



APRESENTAÇÃO DE
RESULTADOS

3T21

Méliuz

17 de novembro
de 2021

Estamos a todo vapor para

ENTREGAR UMA EXPERIÊNCIA MUITO MAIS COMPLETA

aos nossos usuários



TIME

A promessa do *follow on* se tornou realidade. Trouxemos os *heads* de áreas para nos ajudar a **construir e entregar as estratégias de cada produto.**

BLACK FRIDAY

O recorde do número de novos compradores nos deixa animados para entregar uma **excelente Black Friday.**

NOVO APP

O desenvolvimento do novo App está em **estágio avançado** e o lançamento está previsto para janeiro de 2022.

NOVO CARTÃO MÉLIUZ

Já estamos em contagem regressiva para o lançamento do novo cartão e **a interação com os usuários já começou via waitlist.**

projeto

DABACURI

Shopping
+ Serviços Financeiros

M

PRINCIPAIS MARCOS ATÉ O MOMENTO



Contratação e formação dos times



Arquitetura do app



Waitlist do novo cartão de crédito



Features de cadastro e onboarding



Estrutura para operação de Bitcoin e de PIX

LANÇAMENTO

A PARTIR DE JANEIRO DE 2022



Novo App



Cartão de Crédito, Débito e Pré-pago



Conta Digital



Novas transações com cashback



Transação via Pix



Compra e Venda de Bitcoin



In-app chat, help center e backoffice



Outras funcionalidades

1

2

3

SEGUIMOS ENTREGANDO O QUE PROMETEMOS

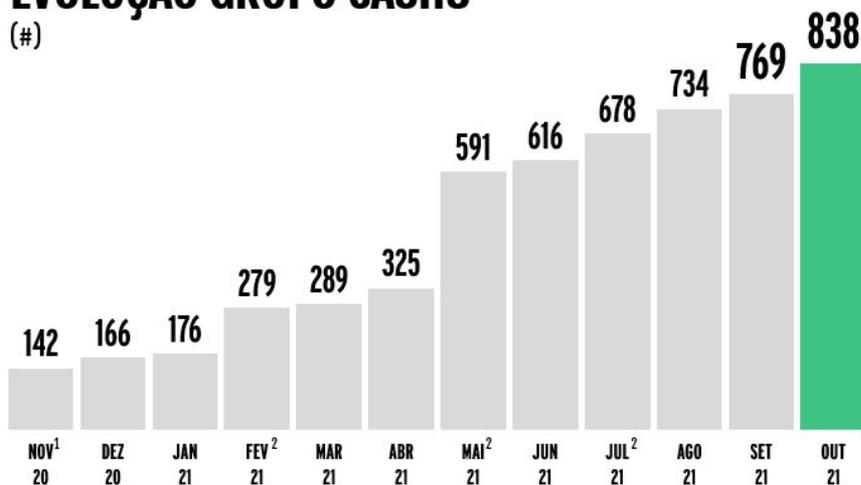


Crescimento do nosso time,
especialmente em Produto
e Tecnologia

NOSSO TIME

EVOLUÇÃO GRUPO CASH3

(#)



53%

do time do Méliuz está alocado em Tecnologia e Produto

70%

dos nossos desenvolvedores estão trabalhando em features, melhorias e novos produtos que serão lançados ao longo dos próximos trimestres

¹ Considerando o número de funcionários do Méliuz no dia da oferta inicial de ações (IPO).

² Aquisições: Picodi em fev/21; Acesso Bank (pendente de aprovação do Banco Central), Promobit e Melhor Plano em mai/21; Alter em jul/21.



**FOCO NAS
PESSOAS**



BAIXO NÍVEL DE TURNOVER VOLUNTÁRIO

do time de Engenharia

1% AO MÊS¹

¹ Aproximadamente

² Sendo 10 a nota máxima

M



9,9



AVALIAÇÃO GERAL DA INTEGRAÇÃO²

1 2 3

SEGUIMOS ENTREGANDO O QUE PROMETEMOS



Crescimento da nossa base de usuários potencializando novos produtos e serviços

3T21

NOSSOS NÚMEROS

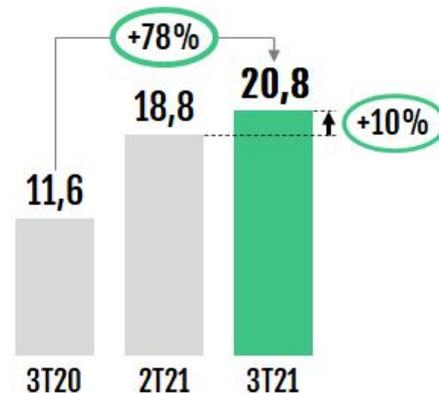
30 MIL

contas abertas
por dia útil
no 3T21

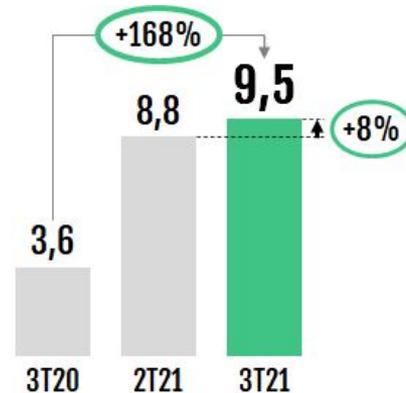
1- Considera apenas Méliuz.

2- Usuários Ativos são usuários únicos, novos ou recorrentes, 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".

CONTAS TOTAIS¹



USUÁRIOS ATIVOS LTM^{1,2}



M

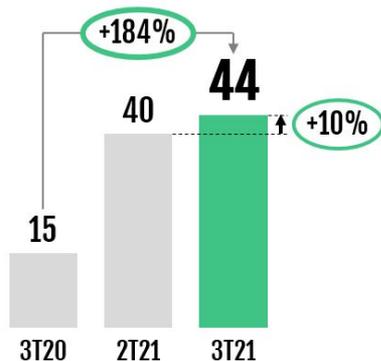


SÓLIDO CRESCIMENTO

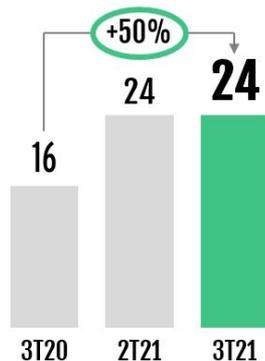
nas métricas
de engajamento
de usuários

M

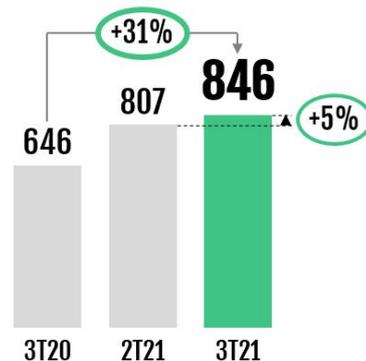
VISITAS APP (#MM)



SESSÕES SITE (#MM)



PLUG-IN ATIVO NO NAVEGADOR (#K)



Usuários ativos na extensão (plug-in) são aqueles usuários que utilizaram seu navegador e possuíam o produto instalado e ativado nos últimos 7 dias. Os números de visitas no App, sessões no site e Plug-in ativo no navegador contemplam apenas o Méliuz (sem aquisições).

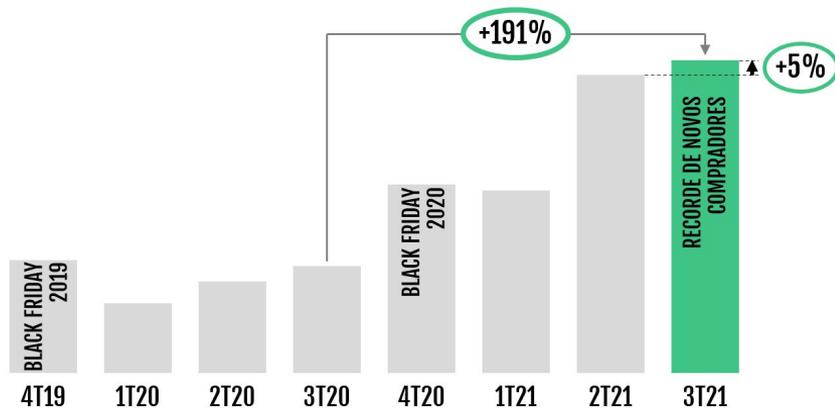
★ PELO SEGUNDO TRIMESTRE SEGUIDO

Conquistamos MAIS NOVOS COMPRADORES NA VERTICAL SHOPPING em um trimestre do que durante o período da BLACK FRIDAY.



