

Welcome  
to

A large, rounded rectangular graphic with a green-to-blue gradient background. The Stone Co logo is centered within this graphic.

**stone co**

Investor  
Day 2023

# Today's participants



**Roberta Noronha**  
Investor Relations  
Host & Curator



**Pedro Zinner**  
CEO



**Lia Matos**  
Marketing &  
Strategy



**Mateus Scherer**  
Finance



**Mateus Biselli**  
SMB Segment



**Victor Lino**  
Micro Segment



**João Bernartt**  
Product and  
Innovation



**Marcus Fontoura**  
Technology



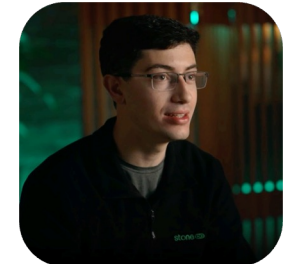
**João Misko**  
Payments  
Platform



**Rodrigo Cury**  
Banking  
Platform



**Gregor Ilg**  
Credit  
Platform



**Natan Gorin**  
Operations  
Platform

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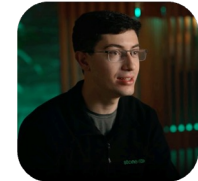
**João Misko**  
Payments Platform



**Rodrigo Cury**  
Banking Platform



**Gregor Ilg**  
Credit Platform



**Natan Gorin**  
Operations  
Platform



**André Monteiro**  
Risk



**Carol da Costa**  
ESG



**Diego Salgado**  
Treasury



**Fabio Kapitanovas**  
Operations



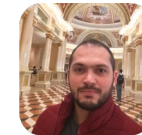
**Sandro Bassili**  
Software



**Tatiana Malamud**  
Legal &  
Compliance



**Vinicius Carrasco**  
Regulatory



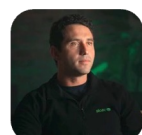
**Cassiano Tonheca**  
Ton Product



**Rodrigues Comandoli**  
Stone Product



**Fernanda Teich**  
People &  
Culture



**Filipe Savoia**  
Distribution  
Channels



**Jacob Lovelady**  
Software



**Leonardo Amazonas**  
Logistics



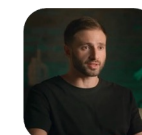
**Rafael Reolon**  
Retail verticals



**Clara Mazzarella**  
Social Impact

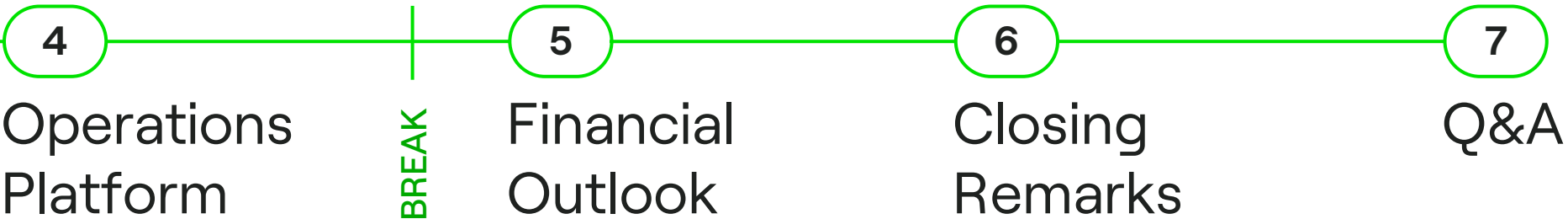


**Thais Malatesta**  
Client Services



**Victor Nuti**  
Client Services

# Today's Agenda



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Module 1

# Strategy Overview

1.1

# Key CEO Perspectives

PEDRO ZINNER


CEO

# Welcome & Introduction

# My goals for today

- 1 Share perspectives on **my first 8 months**
- 2 Provide insights on **our strategic priorities and our long-term outlook**
- 3 Discuss our goals to **increase Shareholder Value**

# Reflections on my 1<sup>st</sup> year as CEO

- 
- March 2022  
**Joined Stone Board**
  - March 2023  
**Became Stone CEO**
  - November 2023  
**Stone Investor Day**

# 3 things better than expected

- 1 Talent is widespread  
across all levels
- 2 The team really gets things  
done with the client's best  
interest in mind
- 3 We are much more than  
a payments company

# 3 things still need improvement

- 1 Increase strategic focus – “less is more”
- 2 More drive towards achieving operating efficiencies
- 3 More effective organizational design to align, manage and increase accountability

# Key decisions & changes made in 2023



## Organizational redesign

Fit-for-purpose organization to improve focus on MSMB



## Strategic fit of software business

Prioritized key verticals



## Cost rationalization

Through process improvement and automatization



## Simplify and consolidate technology platforms

Deploy capital to build the right technological assets for the future

# The state of StoneCo today

1

Overview  
of our  
mission

2

How we  
serve our  
clients

3

Our  
competitive  
advantages

4

Our  
**opportunity**  
ahead

# Overview of our mission

To serve Brazilian entrepreneurs,  
transforming their dreams into results.

# Overview of our mission

Micro, small and medium  
businesses

To serve **Brazilian entrepreneurs**,  
transforming their dreams into results.

# Overview of our mission

Financial and software solutions

with the **best service**  
in the industry

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Financial and software solutions  
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To serve Brazilian entrepreneurs,  
transforming their **dreams into results.**

Helping them **better manage**  
**and grow** their business

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ahead

# How we serve our clients

Large

SMB

Micro

# How we serve our clients

TPV

HOW CLIENTS SEE US

OUR POSITIONING

Large

SMB

Micro

Up to R\$ 15k  
per month



- Simple and easy-to-use solutions
- Digital business model
- Low cost for the client, good economics for us

# How we serve our clients

TPV

HOW CLIENTS SEE US

OUR POSITIONING

Large

R\$ 100k – 2MM  
per month

linx 

- All-in-one solution
- Superior service differentiation
- Software as an edge for more mature clients

SMB

R\$ 15k – 100k  
per month

stone

- Simple and easy-to-use solutions
- Digital business model
- Low cost for the client, good economics for us

Micro

Up to R\$ 15k  
per month

ton

# How we serve our clients

TPV

HOW CLIENTS SEE US

OUR POSITIONING

**Large**

> R\$ 2MM  
per month

linx 

- Opportunistic approach
- Focus on efficiency

**SMB**

R\$ 100k – 2MM  
per month

linx 

- All-in-one solution
- Superior service differentiation
- Software as an edge for more mature clients

R\$ 15k – 100k  
per month

stone

**Micro**

Up to R\$ 15k  
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ton

- Simple and easy-to-use solutions
- Digital business model
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**opportunity**  
ahead

# Our competitive advantages

Tech-enabled  
distribution

Superior  
client service

Comprehensive  
Merchant  
Platform



+99% of Brazil's GDP covered



Go beyond the Hub with lower  
CAC



+300 software distribution  
franchises<sup>1</sup>

# Our competitive advantages

Tech-enabled  
distribution

Superior  
client service

Comprehensive  
Merchant  
Platform



1-business-day delivery for SMBs  
and 3-day for Micro clients



Less than 5  
seconds pick-up time



Consistently ranked #1 in client  
satisfaction in Brazil

# Our competitive advantages

Tech-enabled  
distribution

Superior  
client service

Comprehensive  
Merchant  
Platform



Single Payments, Banking  
and Credit Platform



Vertical value propositions  
through software integrations



Stone Platform allows multiple  
value propositions at scale

1

Overview  
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3

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advantages

4

Our  
**opportunity**  
ahead

# Our opportunity ahead

## Growth

Big TAM with  
low penetration

Distribution model  
far from saturation

Material opportunity  
within our software base

# Our opportunity ahead

Positive outlook

## Growth

Big TAM with  
low penetration

Distribution model  
far from saturation

Material opportunity  
within our software base

13% MSMB  
TPV

CAGR 2024-2027  
R\$ 600+ Bn in 2027

# Our opportunity ahead

Positive outlook

Growth

## Monetization

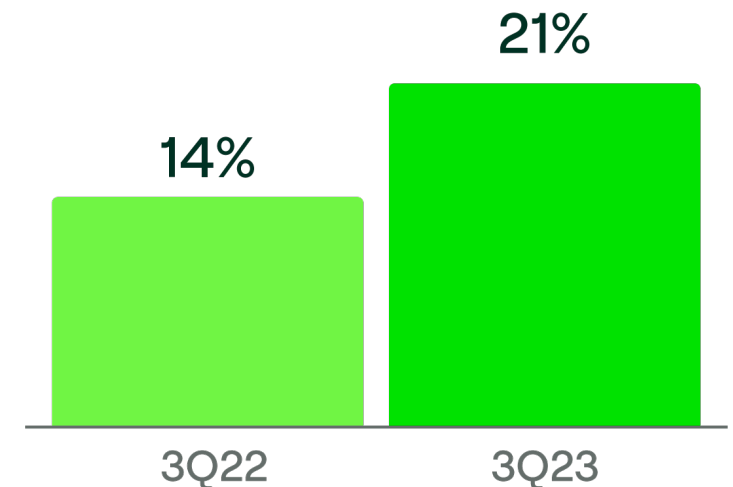
Opportunity well beyond payments: R\$ 100 billion revenue pool

