.5
MILLION
CARDS
REQUESTED**

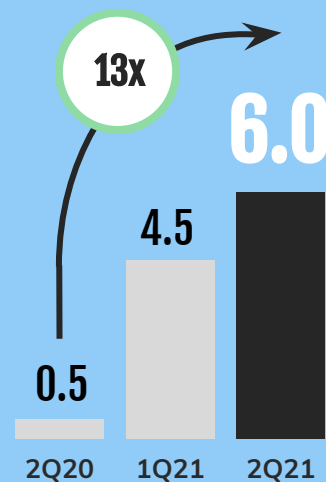
TPV QUARTERLY (R\$ MM)



TPV LTM (R\$ B)



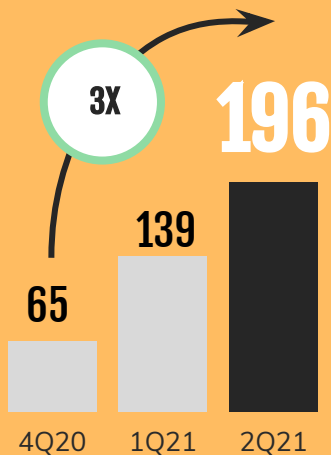
CARD APPLICATIONS (ACCRUED) (# MM)



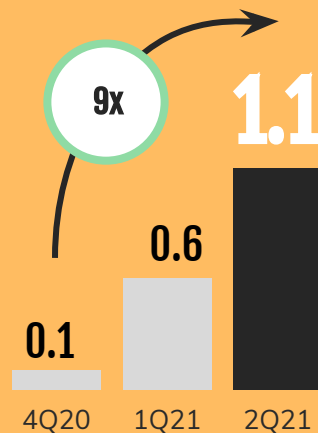
GREATER ADHESION OF OUR USER BASE AND ACCESS TO STRATEGIC DATA



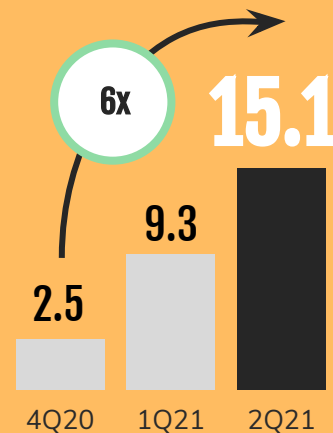
**USERS ACTIVATING OFFERS
(#K)**

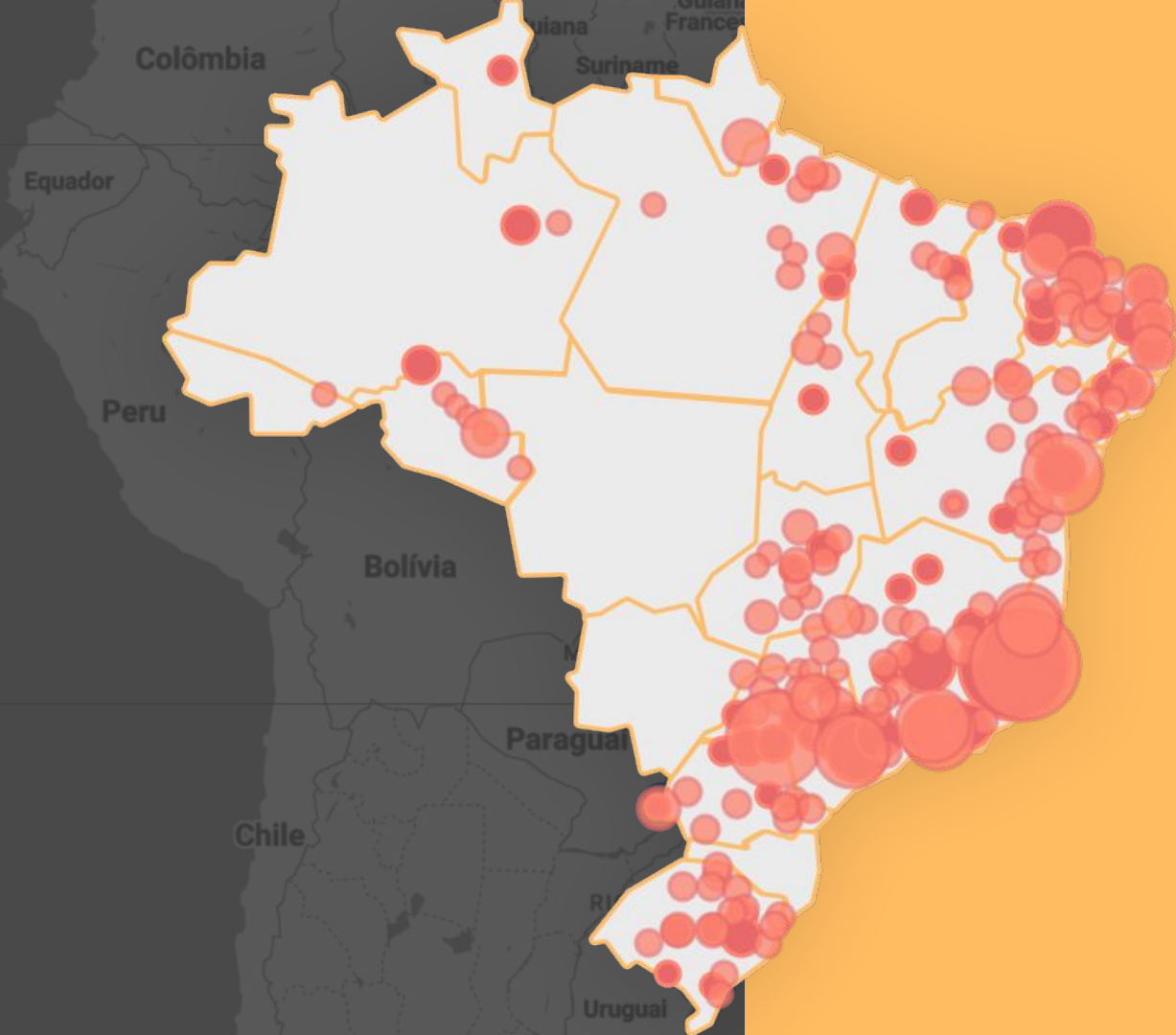


**ACTIVATED OFFERS
(#MM)**