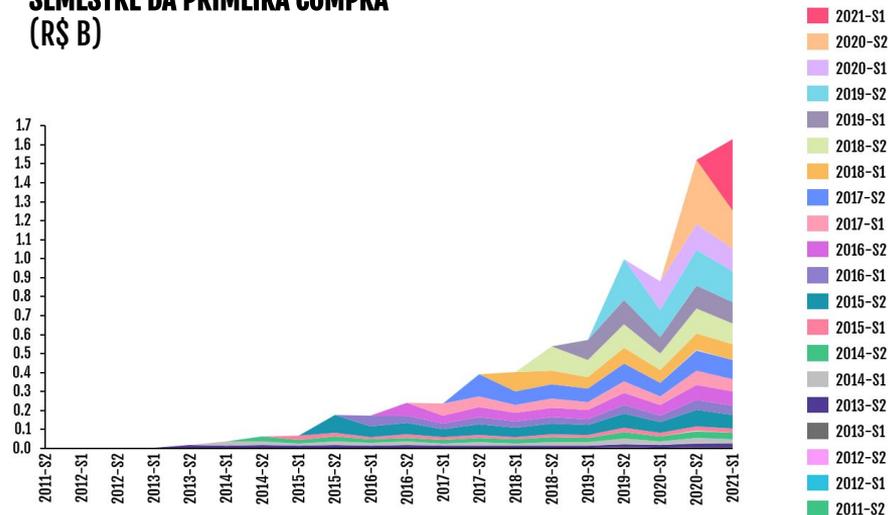
NOVOS COMPRADORES¹

🛒 Vertical Shopping



GMV POR SAFRA²

SEMESTRE DA PRIMEIRA COMPRA (R\$ B)



¹ Os números de novos compradores contemplam apenas a vertical de shopping do Méliuz (sem aquisições);

² Os dados de GMV por safra contemplam apenas o Méliuz (sem aquisições).

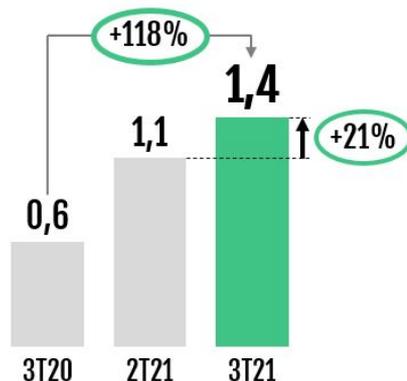


ATINGIMOS O MELHOR RESULTADO DA HISTÓRIA EM GMV

superando inclusive
os valores do 4T20,
quando ocorreu a
última *Black Friday*

M

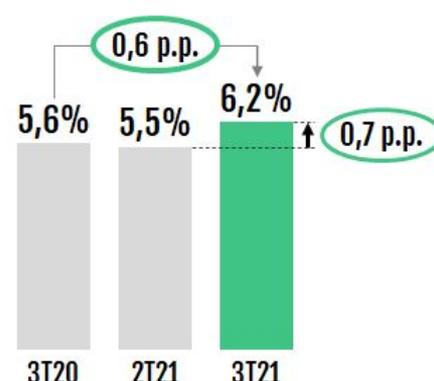
GMV TRIMESTRAL (R\$ B)



GMV LTM (R\$ B)



TAKE RATE TRIMESTRAL MÉLUIZ (%)



O GMV (Gross Merchandise Volume) ou Volume Bruto de Mercadoria considera o valor total das vendas originadas para nossos parceiros do e-commerce. Considera os valores de Picodi a partir de março de 2021 e Promobit a partir de maio de 2021;

Take rate: representado pelo percentual de comissão da empresa em cada transação realizada na vertical shopping. Chegamos no valor do take rate através de um cálculo gerencial, onde a comissão acordada com cada parceiro é dividida pelo GMV originado. Ver disclosure compelido no release de resultado 3T21.

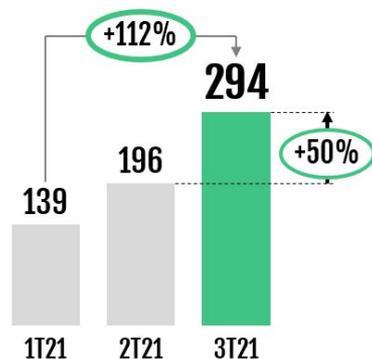


MÉLUIZ NOTA FISCAL

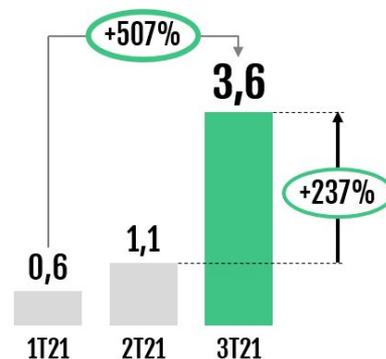
MAIOR ADEÇÃO DA NOSSA BASE DE USUÁRIOS E ACESSO A DADOS ESTRATÉGICOS

M

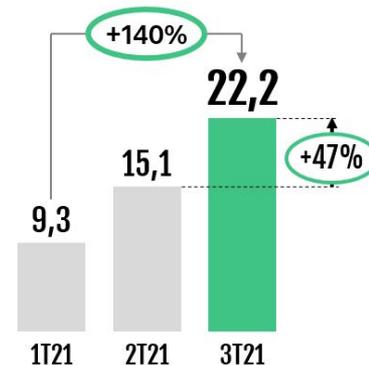
USUÁRIOS ATIVANDO OFERTAS (#K)



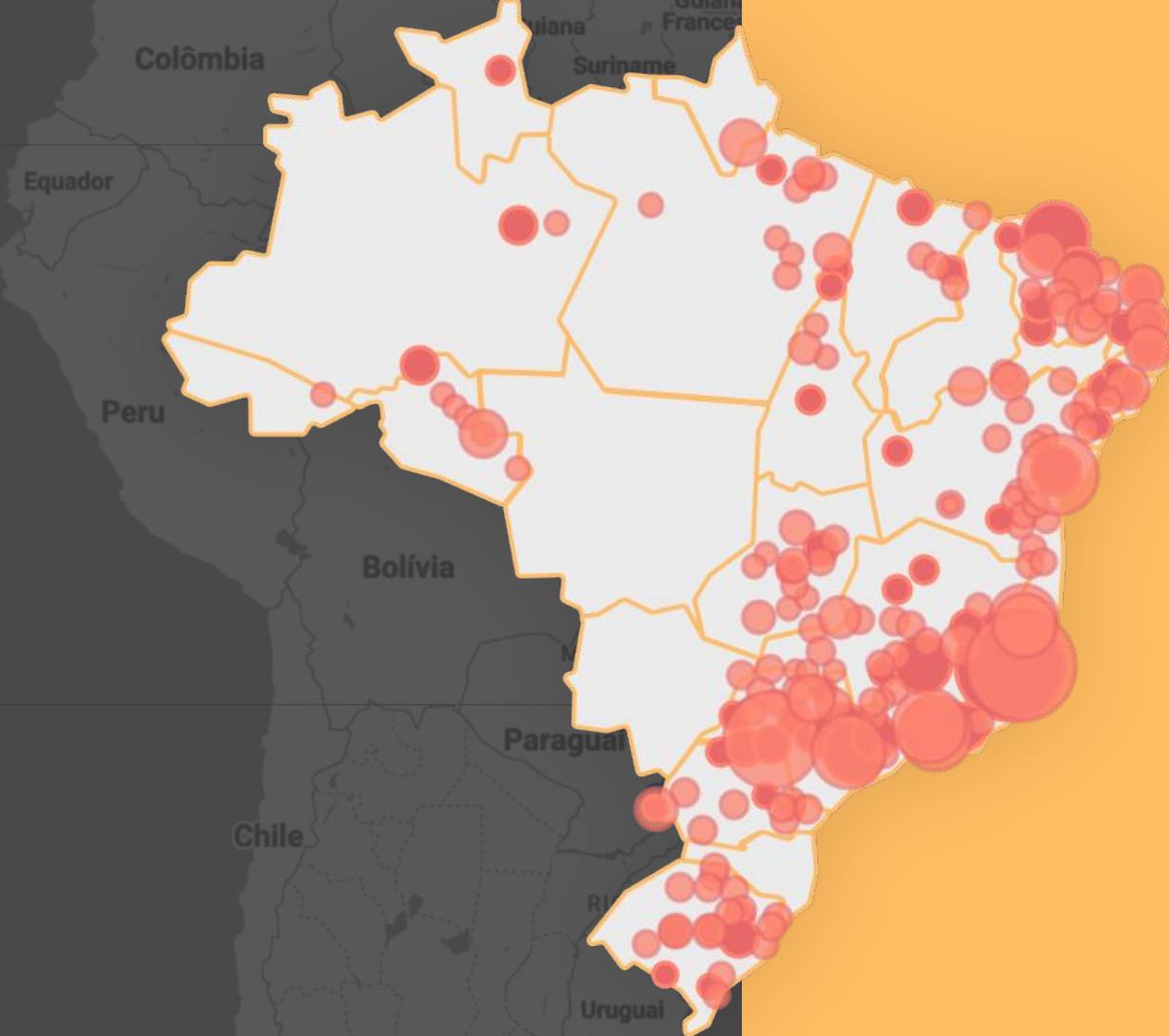
OFERTAS ATIVADAS (#MM)



SELLOUT DATAPPOINTS (#MM)