2.3x higher average revenue<sup>1</sup> on heavy-user clients

21% of our client base are heavy users, and engagement is improving rapidly

13% MSMB TPV

% of Heavy Users in MSMB Client Base<sup>2</sup>



# Our opportunity ahead

Positive outlook

Growth

## Monetization

Opportunity well beyond payments: R\$ 100 billion revenue pool

2.3x higher average revenue<sup>1</sup> on heavy-user clients

21% of our client base are heavy users, and engagement is improving rapidly

13% MSMB TPV

**+21 bps**

MSMB Take Rate  
2.70% in 2027

# Our opportunity ahead

Positive outlook

Growth

13% MSMB TPV

Monetization

+21 bps

**Profitability**

Scale with decreasing incremental investment

Improve operating efficiency

# Our opportunity ahead

Positive outlook

Growth

13% MSMB TPV

Monetization

+21 bps

**Profitability**

Scale with decreasing incremental investment

Improve operating efficiency

**31% CAGR**

Adjusted Net Income  
CAGR 2024-2027  
R\$ 4.3+ bn in 2027

# Our opportunity ahead

Positive outlook

**Growth**

**13% CAGR MSMB TPV**  
CAGR 2024-2027 / **R\$ 600+ Bn** in 2027

**Monetization**

**+21 bps MSMB Take Rate**  
**2.70%** in 2027

**Profitability**

**31% CAGR Adj. Net Income**  
CAGR 2024-2027 / **R\$ 4.3+ Bn** in 2027

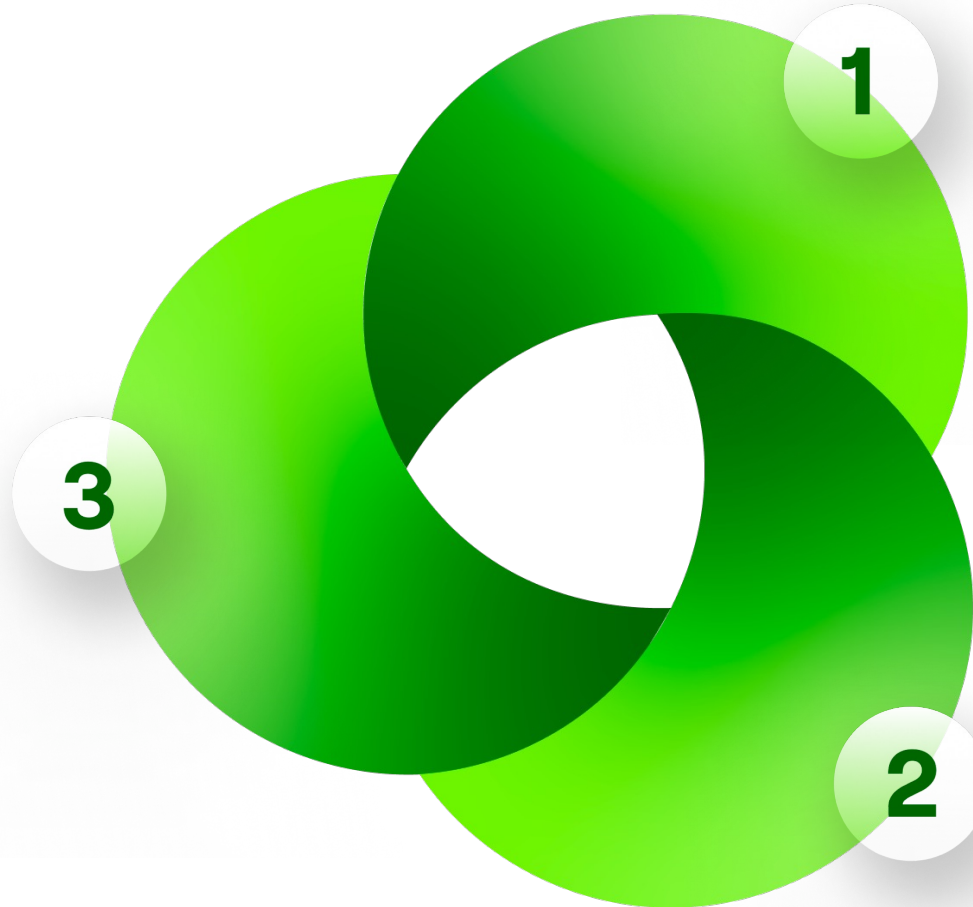
**Growth**

**Monetization**

**Profitability**

## Our Strategic Priorities

SCALE  
THROUGH  
PLATFORMS



WIN IN THE  
MSMB MARKET

DRIVE  
ENGAGEMENT

1.2

# Business model evolution and strategic priorities

LIA MATOS

STRATEGY & MARKETING

We see our addressable market in two dimensions:

**(1) the client segments we serve**

**(2) the products we offer**

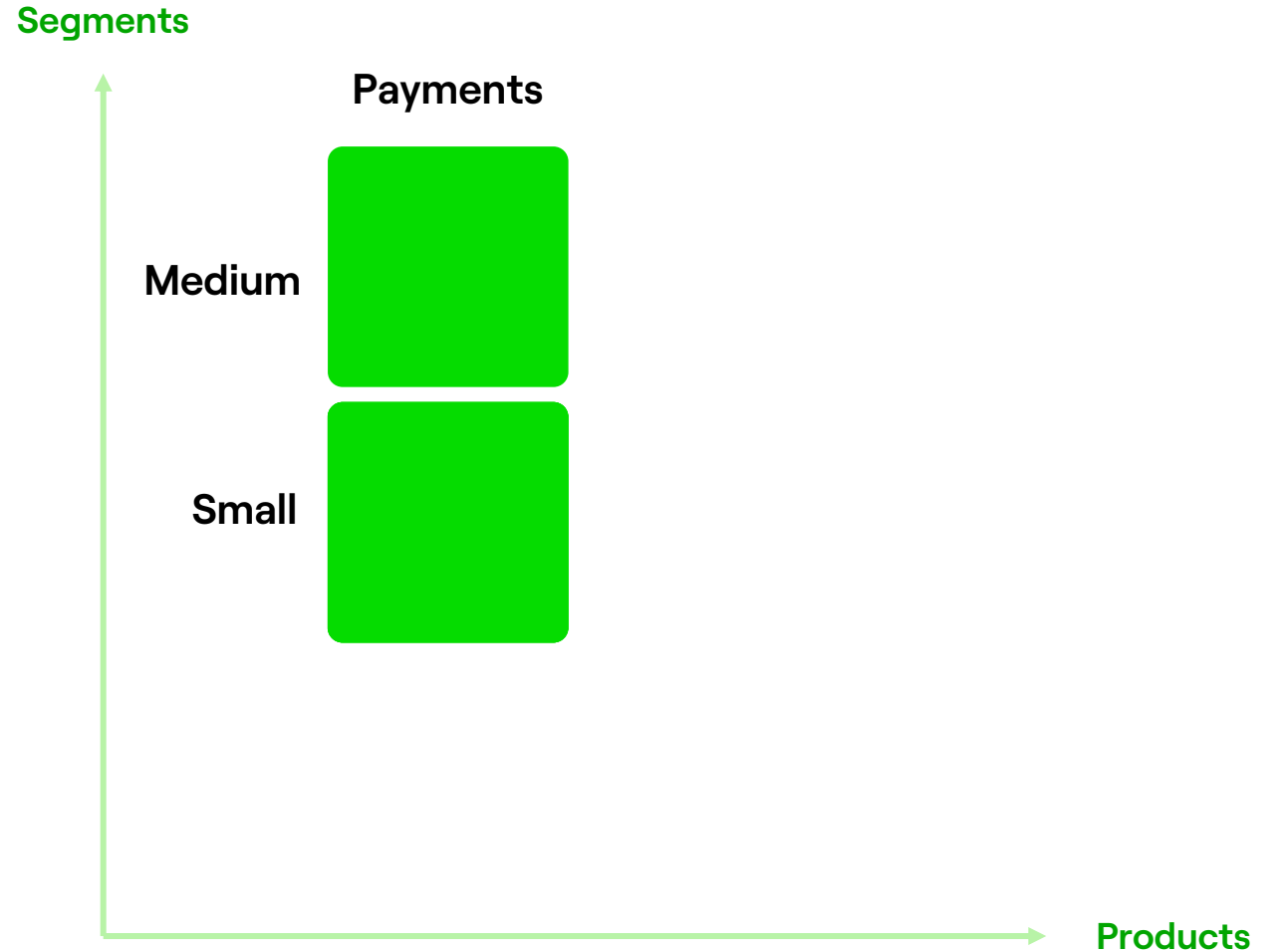
Segments



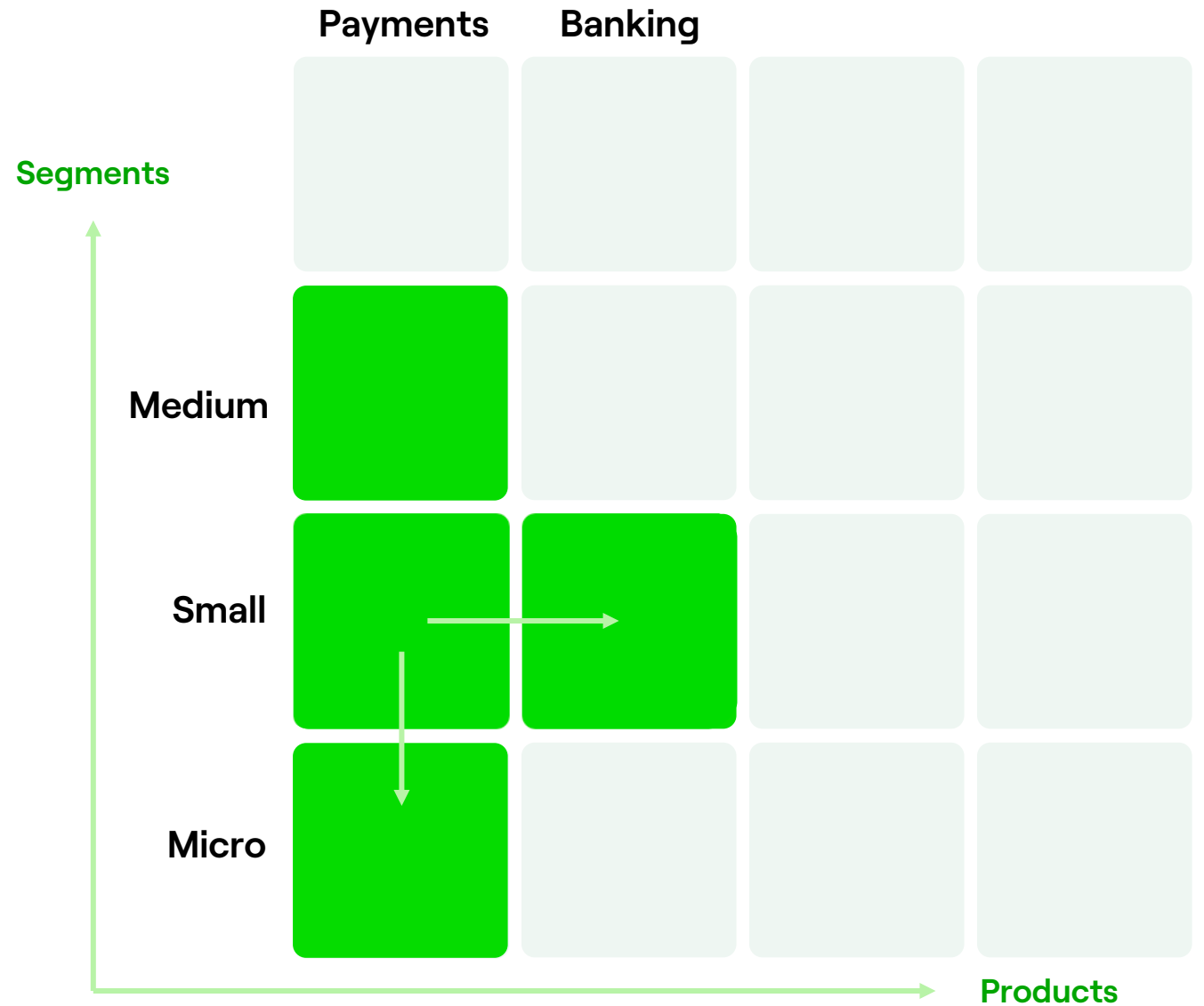
Products



Throughout our journey, we have made strategic choices with a targeted focus...



...that served as a stepping stone to broaden our strategic reach...



...towards addressing  
our multiproduct, multi-  
segment opportunity.

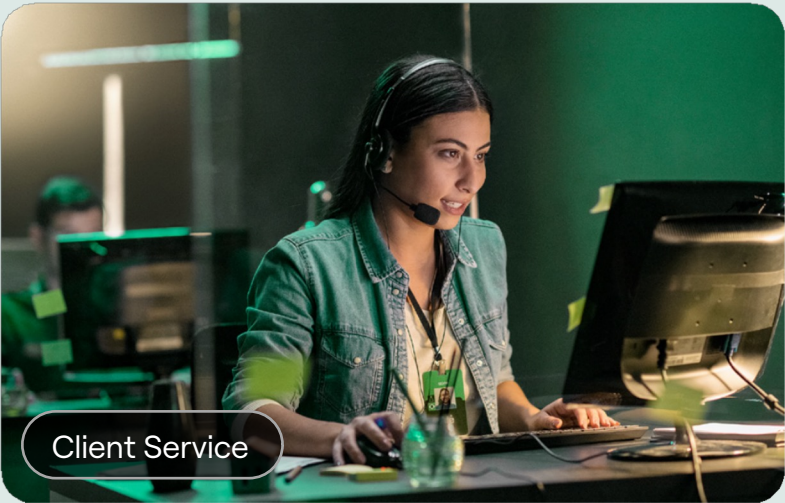
	Payments	Banking	Software	Credit
Large				
Medium				
Small				
Micro				

	Payments	Banking	Software	Credit
Large				
Medium				
Small				
Micro				

Let's trace our steps back to dive deeper into our strategic evolution.