**SELLOUT DATAPPOINTS
(#MM)**





MÉLIUZ INVOICE

**USERS
IN MORE
THAN 3,384
CITIES**

(61% of cities in Brazil)

1

2

3

4

WE KEEP DELIVERING ON WHAT WE HAVE PROMISED



Advances in International Shopping vertical, bringing new features looking for engagement and user retention.

ON TRACK WITH THE STRATEGY DEFINED IN THE ACQUISITION

M

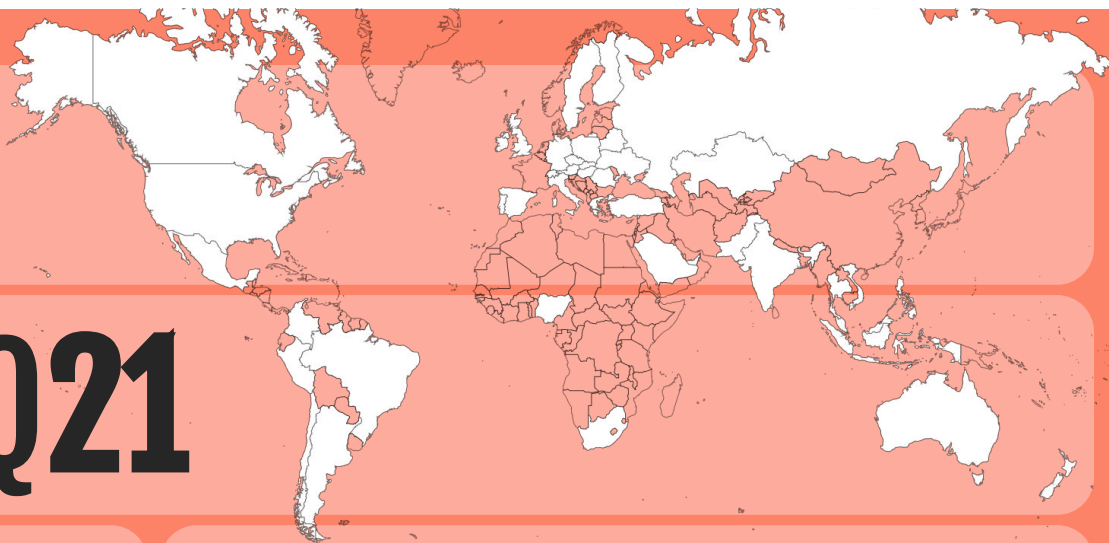
9 **PRIORITIZED COUNTRIES**
for first phase of
cashback launch