Sellout Datapoints representa o volume captado de registros de itens vendidos nas notas fiscais



MÉLIUZ NOTA FISCAL

USUÁRIOS EM MAIS DE 3.622 CIDADES

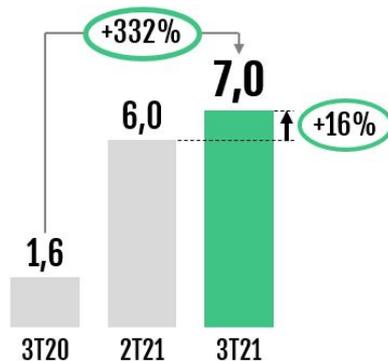
(65% das cidades
do Brasil)



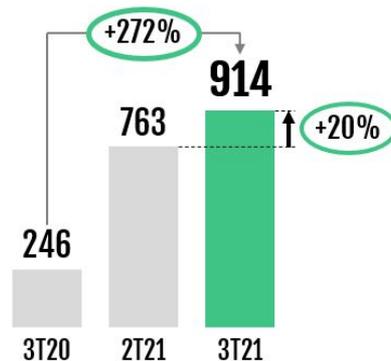
SERVIÇOS FINANCEIROS

Desaceleração esperada por conta da priorização na elaboração e estruturação do novo cartão Méliuz

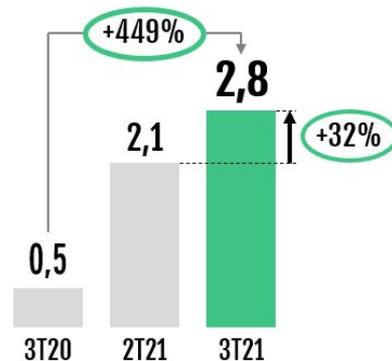
CARTÕES SOLICITADOS ACUMULADO (#MM)



TPV TRIMESTRAL (R\$ MM)



TPV LTM (R\$ B)





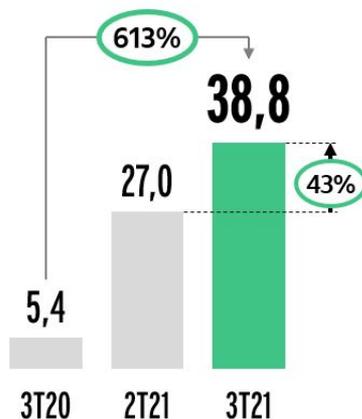
CRIPTOATIVOS

A aquisição da Alter marca nosso primeiro passo da feature de investimentos no ecossistema Méliuz

M

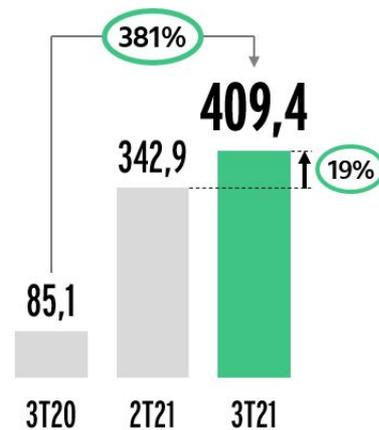
ATIVOS SOB CUSTÓDIA

(R\$ MM)



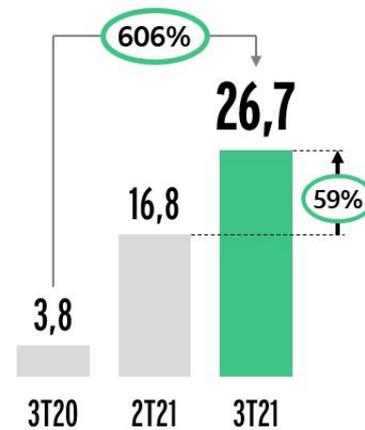
VOLUME NEGOCIADO

(R\$ MM)



USUÁRIOS ATIVOS

(#K)



1

2

3

SEGUIMOS ENTREGANDO O QUE PROMETEMOS



Avanço na vertical shopping
Internacional em busca de mais
engajamento dos usuários



picodi

ON TRACK NA ESTRATÉGIA DE AUMENTAR O ENGAJAMENTO DOS USUÁRIOS

M

SHOPPING INTERNACIONAL

Em fase inicial

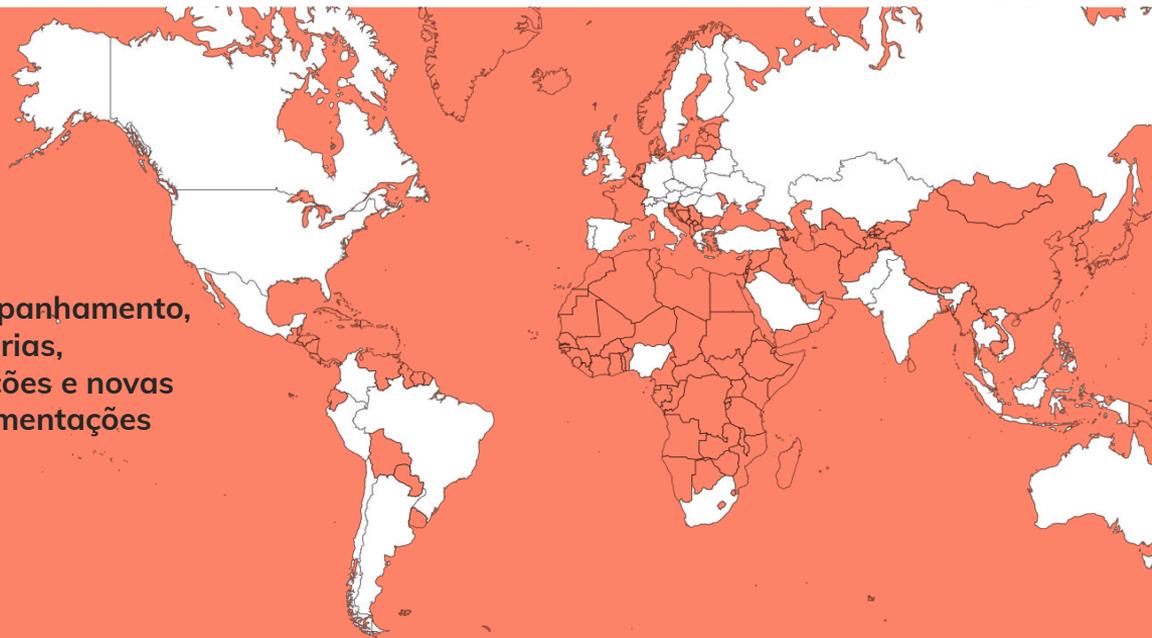
FEATURE CASHBACK

lançado em 9 países¹

Acompanhamento, melhorias, correções e novas implementações

Criação de um APLICATIVO PARA CELULAR

e adição de outras funcionalidades²



¹ Os 9 países foram: Turquia, Espanha, Romênia, México, Emirados Árabes, República Tcheca, Polónia, Rússia e Austrália;

² Plataforma ágil, moderna, escalável, e com multi-idiomas e moedas



DESTAQUES DO SHOPPING INTERNACIONAL

+13,0 MM

De sessões no site Picodi
durante o 3T21

Tráfego com
origem em
44 PAÍSES

R\$ 234 MM¹

GMV no 3T21

R\$ 7,7 MM¹

Receita Líquida
no 3T21

M



Destques
3T21

FINANCEIROS

M



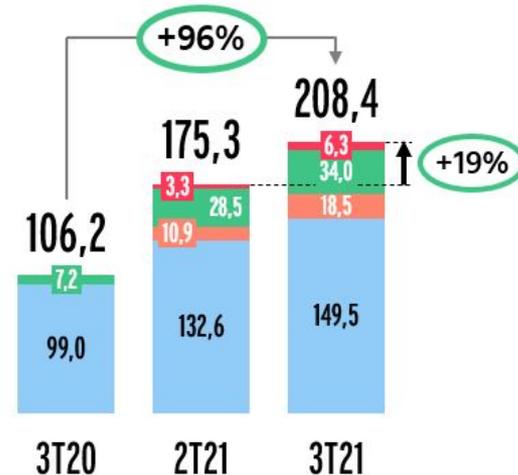
Receita Líquida
do 3T21

**CRESCEU
129% NO
COMPARATIVO
ANUAL**

RECEITA LÍQUIDA (R\$ MM)



RECEITA LÍQUIDA LTM (R\$ MM)