# Act 1

## Our beginning



# Act 1

## Our beginning

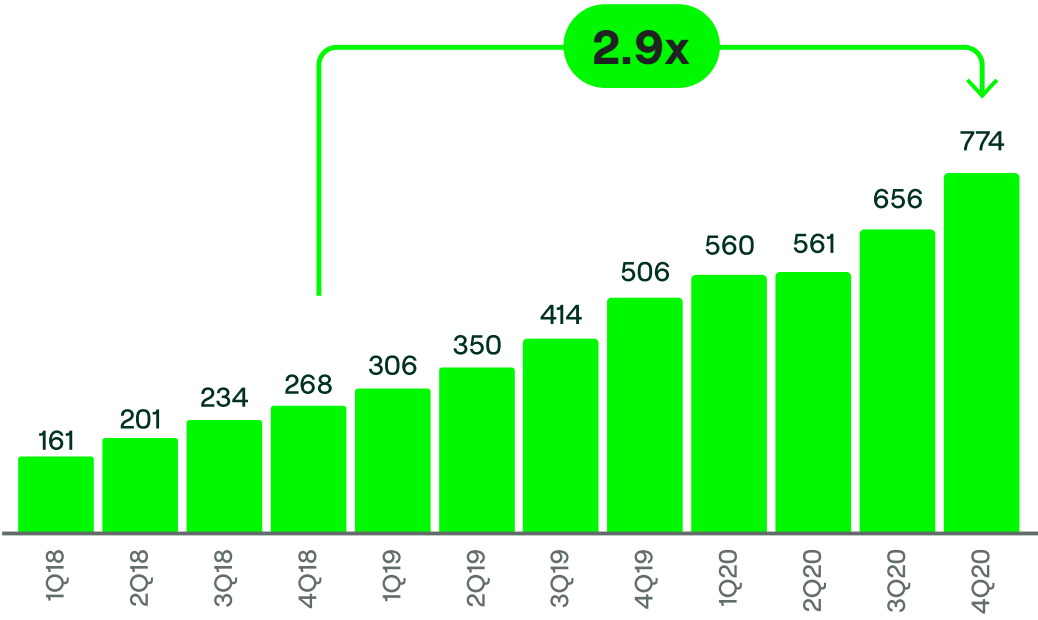
- Focus on SMB merchants
- Stone value proposition:
  - Best service in the market
  - Payments offering
  - Attractive pricing
- Verticalized operating model enabled by technology
- Hyper-local pricing capability

	Payments	Banking	Software	Credit
Large				
Medium				
Small				
Micro				

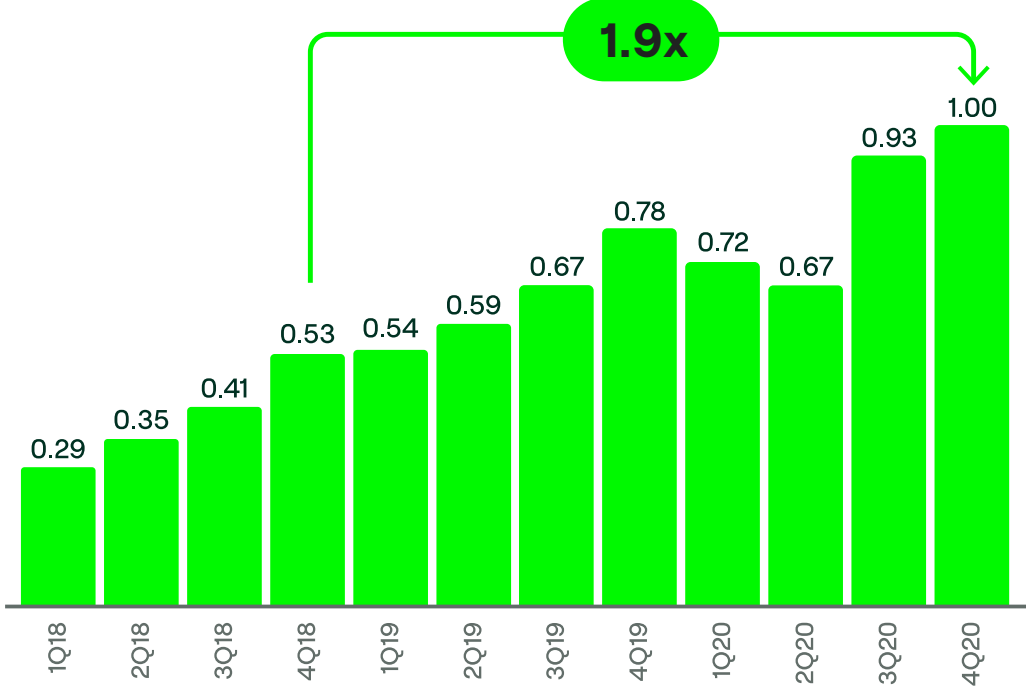
# Strategic outcome

Operational assets in place and we achieved relevant scale

Total Client Base Evolution<sup>1</sup> ('000)



Total Revenue and Income (R\$ bn)



1. Considers as "active clients" merchants that have transacted at least one electronic transaction with Stone in the preceding 90 days and 365 days for Ton clients

# Act 2

## Expanding into Micro



on Hi! How can I help you?

Hello! I'm looking for a POS for me. Do you have any options available?

Absolutely, I have some great POS that would be perfect for you.

Can you tell me more about your specific needs and the type of business you run?

on

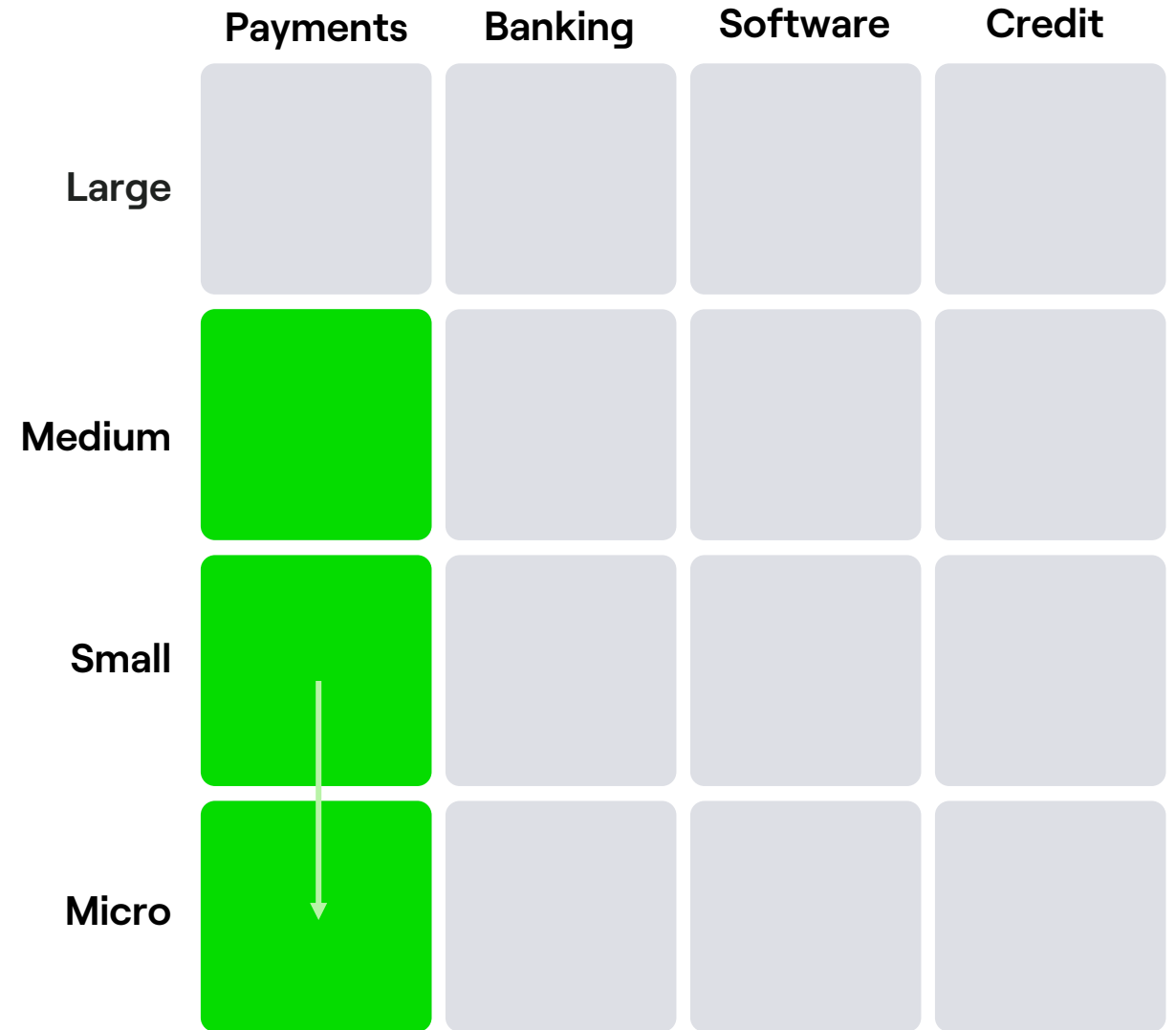
I'd like something affordable since I'm just starting out.

100% digital

# Act 2

## Expanding into Micro

- Ton value proposition
- Simple offers, low cost
- Digital-first distribution
- Technology-enabled client service



# Strategic outcome

- New digital distribution model
- Expanded segment reach
- Increased scale
- Lowered in Cost to Serve and CAC

Micro Client Base<sup>1</sup> and CPA<sup>2</sup>

Index 100



# Act 3

## Expanding into Banking



Hoje, 2 jun		Saldo do dia: R\$ 18.297,25
↔	<b>Pix Marketplace</b> Transferência   Pix	-R\$ 185,66
↻	<b>Marcel Motobu</b> Devolução   Pix	R\$ 185,66
Ontem, 1 jun		Saldo do dia: R\$ 17.885,00
↻	<b>Pix Marketplace</b> Transferência   Pix	R\$ 185,66
↔	<b>Pix Marketplace</b> Transferência   Pix	-R\$ 185,66

Who do you want to charge?

