

# PAYOUT SOLUTION

NOW WITH:



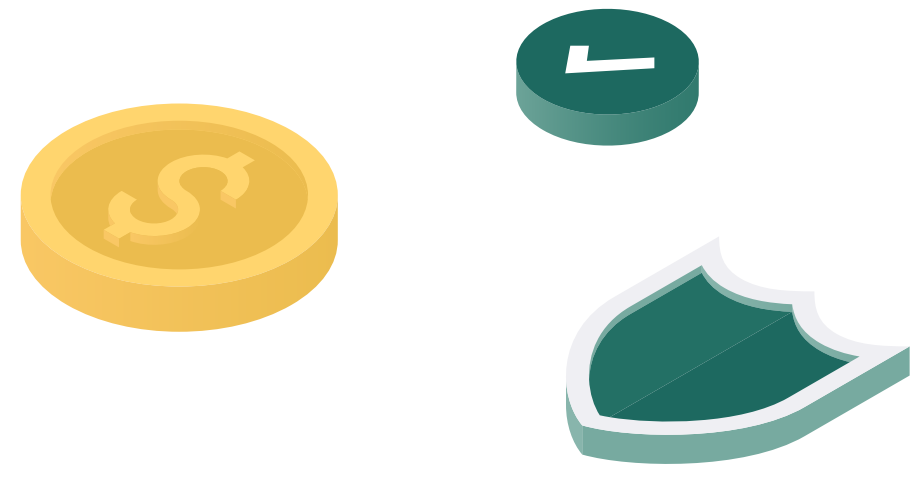
**Simplify payouts with a disruptive way of sending instant transfers**

Our **solution** enables **global companies** to send instant payouts to Brazilians in **local currency** within minutes, with no integration required and no **traditional banking fees** by using Pix, the revolutionary instant payment method released by the Central Bank of Brazil, massively adopted by the population, and integrated with all main financial institutions, including e-wallets.



## FOLLOW THE TREND AND OFFER PAYOUTS WITH PIX

Brazil's fastest rising payment method is **quick, innovative, secure**, and **available 24/7**. Forget the bureaucracy of traditional cross-border transfers that takes up to 3 business days by sending your payouts with Pix.



### SPEED

Pix is instantaneous, with transfers within **10 seconds**.



### AVAILABILITY

Payments can be done **24 hours** a day, **7 days** a week, and all days of the year - including holidays and weekends.



### EASY TO USE

Simple to use, Pix is already a favorite payment method, with over **126 M** users (Aug, 2022).



### MARKET LEADER

For merchants offering Pix as a payment method, it can represent around **25% of total sales volume**, surpassing bank transfers, boleto, e-wallets, and debit cards - Pix is already the second or third largest payment method for such merchants.



### ACCESSIBILITY

**734 financial** institutions offer Pix, from traditional banks to neo-banks and e-wallets, making it a highly accessible payment method for Brazilians.



### MASSIVE NUMBERS

Since its launch in November/2020, Pix has moved almost **R\$ 11 trillion** until July 2022.

## WHY CHOOSE OUR SOLUTION

**PagSeguro Payout Solution** offers a cost-effective operation to send instant transfers to Brazilians in local currency. Check it out all the benefits you get when using our solution:

### INSTANT TRANSFERS IN LOCAL CURRENCY

Local partners or service providers can easily receive their money within minutes after the request is made, in Brazilian reais. The money is sent via Pix, directly in local currency.

### SINGLE OR MASS PAYOUTS TO BRAZILIANS

Companies can send as many payouts as their business needs, whether it is a batch of several payouts or a single one.

### NO INTEGRATION REQUIRED

Companies who do not have the possibility or do not want to integrate via API can also use our solution. The requests can be done using our dashboard, My Account, in a very simple and practical way. For companies who want to integrate with us, the requests can also be sent via API.

### COST-EFFECTIVE OPERATION

Our payout model uses PagBank to send funds through Pix to recipients in Brazil without intermediaries. That means a cost-effective operation for the merchant and no bureaucracies of traditional banks for their recipients, as well as the convenience of receiving at their preferred financial institution.

### ROBUST AND MODERN TECHNOLOGY

Our technology ensures a robust system, prepared to process more than 200 payouts per second and around 2 million payouts per day with maximum security and speed.

### UNCOMPLICATED CROSS-BORDER OPERATION

We have over 18 years of experience in Brazil and Latam, and we are experts in handling bureaucratic procedures of cross-border payments. That is why merchants can trust PagSeguro to handle any complexity, enabling them to get the best of payments in the region.

### HIGH LEVEL OF COMPLIANCE

Compliant with regulations and laws such as LGPD, GDPR, SOX law and PCI DSS level 1.

### BANKING TAXES FREE

The merchant's business is free from traditional international bank fees by using Pix to perform international transfers. They will afford only the transaction fee, and their local partners will not defray any additional costs.

### CUSTOMIZED CASHBACK CAMPAIGNS

We can create unique cashback campaigns to incentivize your customers to cash out through our Payout solution and leverage your brand in Brazil.