● Shopping Nacional

● Serviços Financeiros

● Shopping Internacional

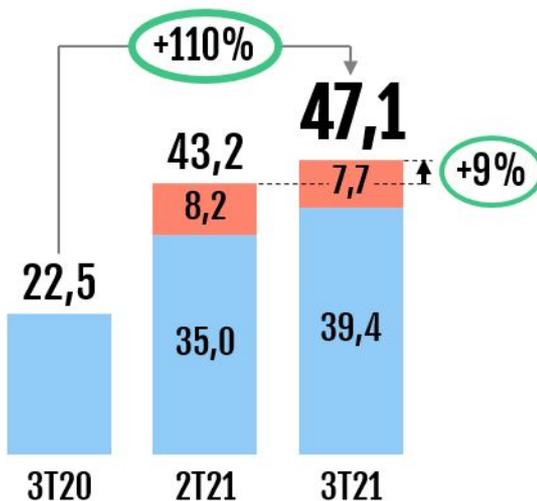
● Outros



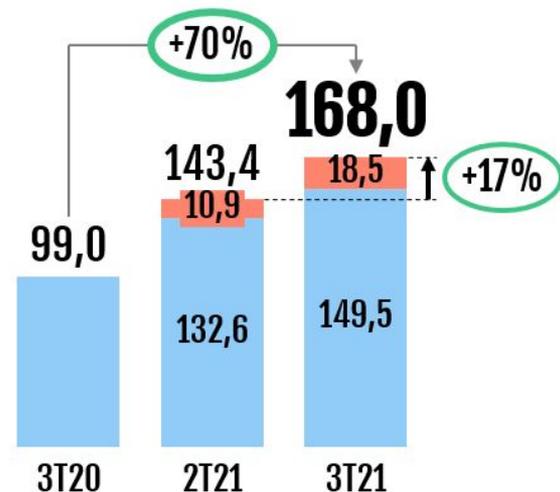
Receita do Shopping

**CRESCEU
110% ANO
CONTRA ANO**

RECEITA LÍQUIDA SHOPPING (R\$ MM)

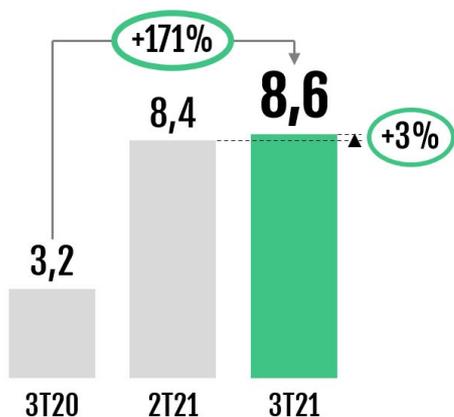


RECEITA LÍQUIDA LTM SHOPPING (R\$ MM)

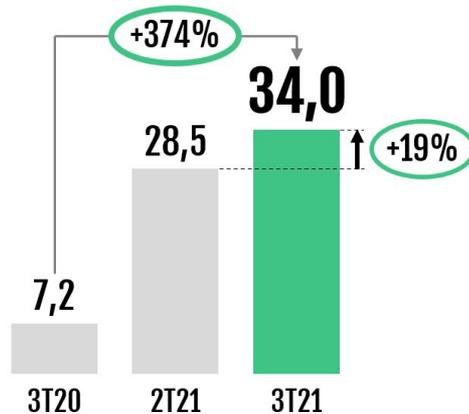


● Nacional ● Internacional

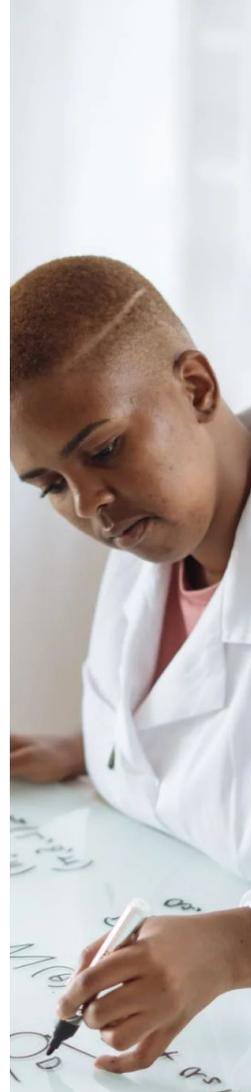
RECEITA LÍQUIDA SERVIÇOS FINANCEIROS (R\$ MM)



RECEITA LÍQUIDA LTM SERVIÇOS FINANCEIROS (R\$ MM)



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



M



SERVIÇOS FINANCEIROS

Desaceleração esperada por conta da priorização na elaboração e estruturação do novo cartão Méliuz



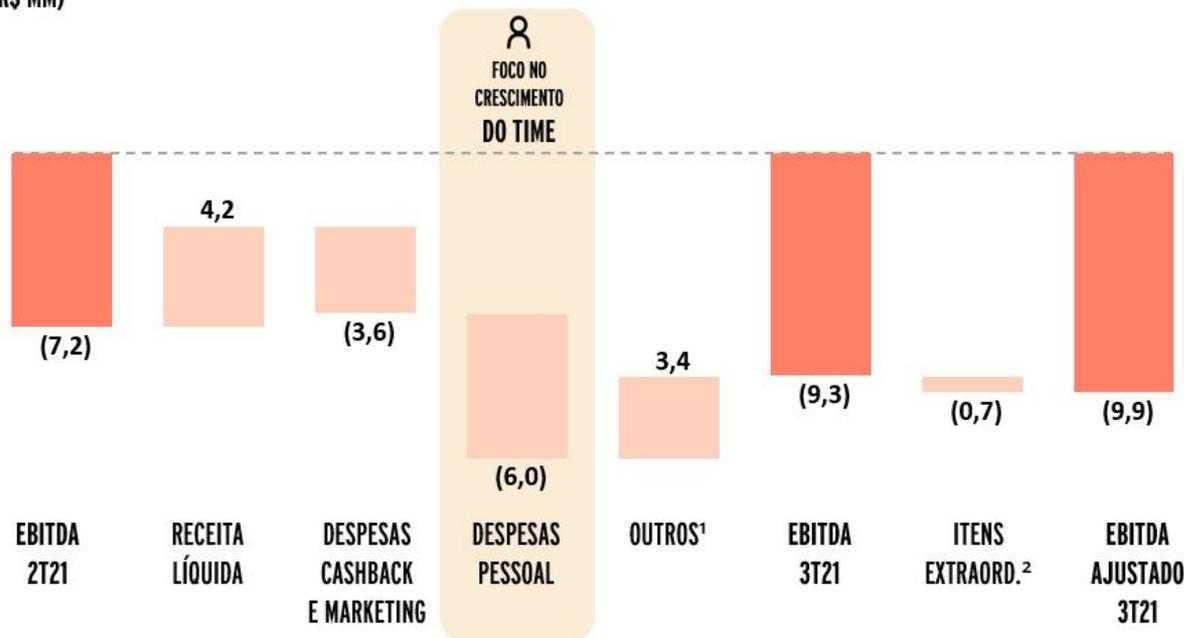
CONTINUAREMOS INVESTINDO PARA ENTREGAR NOVOS E MELHORES PRODUTOS

Foco em gerar valor
no longo prazo

M

EVOLUÇÃO EBITDA

(R\$ MM)



¹ Outros: despesas gerais e administrativas, despesas de software, serviços de terceiros e outras receitas/despesas operacionais;

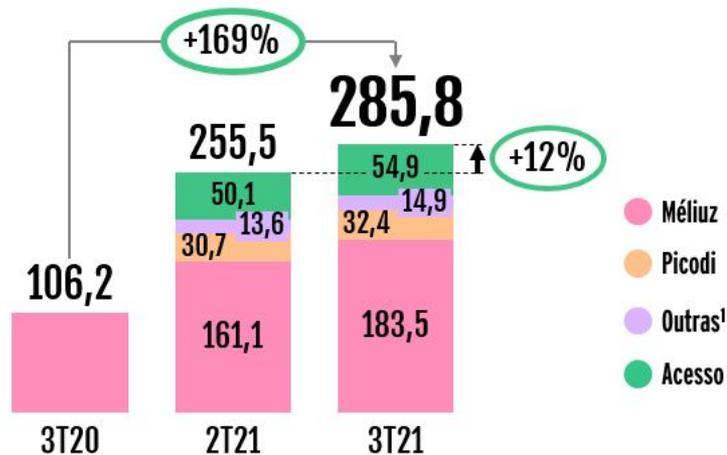
² Itens extraordinários: Considera despesas com M&As (R\$ 0,7MM) e ganho da operação de compra da iDinheiro (Gana S.A.) (-R\$ 1,4MM)



RESULTADO PRO FORMA COM AQUISIÇÕES



RECEITA LÍQUIDA LTM PRO FORMA COM AQUISIÇÕES (R\$ MM)



¹ Outras: Melhor Plano, Promobit, idinheiro.

PLANOS PARA OS PRÓXIMOS TRIMESTRES

PESSOAS

Continuar reforçando pontualmente o nosso time, especialmente o de produto e tecnologia.

SHOPPING NACIONAL

Estamos prontos para entregar uma excelente *Black Friday*.

SHOPPING INTERNACIONAL

Avançar nos testes com a *feature* *cashback*, lançar aplicativo e potencializar o engajamento de usuários.

NOVO CARTÃO E NOVO APP

Foco total na estruturação e desenvolvimento do novo App e dos novos produtos financeiros, como o novo cartão de crédito Méliuz.

M



M

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

Tudo com Méliuz.