AC	Ana Carolina Silva SSN 000.000.000-00	<input checked="" type="checkbox"/>
BG	Bruno Gonçalves SSN 111.111.111-11	<input type="checkbox"/>
CD	Carlos Donizeth SSN 222.222.222-22	<input checked="" type="checkbox"/>
DC	Diego Costa SSN 333.333.333-33	<input type="checkbox"/>
ER	Eduardo Reis SSN 444.444.444-44	<input type="checkbox"/>
FV	Fernando Vieira SSN 555.555.555-55	<input type="checkbox"/>

[Continue](#)

# Act 3

## Expanding into Banking

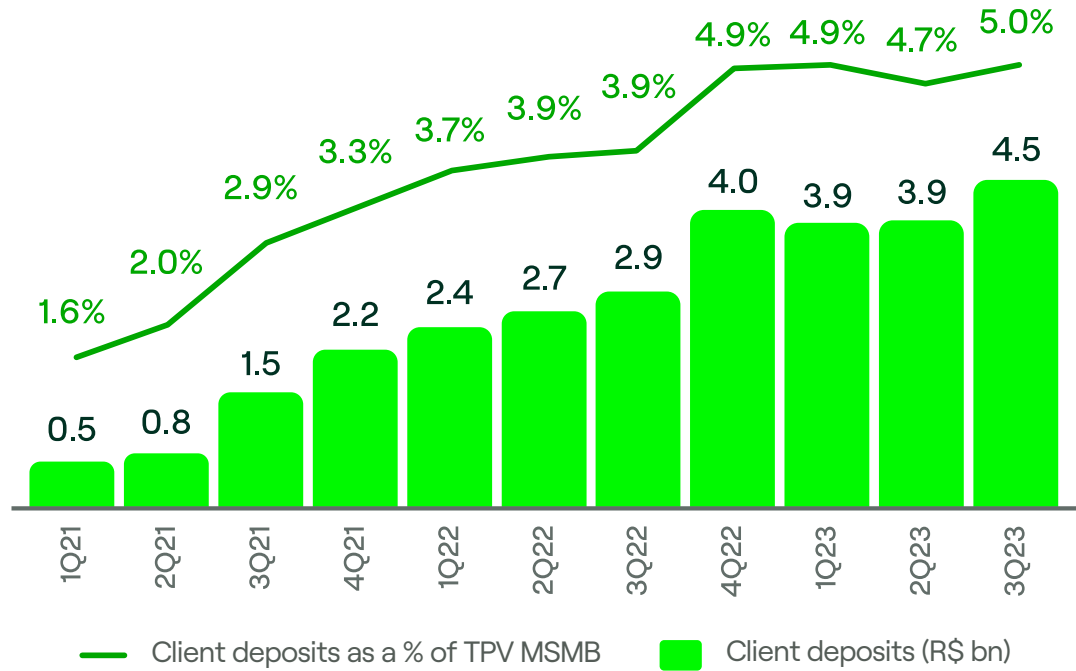
- Built proprietary banking platform from scratch
- Integrated payments and banking solution with bundled pricing capability
- Scaled with minimal incremental CAC
- Converting payment volumes into deposits



# Strategic outcome

- Monetization beyond payments
- Deposit growth as a result of TPV money in
- Increased banking penetration in client base

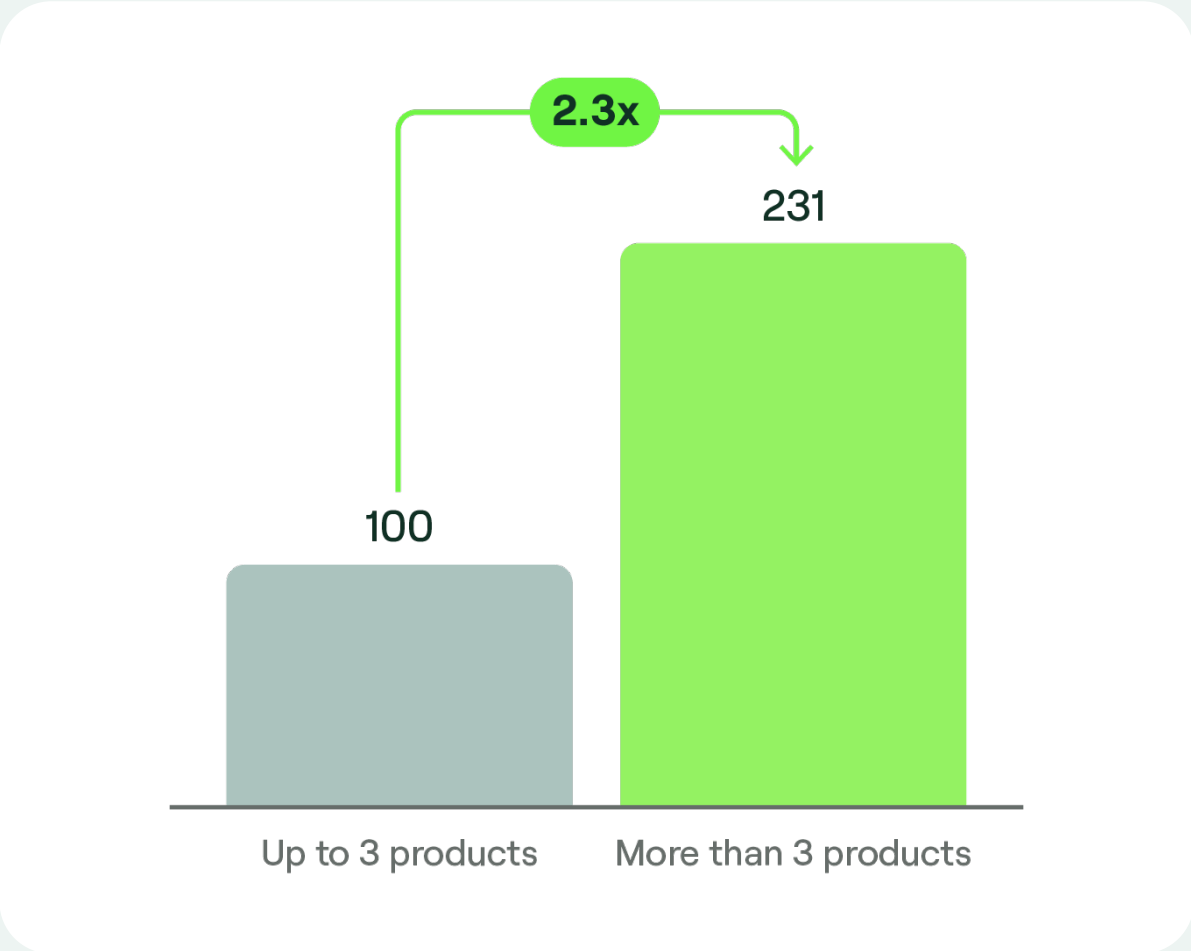
Total Client Deposits and as a % of TPV MSMB



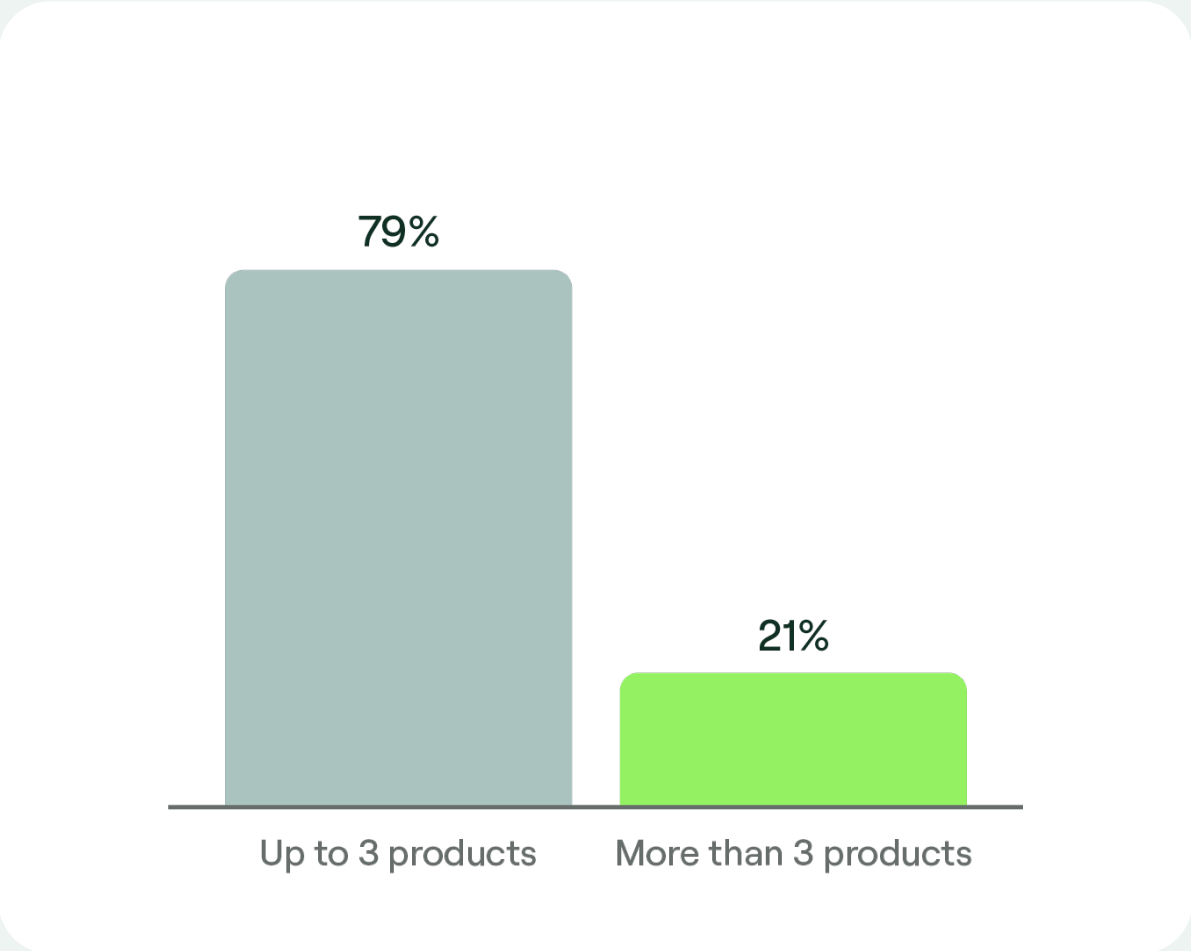
**Over 88% of new Stone clients were onboarded with Payments+Banking bundle since 2022**