Development on track with
the start of cashback
operations in the prioritized
countries at the end of

3Q21

**NEW
PRODUCTS** that enable the
cashback operation in
the final testing phase

**BUSINESS
AS-IS** remains solid, having grown
11% in 2Q21 vs 1Q21
in constant currency (PLN)





HIGHLIGHTS OF INTERNATIONAL SHOPPING

M

Traffic from
44 COUNTRIES

+13.2 MM

Sessions on the Picodi
website during 2Q21

R\$ 239 MM¹

GMV in 2Q21

R\$ 8.2 MM¹

Net Revenue
in 2Q21

1

2

3

4

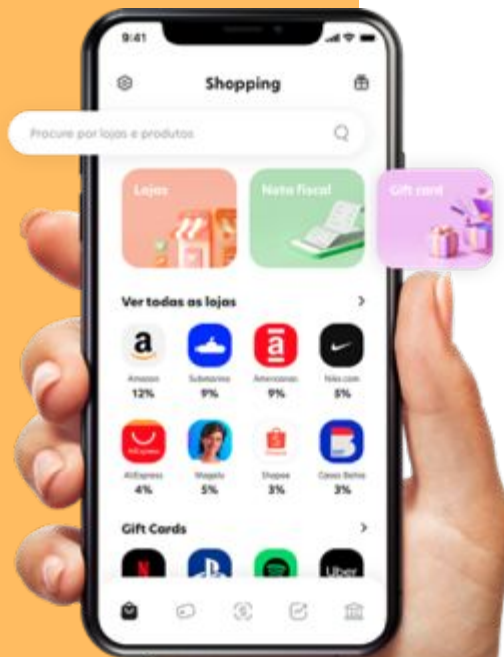
WE KEEP DELIVERING ON WHAT WE HAVE PROMISED



Development of the new App and the Méliuz Card, enabling more access to financial products and a digital account

A BRAND NEW APP EXPERIENCE

using technology to
empower commerce
and banking.



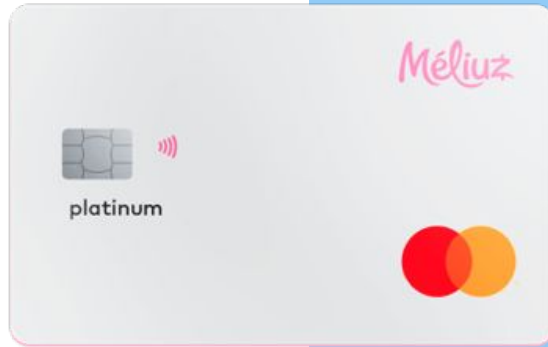
**ENHANCED CUSTOMER
EXPERIENCE**

**TECHNICAL
EXCELLENCE**

**MULTI-CURRENCY &
MULTI-LANGUAGE**

HIGH SECURITY LEVEL

M



NEW CARD WITH A SINGLE-APP EXPERIENCE.

*Digital first, credit,
debit & prepaid.*

ADD MORE PRODUCTS AND FEATURES TO CONTINUE INTENSIFYING THE APP'S RELEVANCE AND USABILITY

either via organic growth and via M&A

GLOBAL
SHOPPING

DIGITAL
ACCOUNT

PAYMENTS

INVESTMENTS

INSURANCE

LOANS



BEYOND CASHBACK,
BEYOND BANK.



2Q21
HIGHLIGHTS

M

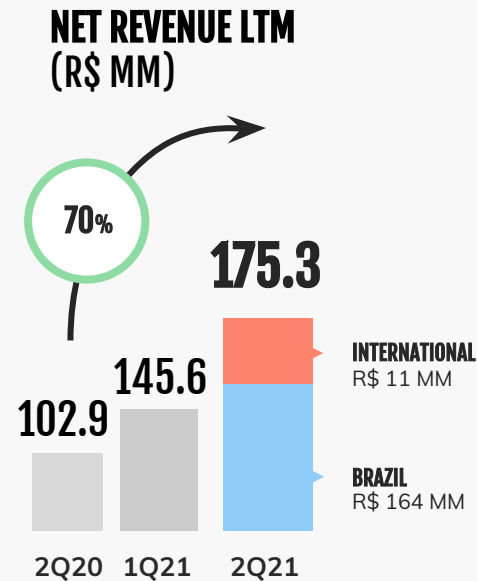
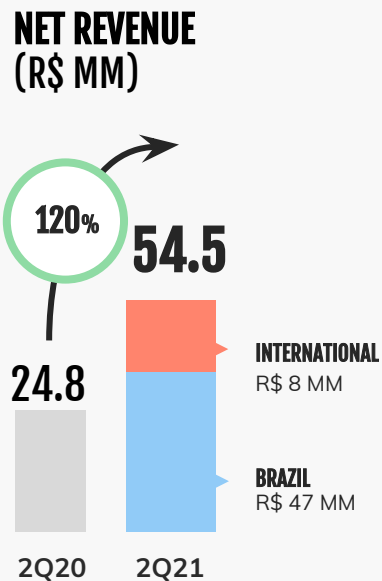