?!

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



EARNINGS
RELEASE

3 Q 21

Méliuz

November
17th, 2021

We are at full speed for
**DELIVERING A MUCH MORE
COMPLETE EXPERIENCE**
to our users



TEAM

The promise of the follow on became true. We brought heads of teams to help us **build and deliver strategies for each product.**

**NEW
APP**

The development of our new App is **at an advanced stage** and the launch is scheduled for January 2022.

**BLACK
FRIDAY**

The record number of new buyers makes us excited to deliver an **excellent Black Friday.**

**NEW
MÉLIUZ
CARD**

We are already counting down to the launch of the new card, and **the interaction with users has already started via waiting list.**

project

DABACURI

M

Shopping
+ Financial services

KEY MILESTONES SO FAR

 Hiring and training teams

 APP architecture

 New credit card waiting list

 Registration and onboarding features

 Structure for Bitcoin and PIX operations

LAUNCH

FROM JANUARY 2022

 New App

 Credit, Debit and Prepaid Card

 Digital Account

 New transactions with cashback

 Transaction via Pix

 Bitcoin trading

 In-app chat, help center and backoffice

 Other features

1

2

3

WE KEPT ON DELIVERING WHAT WE HAVE PROMISED



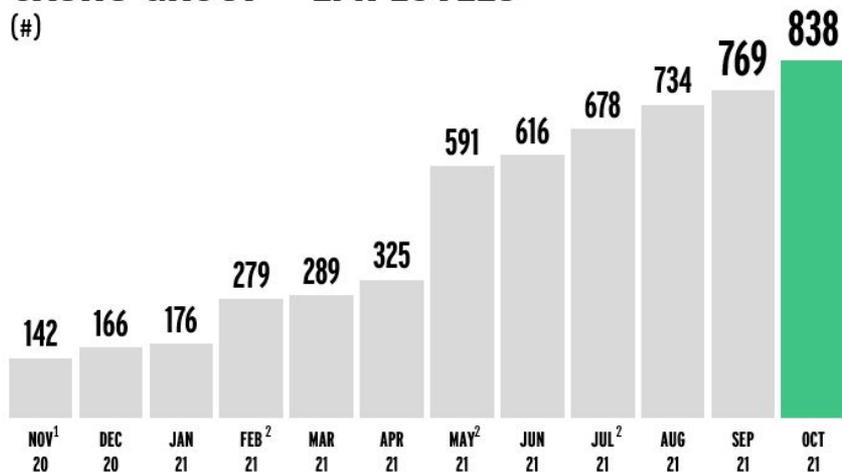
Increasing our team, especially
in Product and Technology



OUR TEAM

CASH3 GROUP – EMPLOYEES

(#)



¹ Considering the number of Méliuz employees on the day of the initial public offering (IPO).

² Acquisitions: Picodi in Feb/21; Accesso Bank (pending Central Bank approval), Promobit and Melhor Plano in May/21; Alter in Jul/21.

M

53%

of Méliuz team is allocated in Technology and Product

70%

of our developers are working on features, improvements and new products that will be released over the next few quarters



**FOCUS ON
PEOPLE**



LOW LEVEL OF VOLUNTARY TURNOVER

of the engineering team

1% per month¹

¹ approx.

² 10 being the maximum score

M



9.9



OVERALL RATING OF ONBOARDING²

1 2 3

WE KEPT ON DELIVERING WHAT WE HAVE PROMISED



The growth of our user base is empowering new products and services

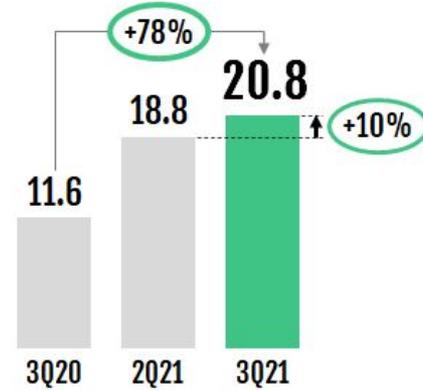
3Q21

OUR NUMBERS

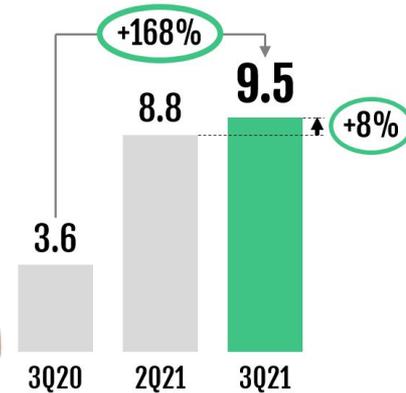
30k

opened accounts
per business day
in 3Q21

TOTAL ACCOUNTS¹



ACTIVE USERS LTM^{1,2}



M

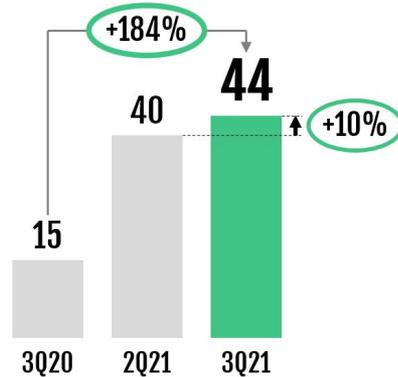
1- Considers Méliuz only.

2- Active Users are unique, new or recurring users, who performed at least one of the following actions during the reporting period: (i) purchase from any Méliuz partner initiated from Méliuz application (app), website or plugin; (ii) any purchase using Méliuz Credit Card; (iii) activation of any offer advertised by Méliuz on its website, application (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.

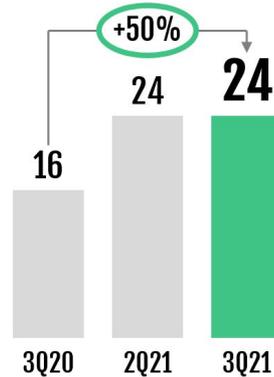


SOLID GROWTH IN USER ENGAGEMENT METRICS

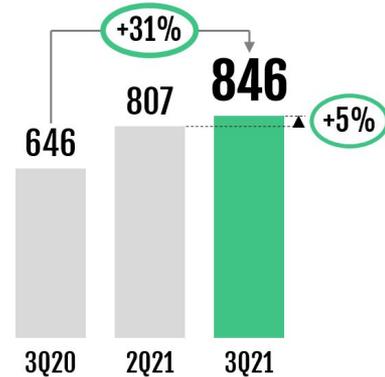
APP VISITS (#MM)



WEBSITE SESSIONS (#MM)



PLUG-IN (#K)



Active users in the extension (plug-in) are those users who used their browser while having this product installed and activated in the last 7 days. The numbers of visits to the App, sessions on the website and active Plug-in in the browser include Méliuz results only (without acquisitions).



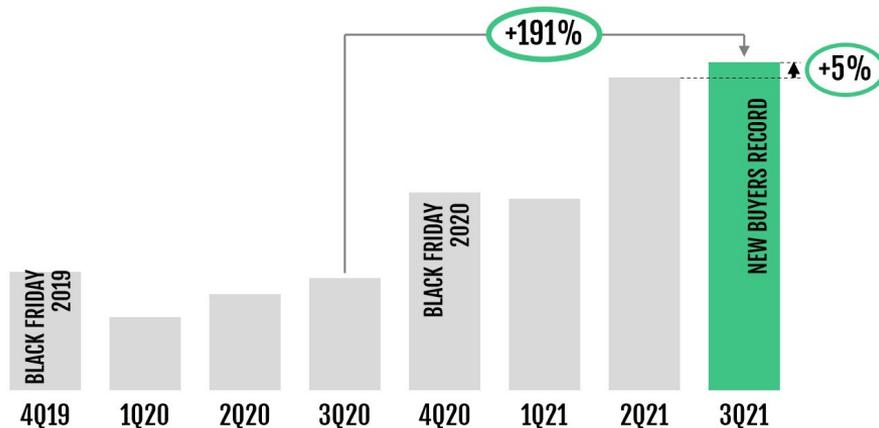
**FOR THE SECOND
QUARTER IN A ROW**

We earned **MORE NEW BUYERS AT THE SHOPPING
VERTICAL** in a quarter than during the **BLACK FRIDAY**.