# Clients using more products are significantly more profitable, and there's opportunity to grow the engagement

Net ARPAC<sup>1</sup> by number of products used

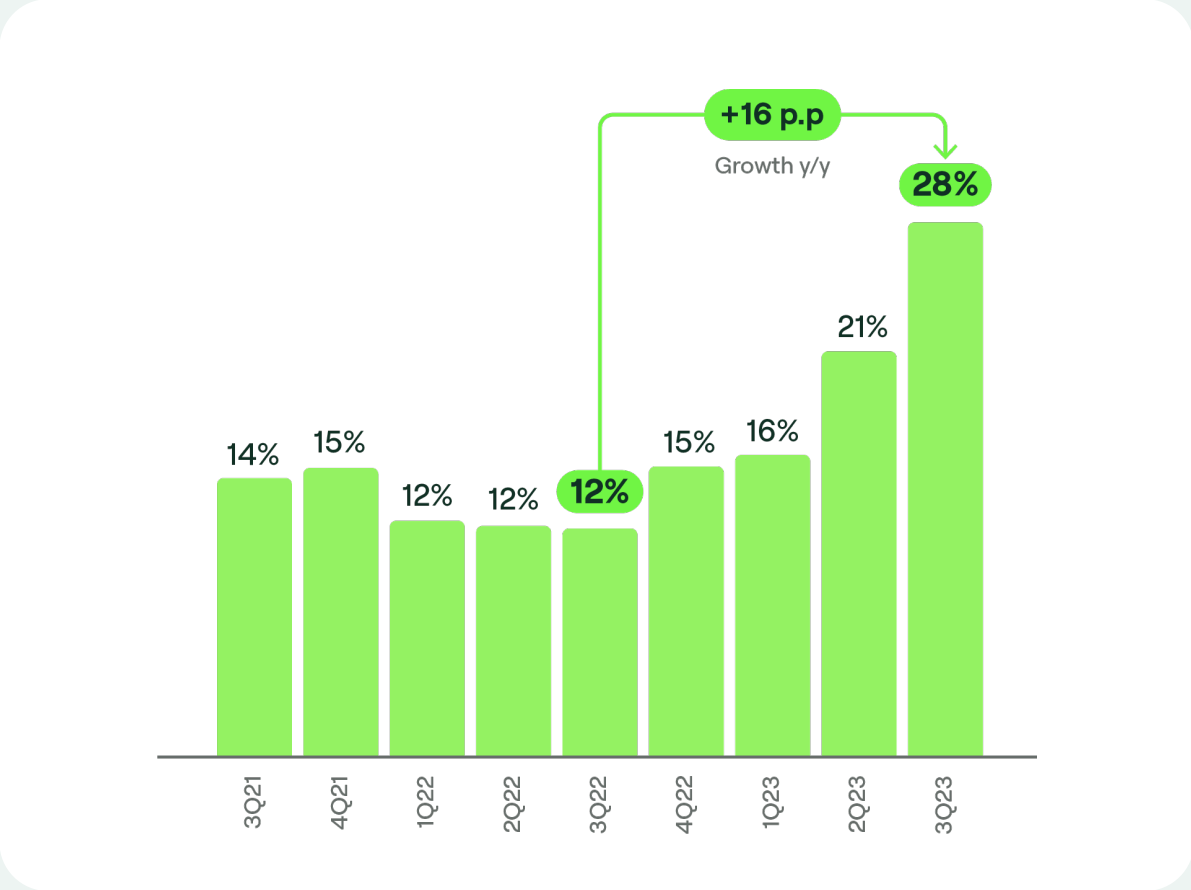


Share of clients by number of products used

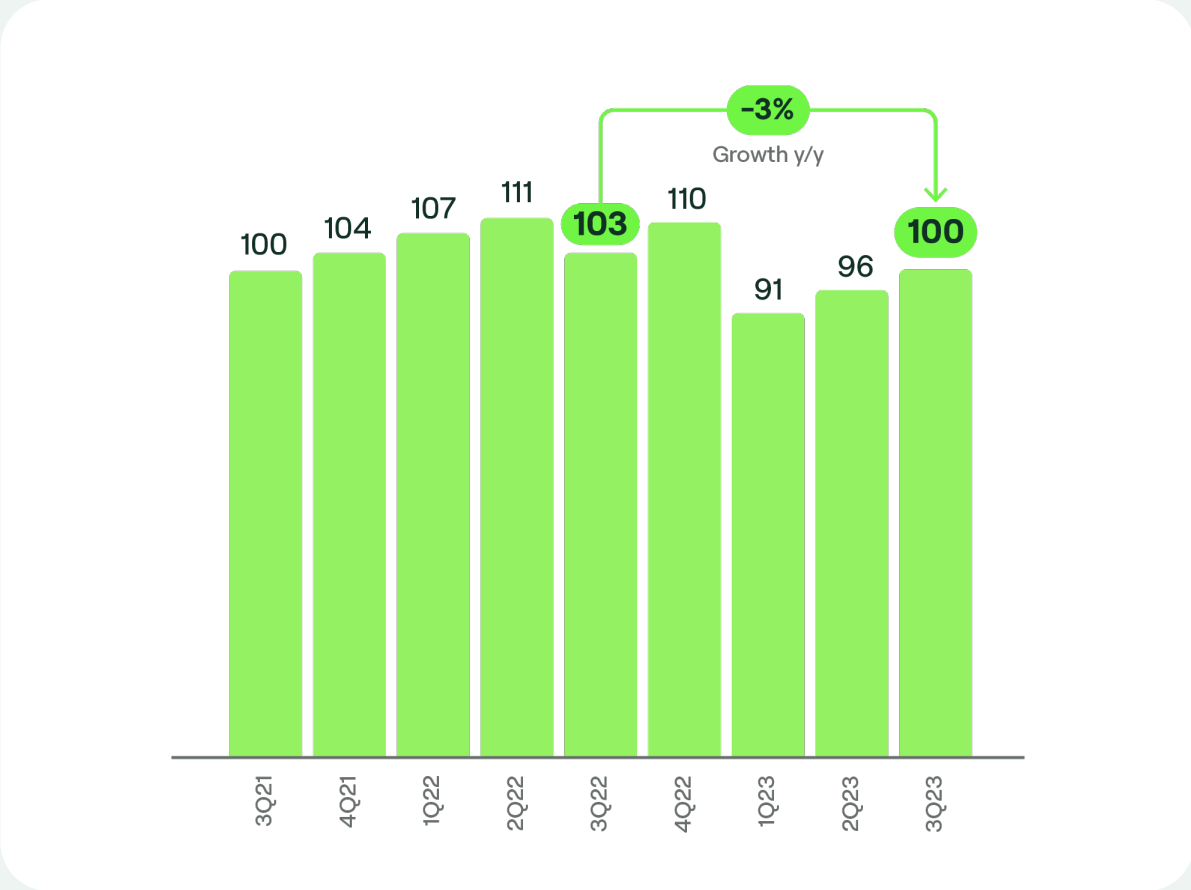


# Our product penetration is accelerating by cohort, with steady CAC

% of clients with more than 3 products by sales cohort



Client Acquisition Costs (CAC)<sup>1</sup>



1. Considers managerial CAC per client of Ton and Stone products, values indexed to base 100

# Act 4

## Move upmarket in SMB



**All pumps** [X]

	<b>Pump 02</b> 4,940L - GASOLINA COMUM	<b>R\$ 34,53</b> 23/10 10:28
	<b>Pump 01</b> 7,279L - GASOLINA COMUM	<b>R\$ 50,88</b> 23/10 10:28
	<b>Pump 02</b> 4,289L - GASOLINA COMUM	<b>R\$ 29,98</b> 23/10 10:28

**Ao consumidor** [NFC-e]

**Caixa Livre**  
1 / SELLER-LAB-POSTOGLORIA  
TERMINAL 016  
19/10/2023 - Turno 02  
Perfil Atendimento  
Usuário logado: Guilherme Pereira Santana

Abastecimento	Produto	Pré-venda	Comanda	Delivery
	<b>Bomba 1</b> GP-2		<b>Bomba 2</b> A-2	
R\$ 20,00		R\$151,33		R\$ 64,53
	<b>Bomba 5</b> GP-2		<b>Bomba 6</b> E-1	
R\$ 0,00		R\$50,63		R\$ 124,89
	<b>Bomba 9</b> GP-1		<b>Bomba 10</b> A-2	
R\$ 227,64		R\$56,21		R\$ 0,00
	<b>Bomba 12</b> GP-1			<b>Bomba 12</b> GP-1
				301,25

**Loja**

Beb. latic. Choco Leite 208 ml R\$ 2,99	Gelo cubinho 3 kg R\$ 7,99	Leve 3 pague 2 Minareinho R\$ 7,00	Pao Sta Hel Pacoq 20 g R\$ 0,99	Pao frances bolinho R\$ 9,99	Pao salgado simples 11 R\$ 6,50
---	-------------------------------	--	---------------------------------------	---------------------------------	---------------------------------------

linx

Iniciar venda [✓]

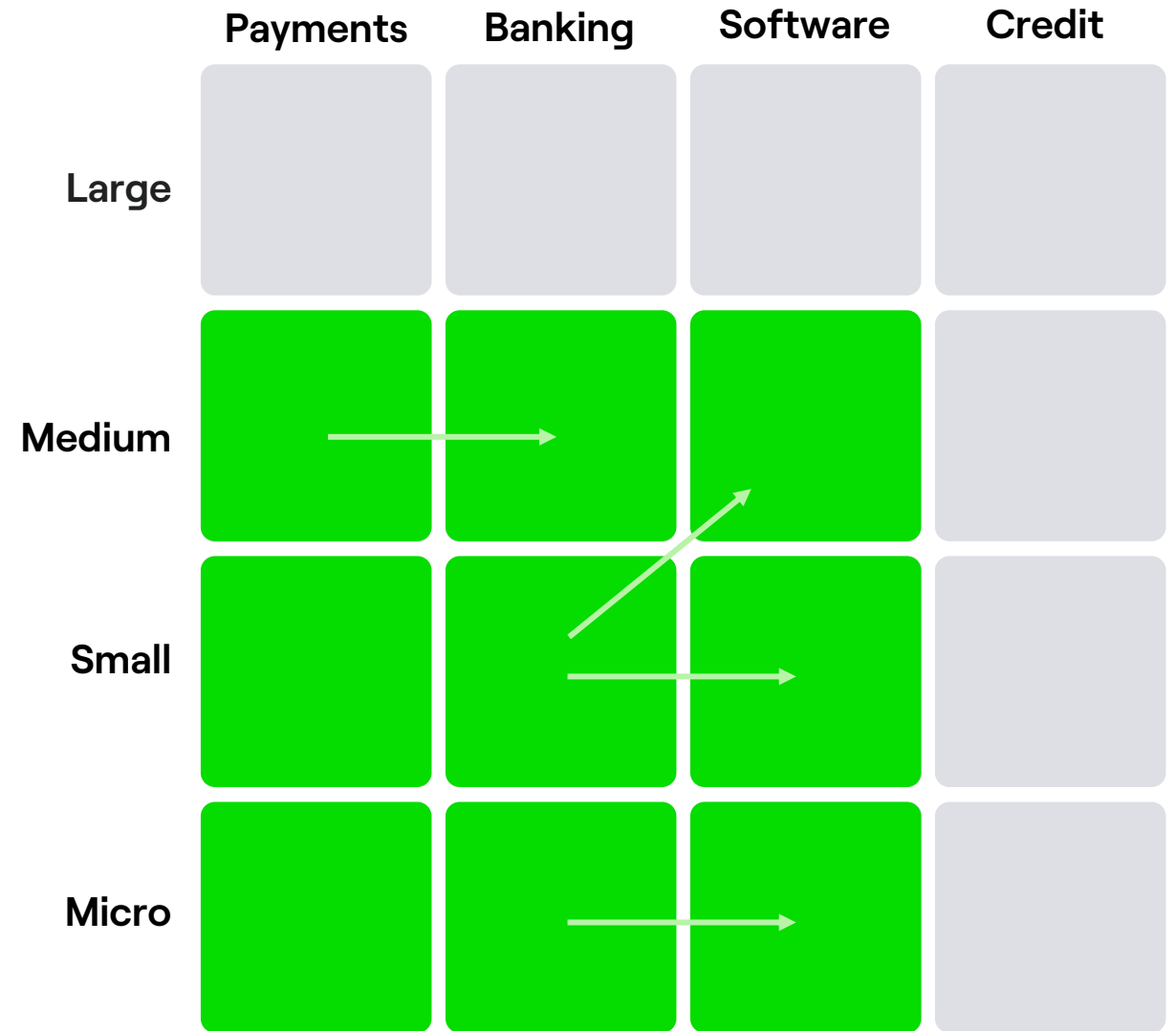
Pagamento, produto ou bloco...