FINANCIALS



2Q21
Net Revenue

**GREW 120%
IN THE
ANNUAL
COMPARISON**

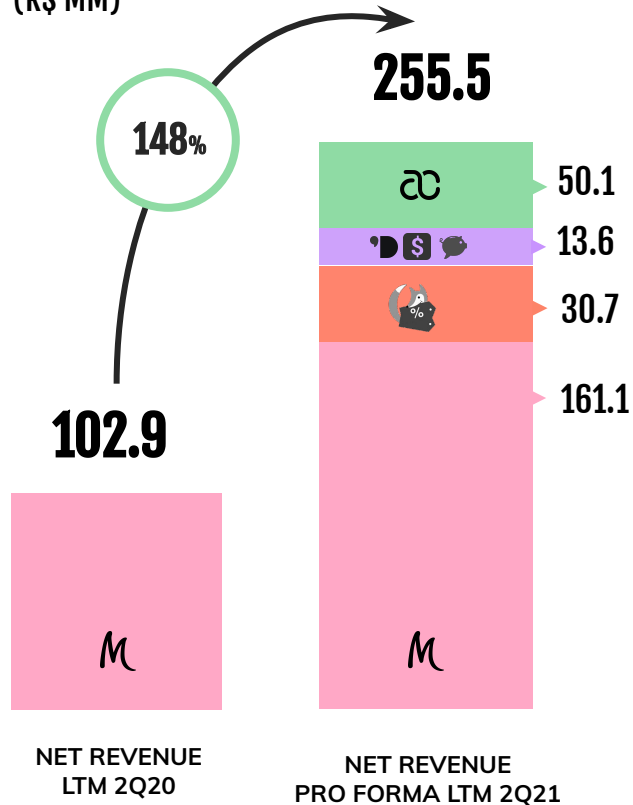




NET REVENUE PRO FORMA AFTER ACQUISITIONS



(R\$ MM)



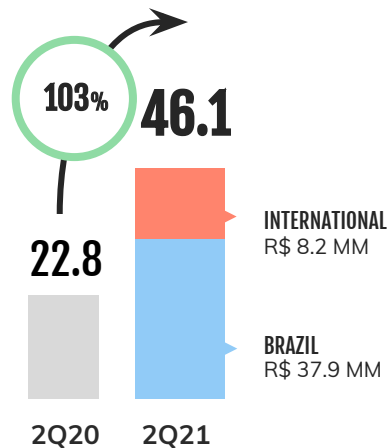
M



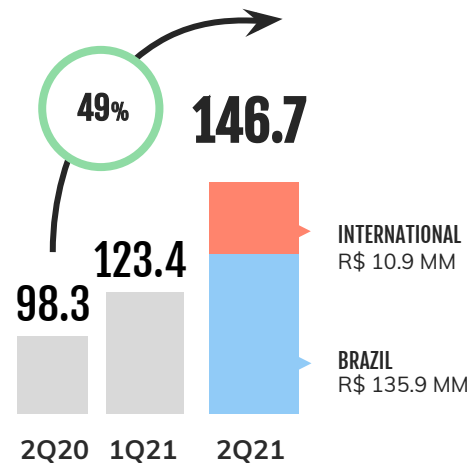
Shopping
Revenue

**GREW 103%
YEAR OVER
YEAR**

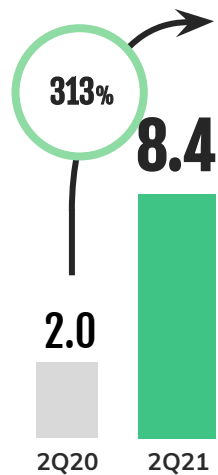
NET REVENUE
SHOPPING (R\$ MM)