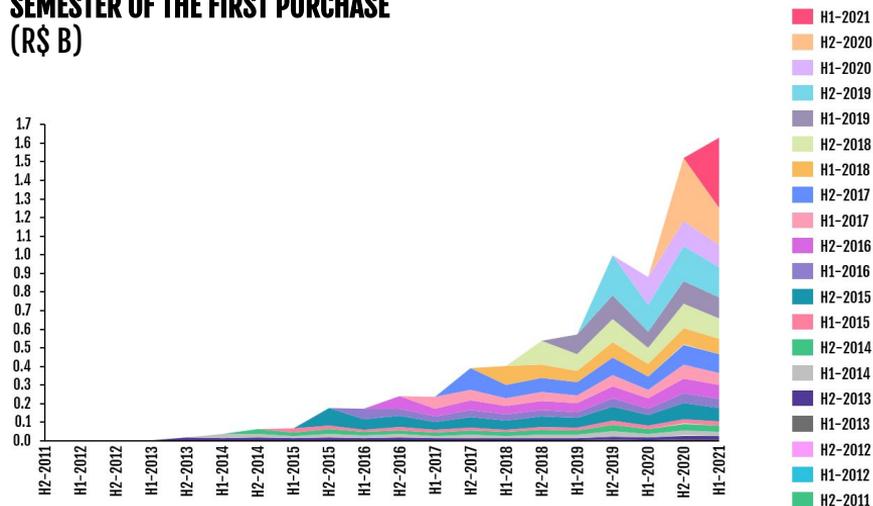
NEW BUYERS¹

Shopping Vertical



GMV PER COHORT²

SEMESTER OF THE FIRST PURCHASE
(R\$ B)



¹ The numbers of new buyers include Méliuz shopping vertical only (without acquisitions);

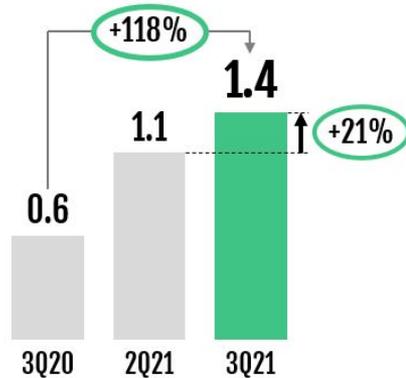
² GMV data per cohort includes Méliuz only (without acquisitions).



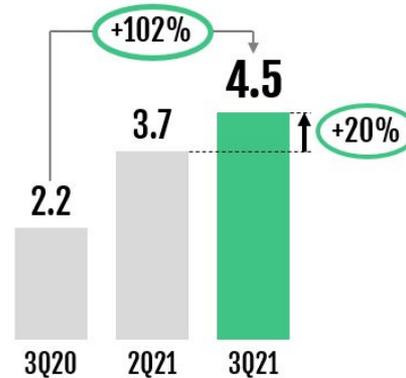
WE ACHIEVED THE BEST RESULT IN HISTORY CONCERNING GMV

even surpassing the
4Q20 values, when
the last Black Friday
took place

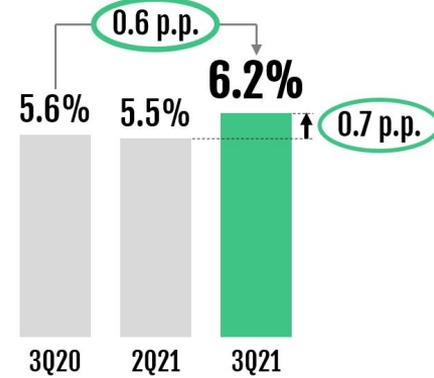
GMV QUARTERLY (R\$ B)



GMV LTM (R\$ B)



TAKE RATE QUARTERLY (%)



The GMV (Gross Merchandise Volume) considers the total value of sales originated by our e-commerce partners. Considers Picodi values since March 2021 and Promobit since May 2021;

Take rate: represented by the percentage of the company's commission on each transaction carried out in vertical shopping. We get to the take rate value through a managerial calculation, where the commission agreed with each partner is divided by the originated GMV. See full disclosure in the 3Q21 earnings release.

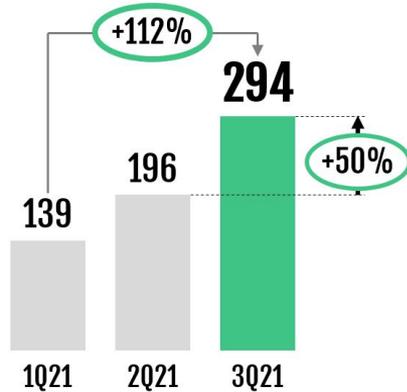


MÉLIUZ INVOICE

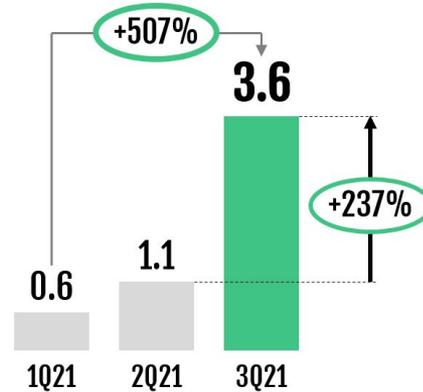
GREATER ADHESION OF OUR USER BASE AND
ACCESS TO STRATEGIC DATA



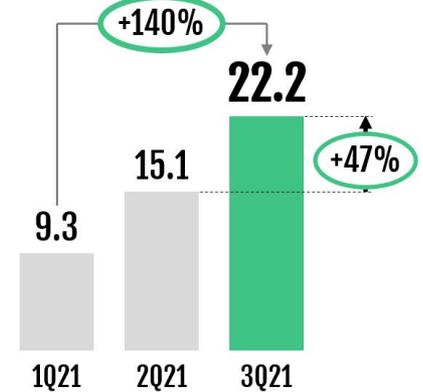
USERS ACTIVATING OFFERS (#K)



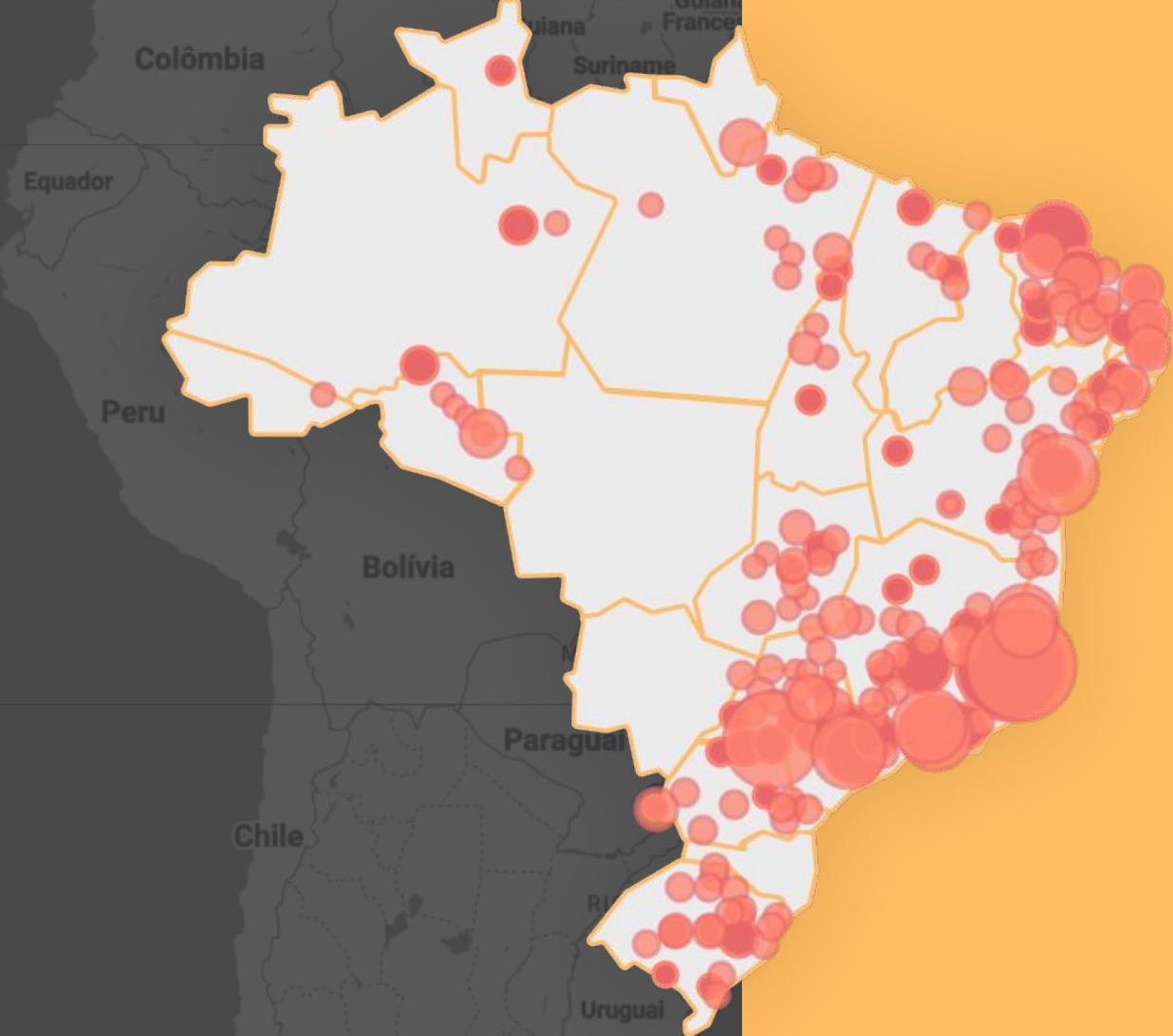
ACTIVATED OFFERS (#MM)