A futuro	Cheque	Crédito	Dinheiro	Outras	R\$ 0,00	R\$ 5	Cancelar última venda	Consultar crédito
Débito	Premia	Amo Digital	Amo Digital	ACR/DES	R\$ 10	R\$ 20	Sangria	Suprimento
					R\$ 50	R\$ 100	Recarga	Fechar caixa

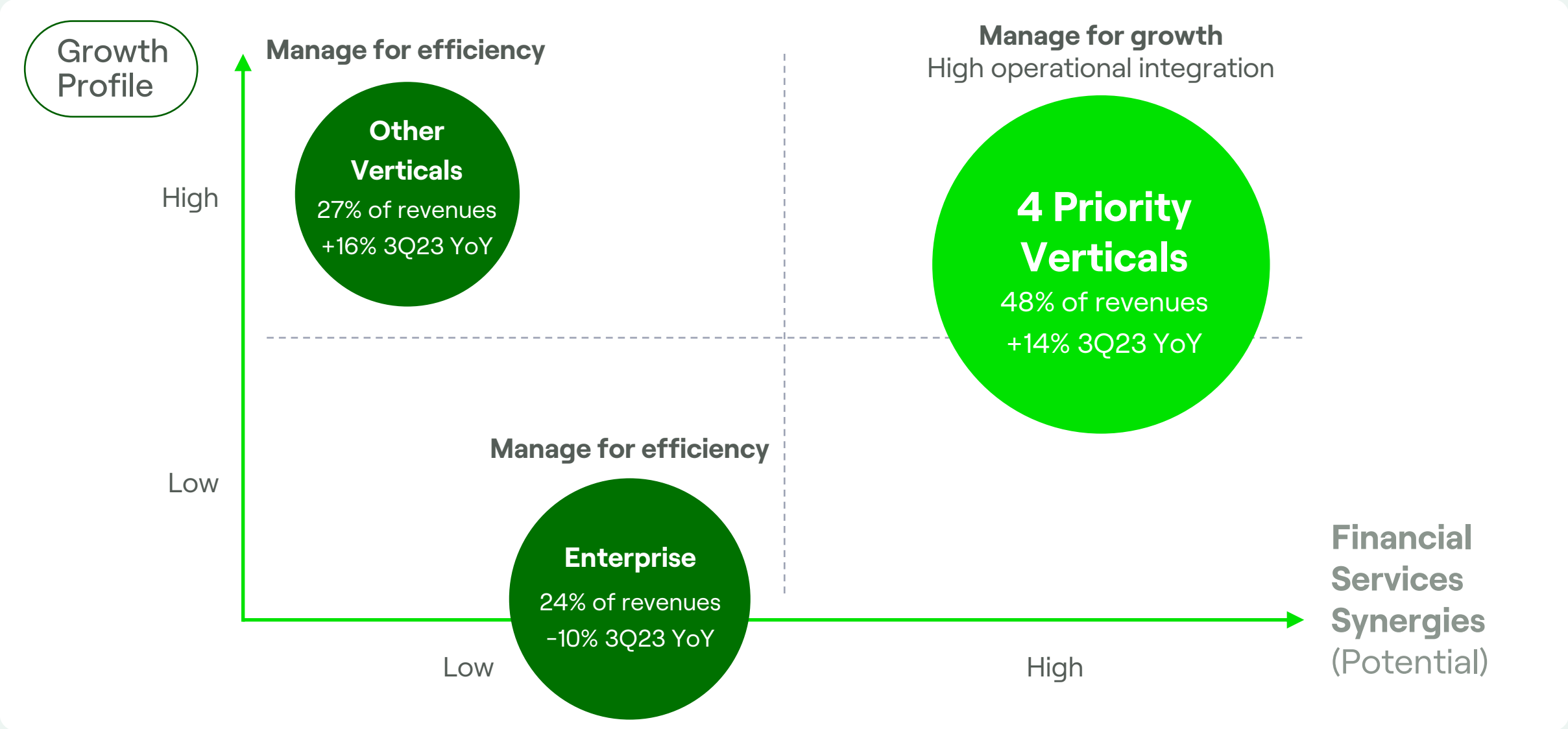
# Act 4

## Move upmarket in SMB

- Build specialist distribution for Medium clients in Financial Services
- Linx Acquisition in 2020
- Focus in high-potential verticals: retail, gas stations, food and pharma



# 4 priority verticals in SMB



# Why we chose our 4 priority verticals in SMB

Software verticals	TPV pool	Financial services revenue <sup>1</sup> pool mix
4 Priority Verticals	64%	76%
Enterprise Business	32%	14%
Other Verticals	4%	10%
<b>Total</b>	<b>R\$369.7 bn</b>	<b>100%</b>

# Why we chose our 4 priority verticals in SMB

Software verticals	TPV pool	Financial services revenue <sup>1</sup> pool mix
<b>4 Priority Verticals</b>	<b>64%</b>	<b>76%</b>
Enterprise Business	32%	14%
Other Verticals	4%	10%
<b>Total</b>	<b>R\$369.7 bn</b>	<b>100%</b>

# Expected strategic outcome

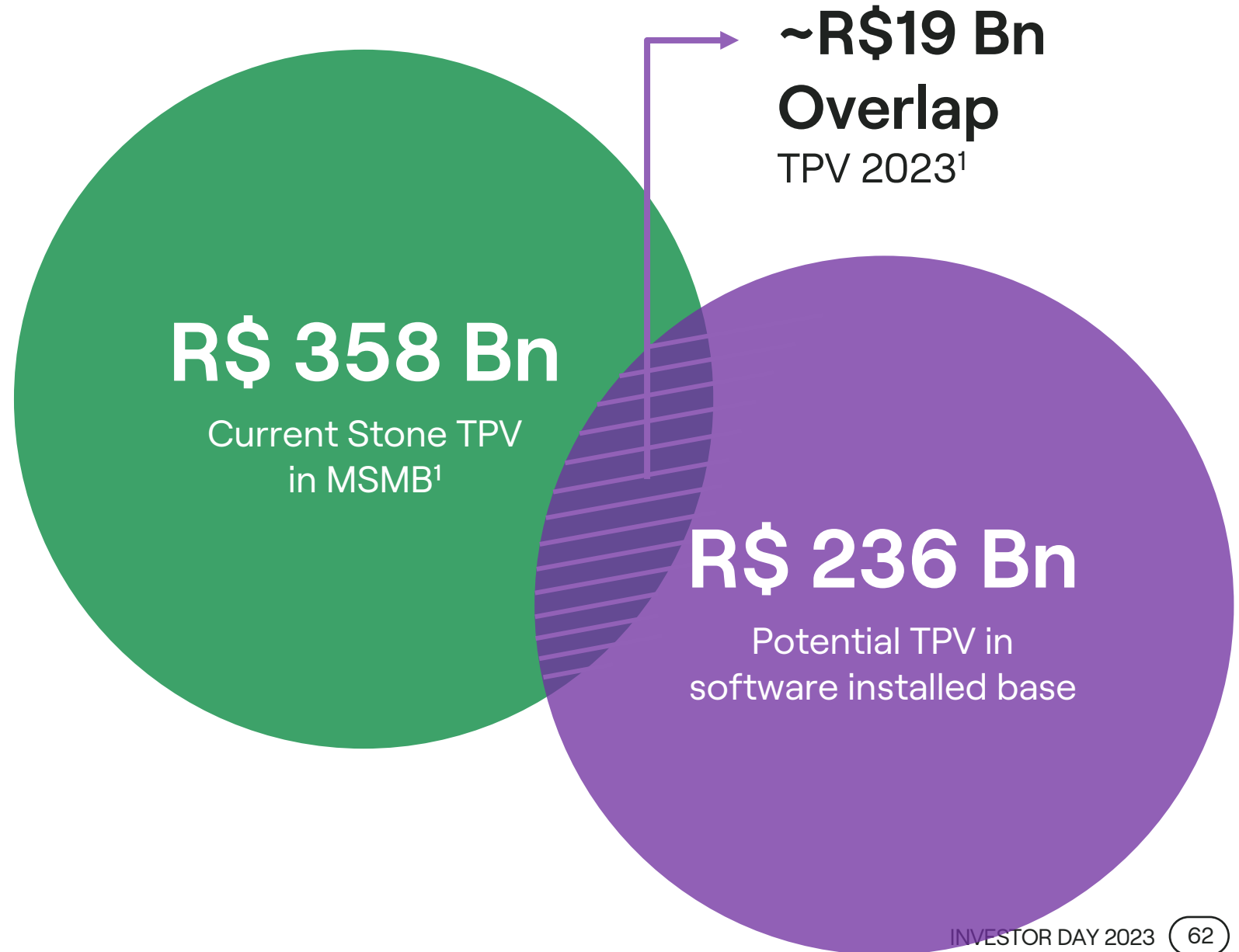
- Better growth rates in medium clients
- Unlock value through the creation of bundles
- Superior unit economics in priority verticals

**R\$ 358 Bn**

Current Stone TPV  
in MSMB<sup>1</sup>

# Expected strategic outcome

- Better growth rates in medium clients
- Unlock value through the creation of bundles
- Superior unit economics in priority verticals



# Expected strategic outcome

- Better growth rates in medium clients
- Unlock value through the creation of bundles
- Superior unit economics in priority verticals

