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Introducing PagStream® – Enabling Brazilian-Based Retailers to Create Subscription Services, Guaranteeing Predictable Revenue for Multiple Industries

PagStream® is part of PagBrasil's portfolio of innovative payment solutions designed to help international companies create loyal customers, increase profitability, and accelerate business growth in Brazil

São Paulo, June 4, 2024 — PagBrasil, a leading fintech company that processes digital payments for businesses worldwide, today announced an updated version of its subscription platform, PagStream®. This intelligent subscription management solution enables local and international retailers that sell goods and services in Brazil to provide the means to have more predictable revenue by building customer loyalty and enhancing the growth of their businesses.

PagStream allows store owners to create a new business model, without a large investment and with superior profitability. Retailers can create flexible and personalized payment plans; recurring billing with several alternative payment methods; a promotions engine, allowing the merchant to easily set up automated and personalized campaigns to offer discounts, free shipping, and much more; and an exclusive subscriber portal, where merchants can easily make changes to their subscription plans. Merchants can also send personalized payment reminders and intelligent retry billing, which has been shown to reduce subscription cancellation by up to seventy percent.

Tiago Alvisi, E-commerce Director at Coffee++, a renowned Brazilian business for premium coffee, says, "PagBrasil presented us with a sustainable technology platform that enabled us to offer convenience for our customers who want to purchase our coffee every month. But we know that e-commerce makes personal and physical contact with the customer unfeasible, so the PagStream subscription solution is also a way of creating closeness with the consumer," he explained.

Ralf Germer, CEO and co-founder of PagBrasil, says that although the subscription business has gained ground in Brazil with the high adoption of segments such as streaming, "...it is still a small portion of the market segment when compared to North American countries: while the national market revenues for subscription services are around R\$1 billion a year, in the USA it is around R\$ 50 billion. One of the main factors that sustain this discrepancy is the lack of sophisticated solutions adapted for the Brazilian market. While the USA and Europe have dozens of subscription solutions, in Brazil, some of the available models require a lot of work to manage. If something is not

automated, there is a risk of human error, and the larger the business, the more scalable the loss will be," continues Germer.

"In a subscription club, the acquisition and retention of new customers involves the experience element, meaning the brands need to think of new ways to add value to the delivery of products and how to create a deeper connection with their users. It is no longer enough to just offer exclusivity and special discounts. Brazilians want to be part of an exclusive circle of subscription customers to have access to the store's latest news and that feeling of belonging to the group and that is what we are striving to achieve with PagStream", says Germer.

PagStream supports any monetization model but is preferable for businesses with recurring payment frameworks. Whether a business is a streaming platform, an e-learning website, a subscription box, or any business that sells services or goods, businesses can benefit from this comprehensive subscription solution.

PagStream is PCI-compliant, offering businesses and their customers the highest safety standards. The technology also integrates with several e-commerce platforms, including Salesforce Commerce Cloud, Shopify, and Vtex, in addition to being offered via API integration or payment link.

About PagBrasil

Headquartered in Porto Alegre, with offices in São Paulo, Barcelona, and Singapore, PagBrasil is a technology company that processes digital payments for merchants around the world. Created in 2011, by partners Alex Hoffmann and Ralf Germer, the company has integration with all the main payment methods in the country and is a partner of the main e-commerce platforms, such as Shopify, Salesforce, and VTEX. PagBrasil has been a pioneer in creating innovative technologies that add value for merchants and consumers. For example, PagBrasil offers International Pix, which allows Brazilians to pay with Pix abroad. In 2023, we were the first company to enable payments via Pix in physical stores abroad, in countries such as Uruguay, Argentina, and Chile. Other products in the company's portfolio are PagStream®, an intelligent subscription management platform; PagShield, anti-fraud with machine learning;. Among the company's clients, the following stand out: Tramontina, Samsung, ConectCar and Samsonite.