SELLOUT DATAPPOINTS (#MM)



Sellout Datapoints represents the captured volume of records of items sold in invoices



MÉLIUZ INVOICE

USERS IN MORE THAN 3,622 CITIES

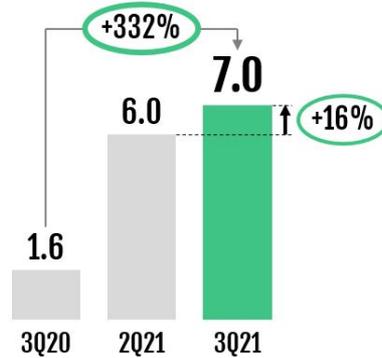
(65% of cities in Brazil)



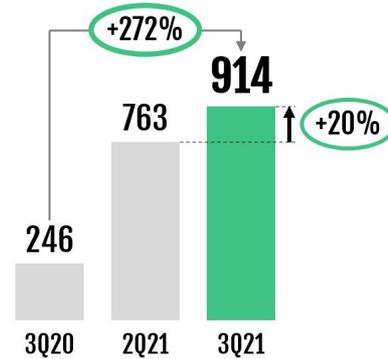
FINANCIAL SERVICES

expected slowdown due to prioritization in the preparation and structuring of the new Méliuz card

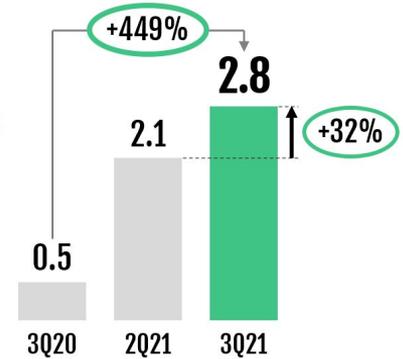
CARD APPLICATIONS ACCRUED (#MM)



TPV QUARTERLY (R\$ MM)



TPV LTM (R\$ B)



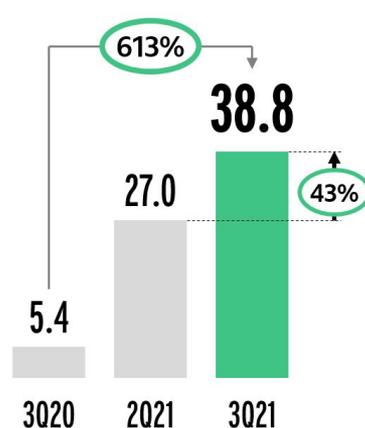


CRYPTOASSETS

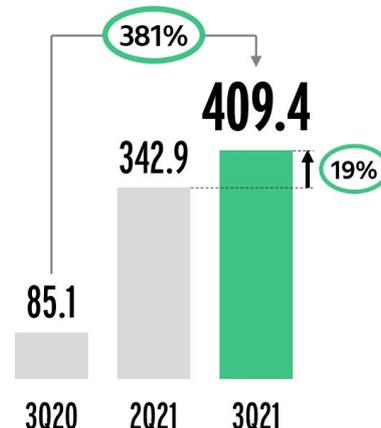
The acquisition of Alter marks our first step in investment services in the Méliuz ecosystem

M

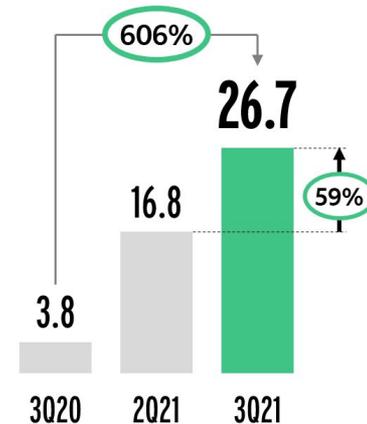
ASSETS UNDER CUSTODY
(R\$ MM)



TRADED VOLUME
(R\$ MM)



ACTIVE USERS
(R\$ MM)



1

2

3

WE KEPT ON DELIVERING WHAT WE HAVE PROMISED



Advances in International Shopping vertical, looking for more user engagement.



ON TRACK IN THE STRATEGY TO INCREASE USER ENGAGEMENT

M

INTERNATIONAL SHOPPING

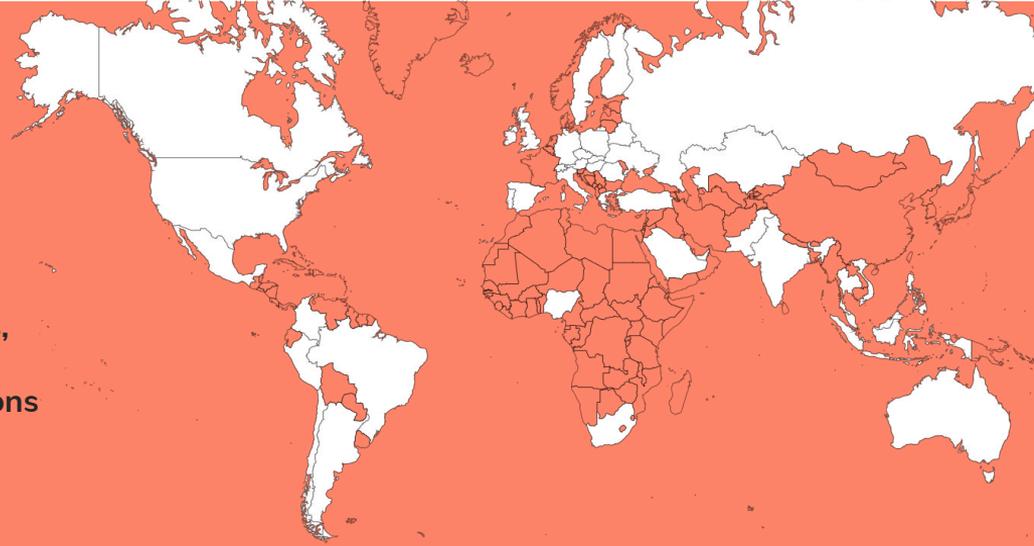
In early stage

CASHBACK FEATURE

released in 9
countries¹

Monitoring,
improvements,
fixes and new
implementations

Creating a
MOBIEL APP
and adding
other features²



¹ The 9 countries were: Turkey, Spain, Romania, Mexico, United Arab Emirates, Czech Republic, Poland, Russia and Australia.

² Agile, modern, scalable, multi-language and multi-currency platform



HIGHLIGHTS OF INTERNATIONAL SHOPPING

+13.0 MM

Sessions on Picodi website
during 3Q21

Traffic from
44 COUNTRIES

R\$ 234 MM¹

GMV in 3Q21

R\$ 7.7 MM¹

Net Revenue
in 3Q21

M

3Q21
HIGHLIGHTS



M

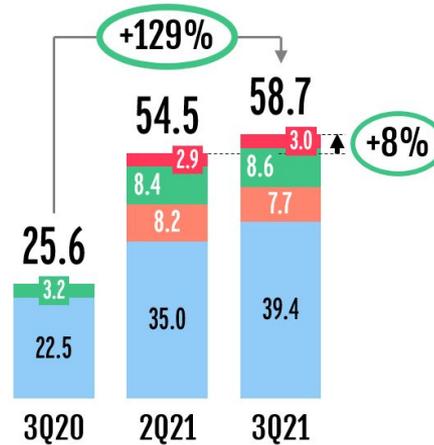
FINANCIALS



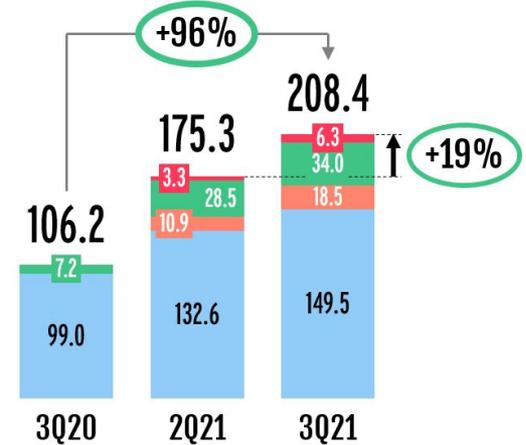
3Q21
Net Revenue

**GREW 129%
IN THE ANNUAL
COMPARISON**

**NET REVENUE
(R\$ MM)**



**NET REVENUE LTM
(R\$ MM)**



- National Shopping
- International Shopping
- Financial services
- Others

Considers Picodi values since March 2021 and Promobit and Melhor Plano since May 2021. National Shopping values incorporate Méliuz results only.