**R\$ 3.47 Tn**

Market TPV<sup>2</sup>

**R\$ 358 Bn**

Current Stone TPV  
in MSMB<sup>1</sup>

**R\$ 236 Bn**

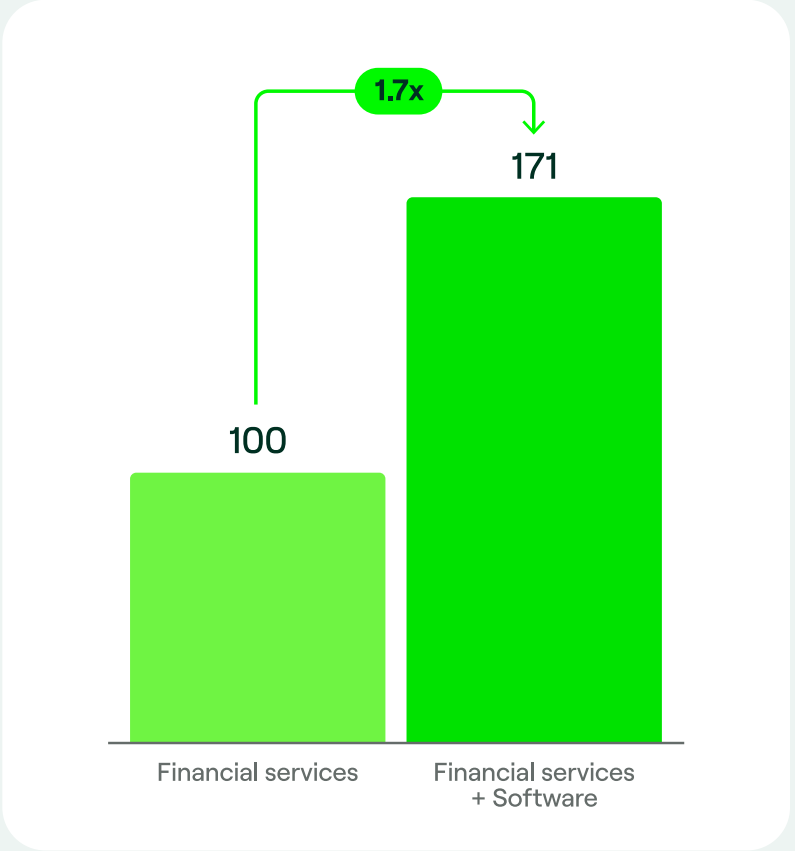
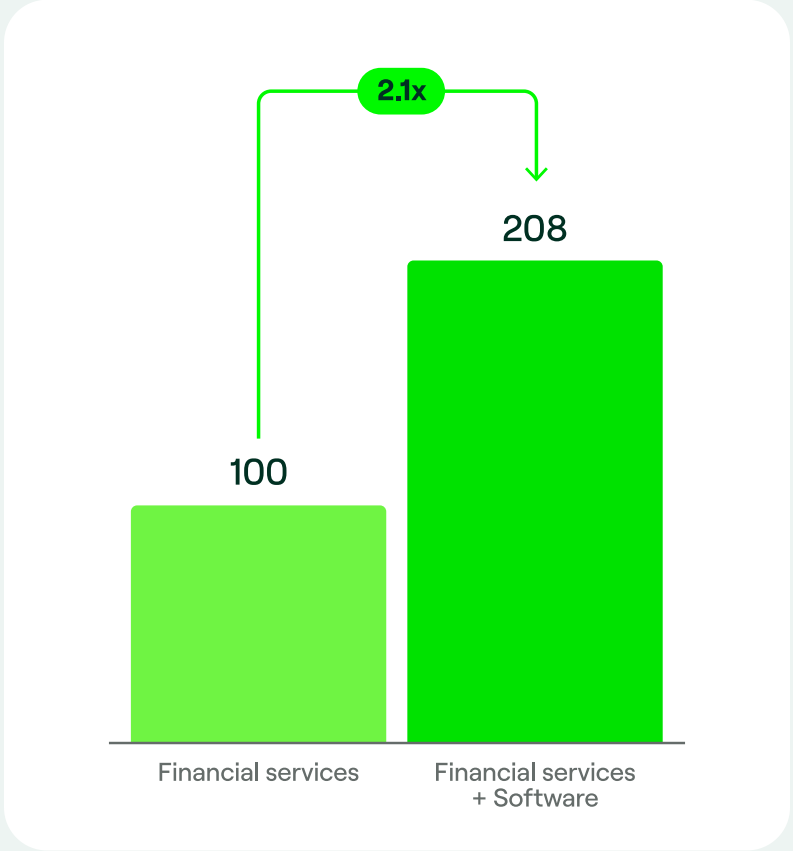
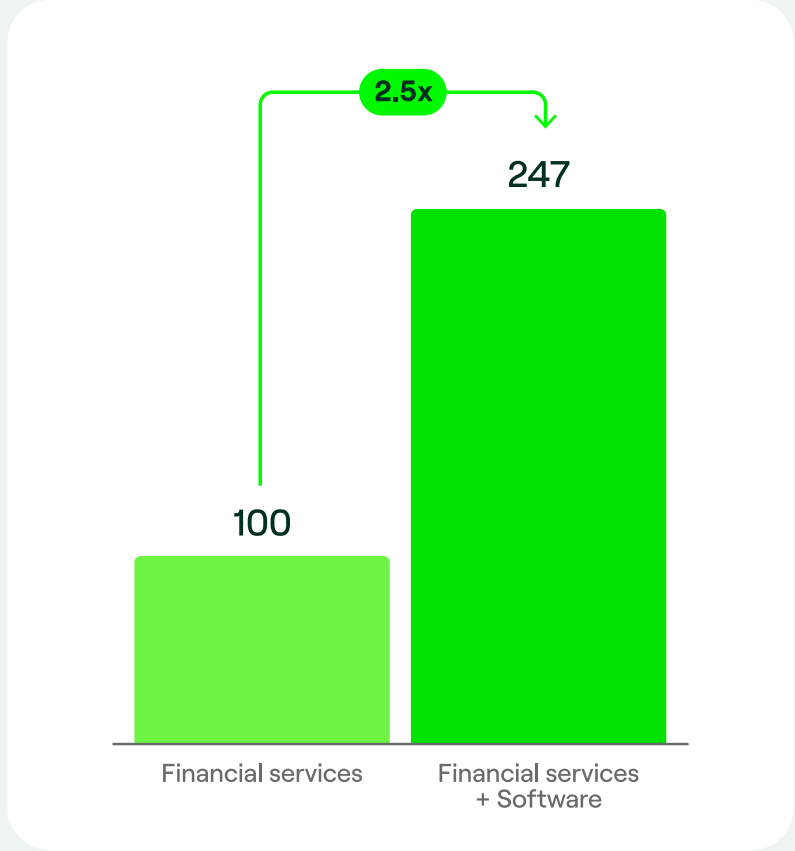
Potential TPV in  
software installed base

# When clients use integrated software and financial services, they have shown better unit economics and better engagement<sup>1</sup>

Net ARPAC<sup>2</sup>

Average money in per client


Number of money out transactions



Note: Values indexed to base 100  
1. Considering clients of software integrated with our banking platform compared to similar clients that only use financial services;  
2. Average revenue per Client net of funding costs considering only Stone product

# Act 5

## Credit deployment

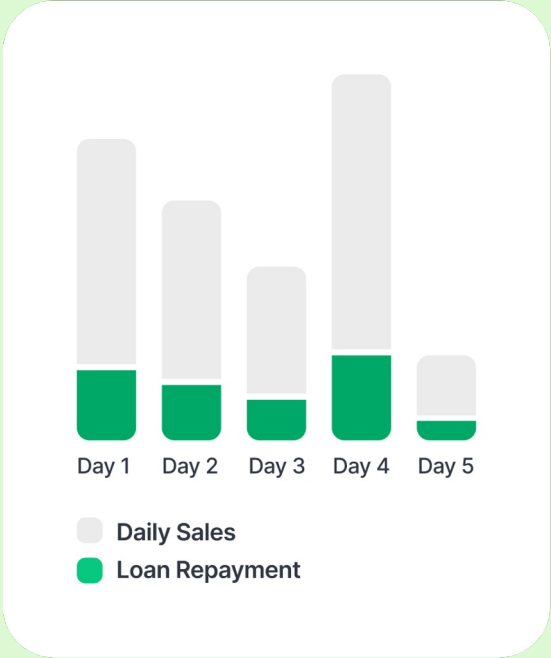
 CREDIT

Get up to R\$25.000,00 in credit to grow your business

**R\$1.000,00**

R\$ 1.000 R\$25.000

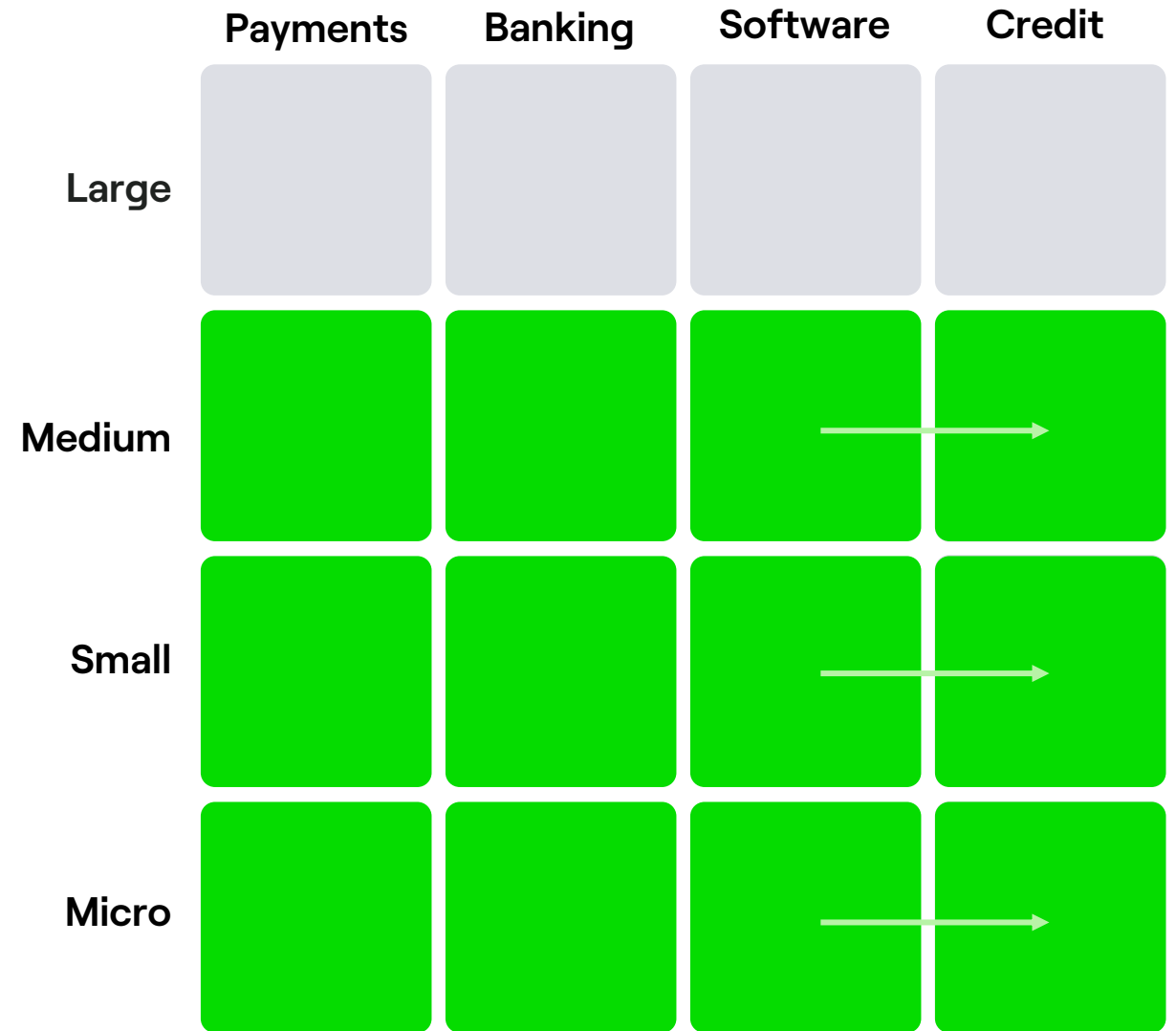
[Simulate](#)



# Act 5

## Credit deployment

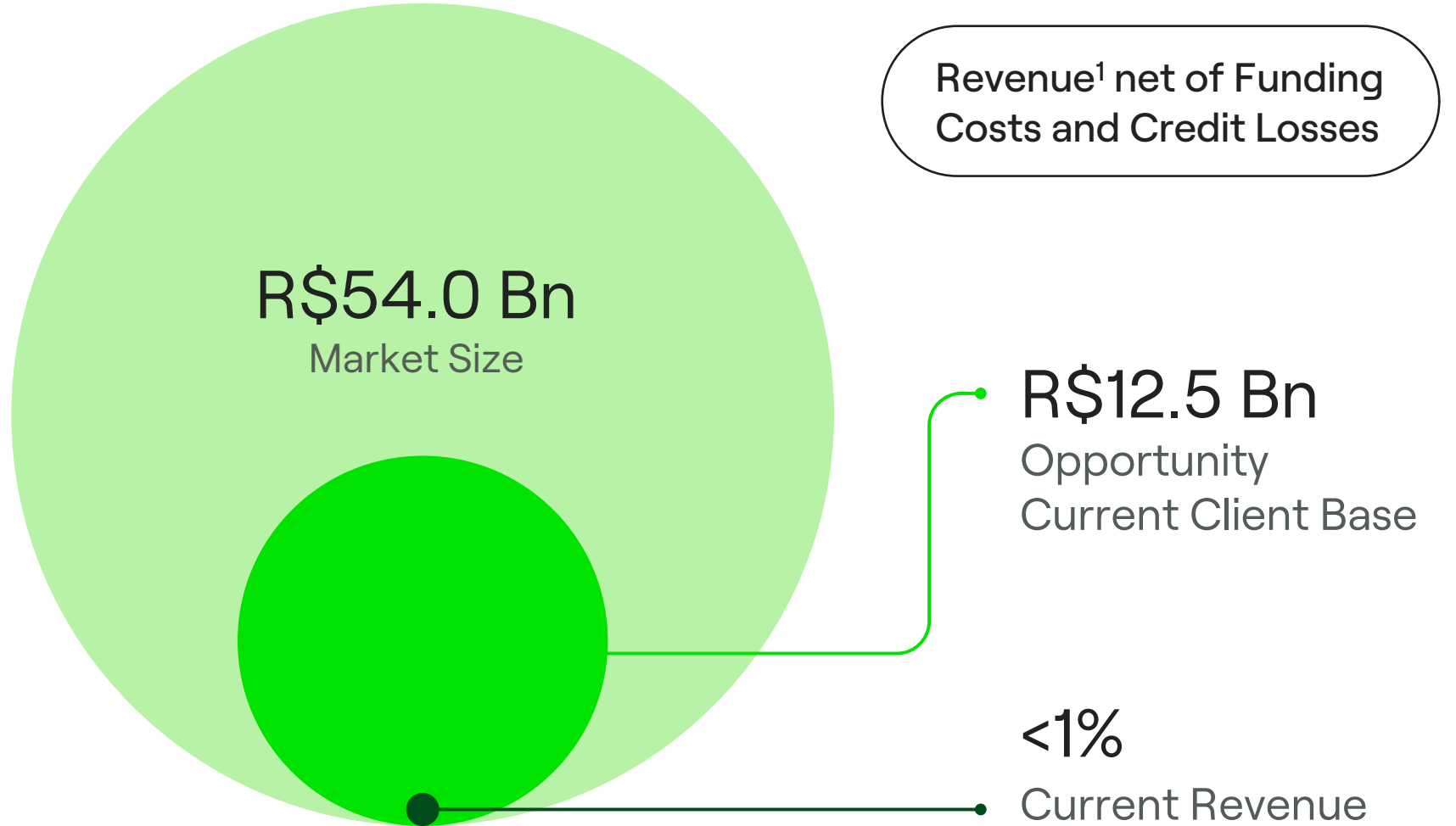
- Revamped credit operation based on past learnings
- Works in sync with client's business, with daily amortizations to reduce risks
- Operational model as an edge for credit deployment
- Cautious approach to scaling



# Expected strategic outcome

Huge addressable opportunity in the market and...