## COVERAGE

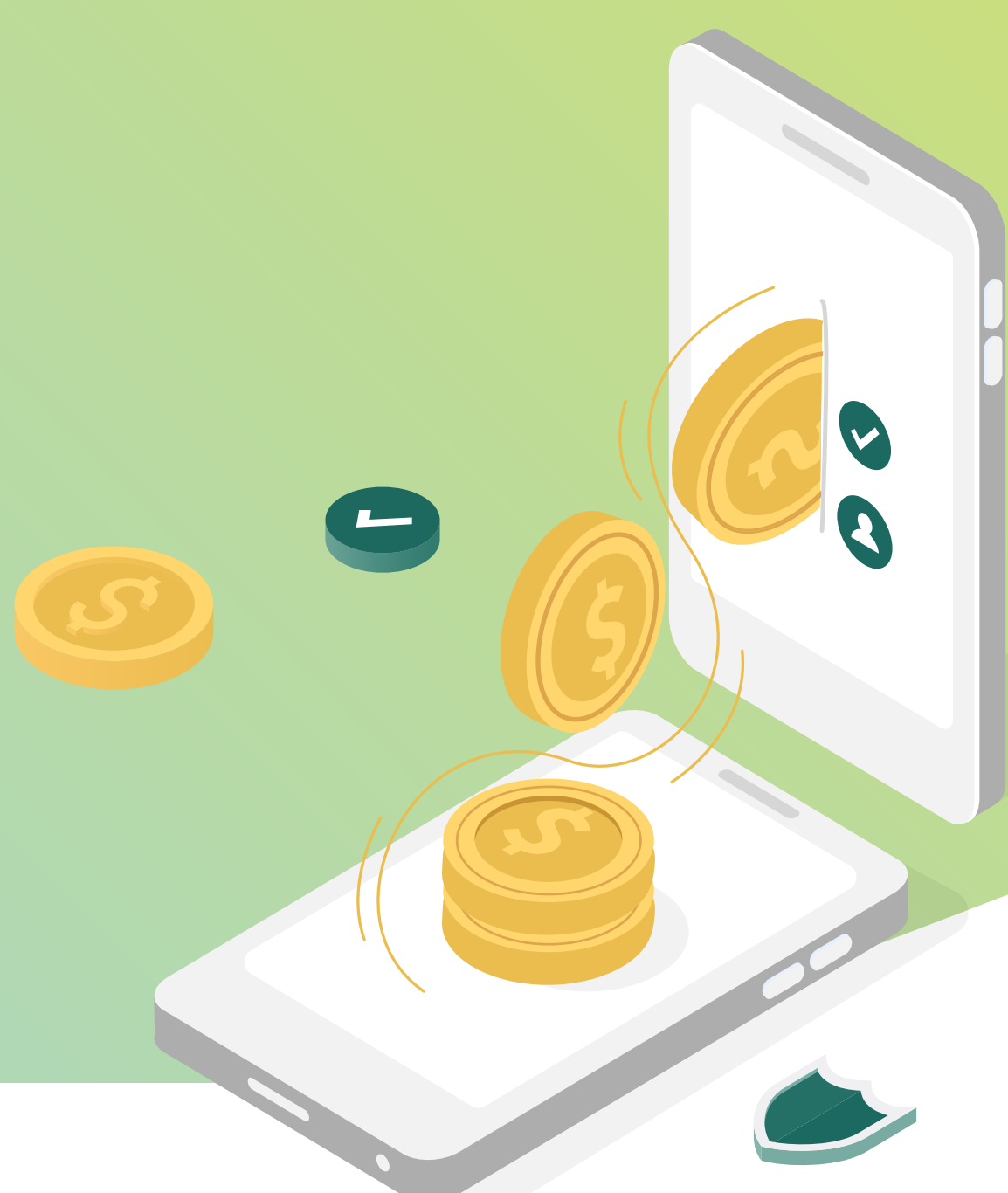
We offer payouts to Brazil directly in the local currency (BRL - reais)

## WHAT IS THE DIFFICULTY LEVEL OF IMPLEMENTATION?

Easy

## INDUSTRIES THAT CAN BENEFIT FROM THIS SOLUTION

- Gaming/Streaming
- Social Apps
- Freelance networks/ Gig workers
- Delivery Services
- Marketplaces
- Content creators
- E-learning platforms



## USING PAGSEGURO PAYOUT SOLUTION IS VERY EASY



### 1. ONBOARDING

The merchant signs the contract.

### 2. PREFUNDING

The merchant adds balance to our account in USD, meaning his payout balance.

### 3. OPERATION

The merchant calls PagSeguro API to request a payout, or simply uses our dashboard, My Account, to request them.

### 4. REQUESTING

The payee can request his payout on the merchant's site/app, informing his Pix Key.

### 5. DONE!

Within minutes, the payment will be available at the payee's bank account/e-wallet.

## WHY PAGSEGURO?

PagSeguro provides innovative payment solutions, automating payments, sales, and wire transfers to boost businesses anywhere, in a simple and secure way. Part of the **UOL Group** - the leader in Brazilian internet -, PagSeguro acts as an issuer, an acquirer, and a provider of digital accounts offering **complete solutions** for online and in-person payments.

The company also has the most complete payment methods coverage in Brazil and 16 other Latin American countries as well as Portugal, Spain, Greece, Romania and Turkey allowing merchants worldwide to process and collect more than **140 local payment methods** and local currencies. It also provides instant single or mass cross-border payouts to Brazil.