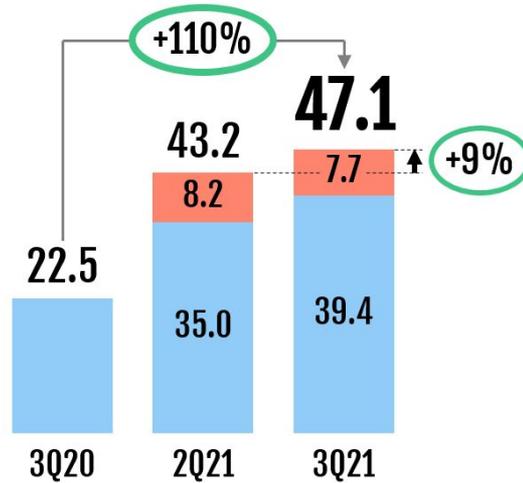
M



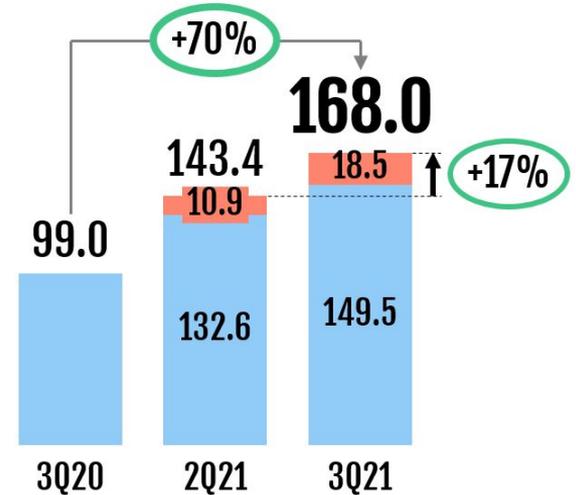
Shopping Revenue

**GREW 110%
YEAR OVER
YEAR**

**NET REVENUE
SHOPPING (R\$ MM)**



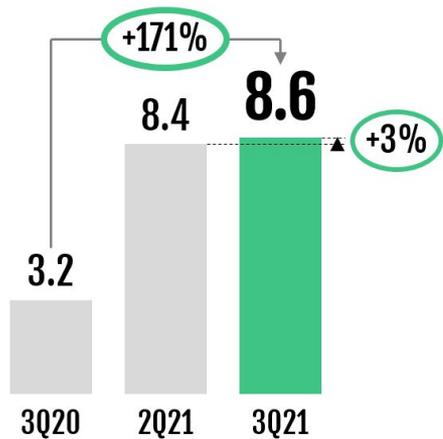
**NET REVENUE LTM
SHOPPING (R\$ MM)**



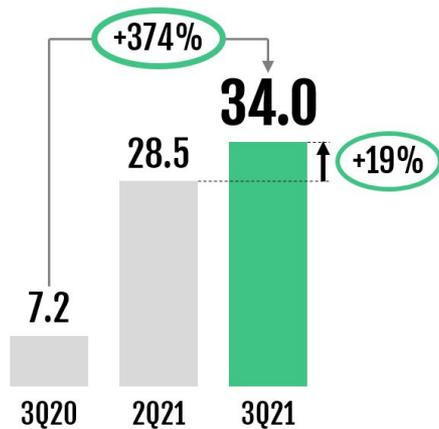
● National ● International

Considers Picodi values since March 2021.
National Shopping values incorporate Méliuz results only.

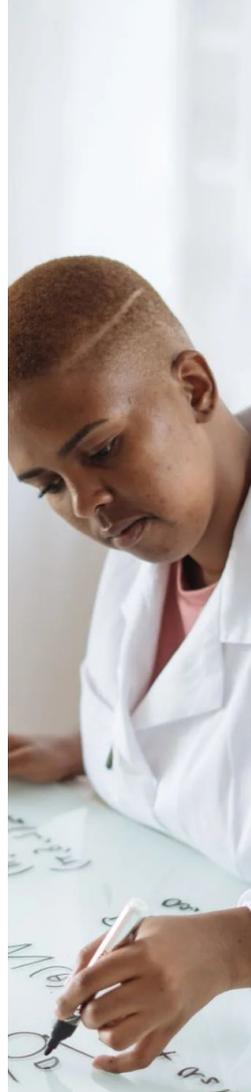
NET REVENUE FINANCIAL SERVICES (R\$ MM)



NET REVENUE LTM FINANCIAL SERVICES (R\$ MM)



Considers the values of Méliuz Credit Card and Méliuz Loans.



M



FINANCIAL SERVICES

Expected slowdown due to prioritization in the preparation and structuring of the new Méliuz card



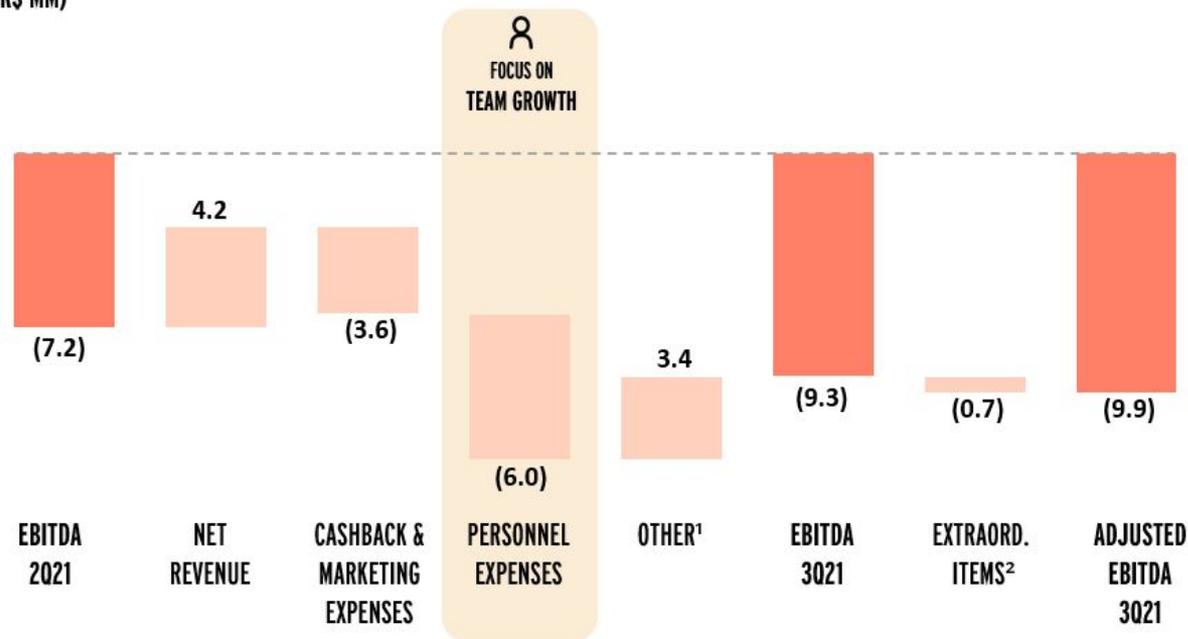
WE WILL CONTINUE INVESTING TO DELIVER NEW AND BETTER PRODUCTS

Focus on creating
long-term value

M

EBITDA EVOLUTION

(R\$ MM)



¹ Other: general and administrative expenses, software expenses, third-party services and other operating income/expenses;

² Extraordinary items: Considers expenses with M&As (R\$0.7MM) and gain from the purchase of iDinheiro (Gana S.A.) (-R\$1.4MM)

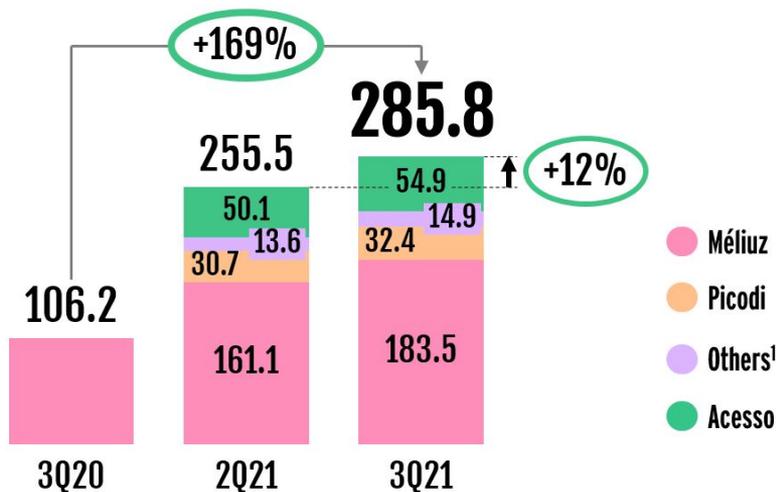


PRO FORMA RESULT WITH ACQUISITIONS



LTM PRO FORMA NET REVENUE WITH ACQUISITIONS (R\$ MM)

M



¹ Others: Melhor Plano, Promobit, iDinheiro.

PLANS FOR THE NEXT QUARTER

PEOPLE

Continue reinforcing our team, especially the product and technology one.

NATIONAL SHOPPING

We are ready to deliver an excellent Black Friday.

INTERNATIONAL SHOPPING

Advance testing the cashback feature, launch the application and enhance user engagement.

NEW CARD AND NEW APP

Total focus on structuring and developing the new App and new financial products, such as the new Méliuz credit card.

M



M

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

Everything with Méliuz.

?!

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