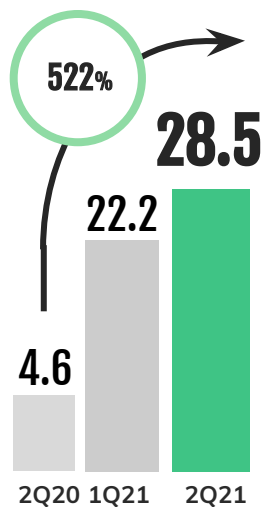
NET REVENUE LTM
SHOPPING (R\$ MM)



NET REVENUE FINANCIAL SERVICES (R\$ MM)



NET REVENUE LTM FINANCIAL SERVICES (R\$ MM)



**FINANCIAL
SERVICES
VERTICAL
CONTINUES
GROWING STRONG**

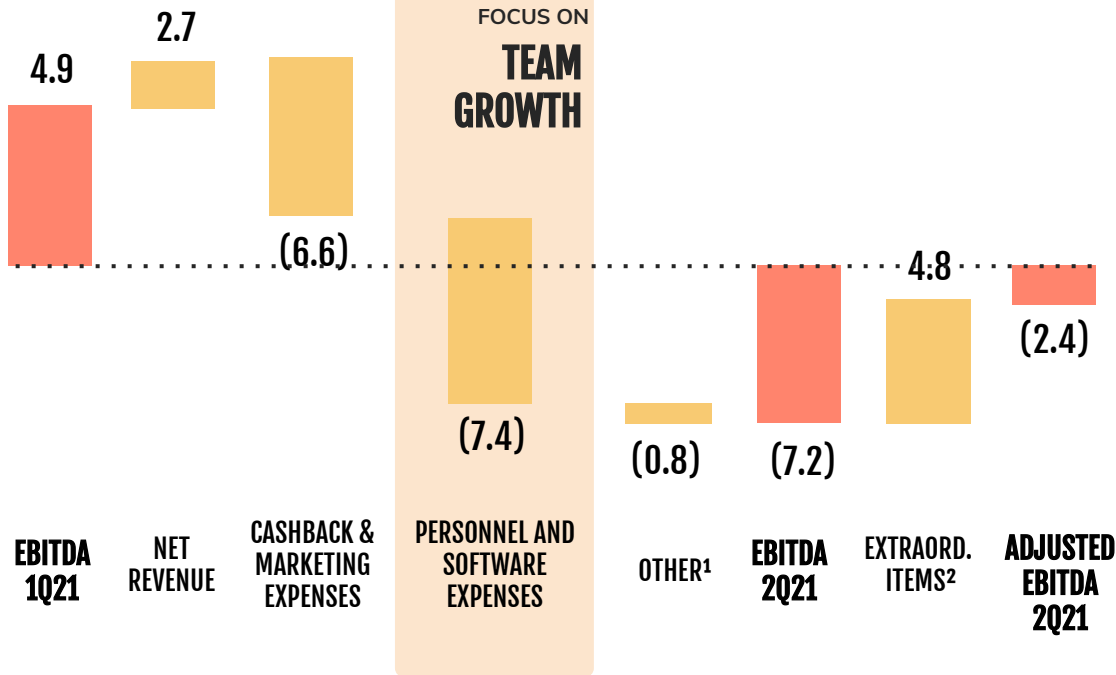


Considers the values of Méliuz Loans
and the Méliuz Credit Card.

WE WILL CONTINUE INVESTING MORE, FOCUSING ON GROWTH FOR THE NEXT QUARTERS

1- Considers: third-party services, financial result, taxes and depreciation. | 2- Considers M&As expenses.

(R\$ MM)



PLANS FOR THE NEXT QUARTERS

PEOPLE

Continue strengthening our team, especially the product and technology;

USERS

Continue to grow our user base, leveraging new products and services;

INTERNATIONAL SHOPPING

Continue advances in the Shopping Internacional vertical, bringing new features in search of user engagement and retention;

TRANSITION TO A NEW APP & CARD

Reduction of marketing expenses for the co-branded card and prioritization of the new App and Méliuz Card





M

**DISCOVER,
DECIDE, BUY,
SAVE AND
PAY.**

EVERYTHING with
Méliuz.

?!

ri.meliuz.com.br
ri@meliuz.com.br