

# A new chapter in payments



Business. Not boundaries.





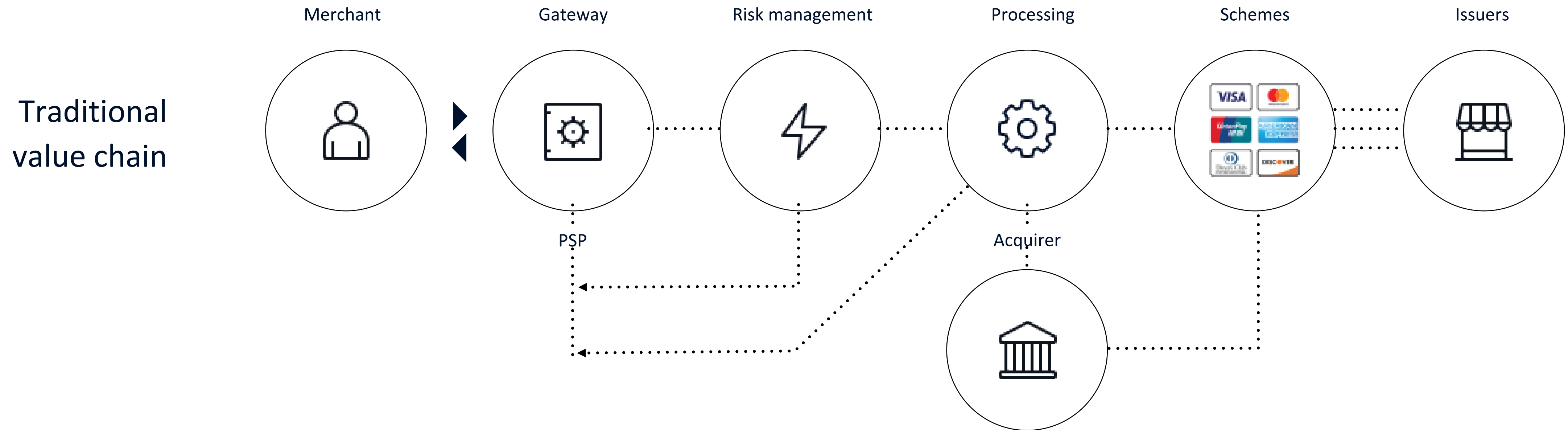
# Traditional vs Today

Customers are in full control





# One modern platform











# Latin America's payment landscape at a glance

- Market expansion driven by several secular tailwinds
- Payments infrastructure dominated by local banks
- Financial inclusion driving ongoing shift towards card payments - in-store and online



Helping digital and  
online businesses to  
thrive

Uber

ebay

LinkedIn



Booking.com



TOK&STOK

Rappi



AMARO

magazineluiza.com

wine  
.com.br



ingresso.com

Increased need for a  
unified commerce  
solution driven by the  
digitization of  
commerce

Magalu

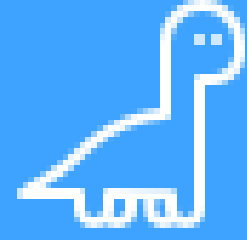


Rappi

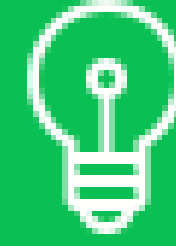




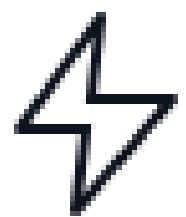
But there were some  
challenges along the way



Old technology



Change of mindset



Creative fraudsters



Local jabuticabas

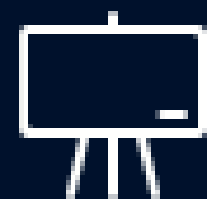


# Our tips?



Be tireless

Bureaucracy can be exhaustive.  
But with some guidance, it can  
be done.



Do your homework

The market is unique.  
Understand how it works first  
and then address its needs.



Be assertive and reliable

Telling things how they are may  
be perceived as rude but it  
builds trust and respect.

Thanks!