... our installed base is still largely untapped



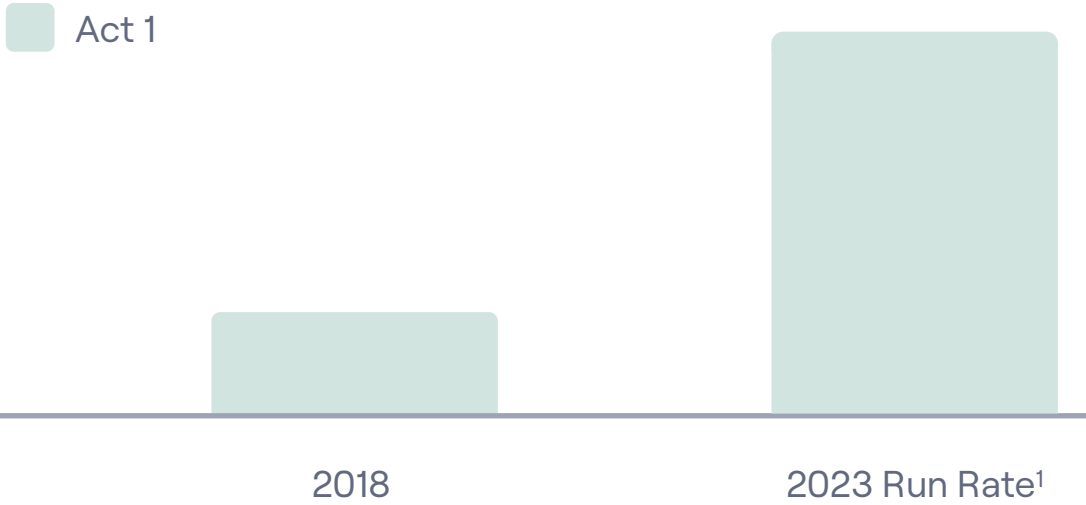
# Overall growth trajectory

## StoneCo Revenue Evolution by Act



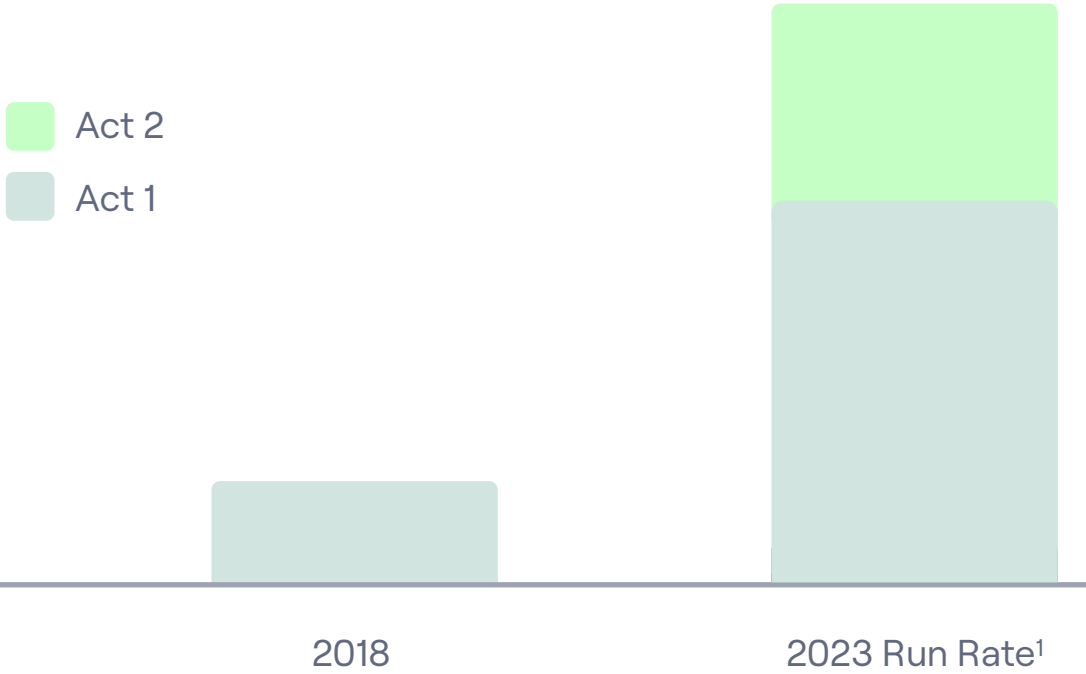
# Overall growth trajectory

StoneCo Revenue Evolution by Act



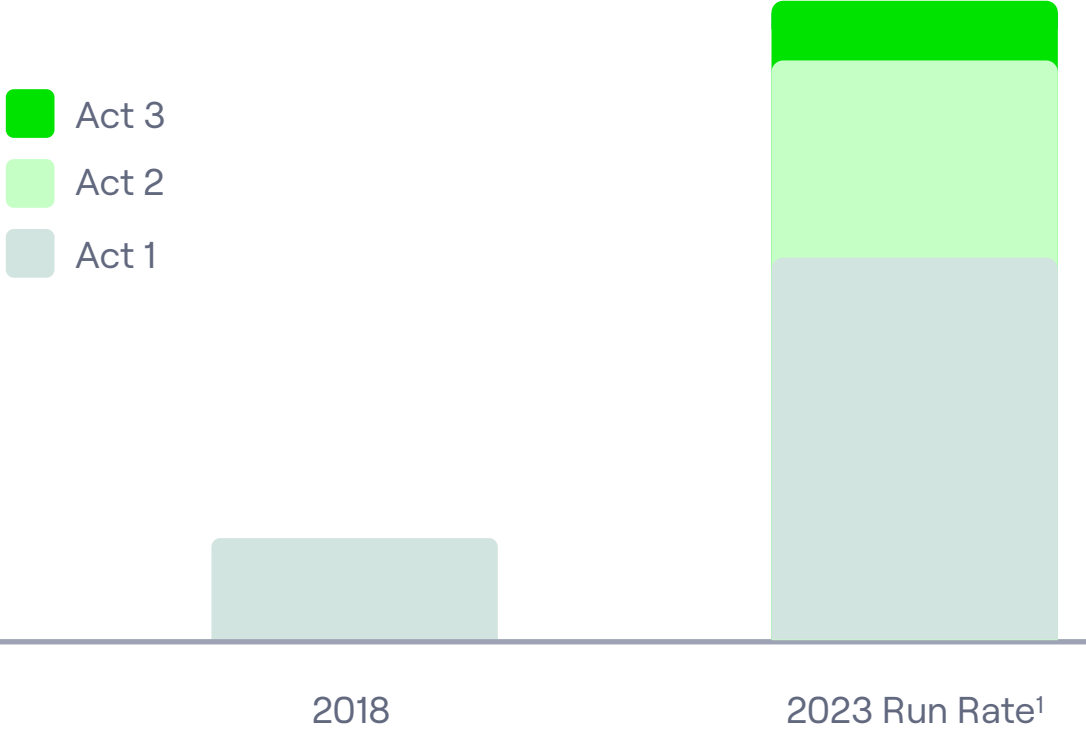
# Overall growth trajectory

StoneCo Revenue Evolution by Act



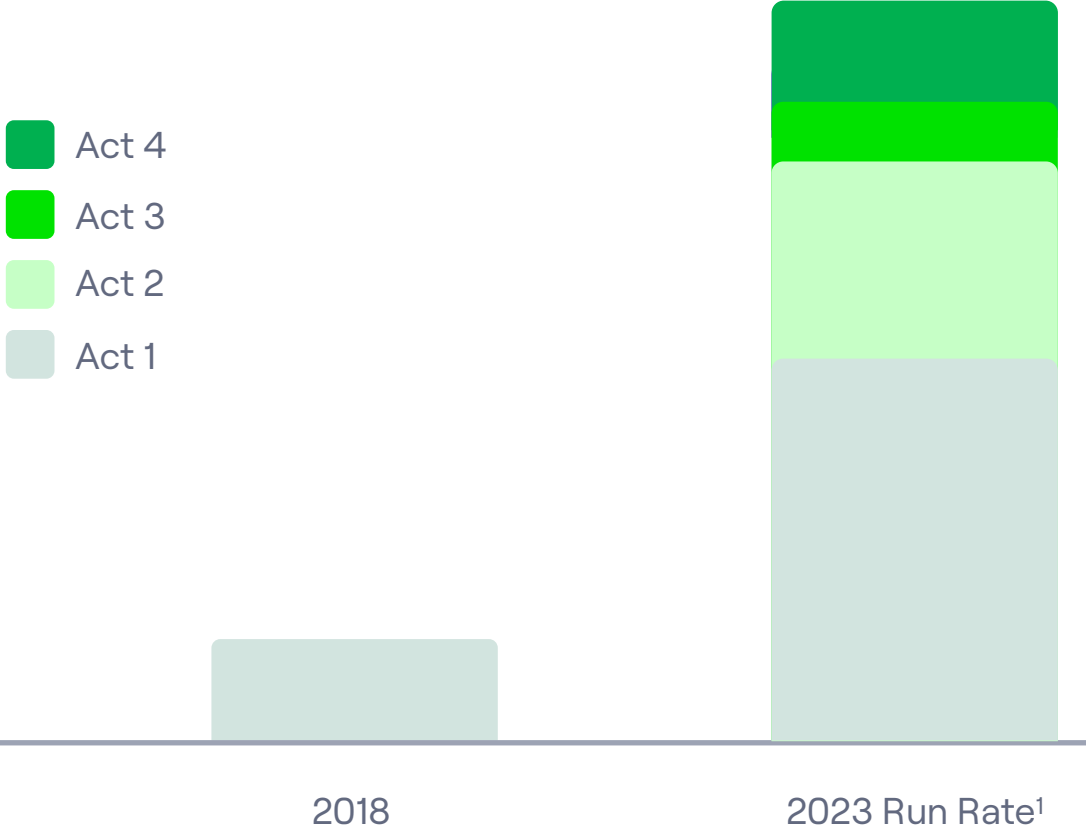
# Overall growth trajectory

StoneCo Revenue Evolution by Act



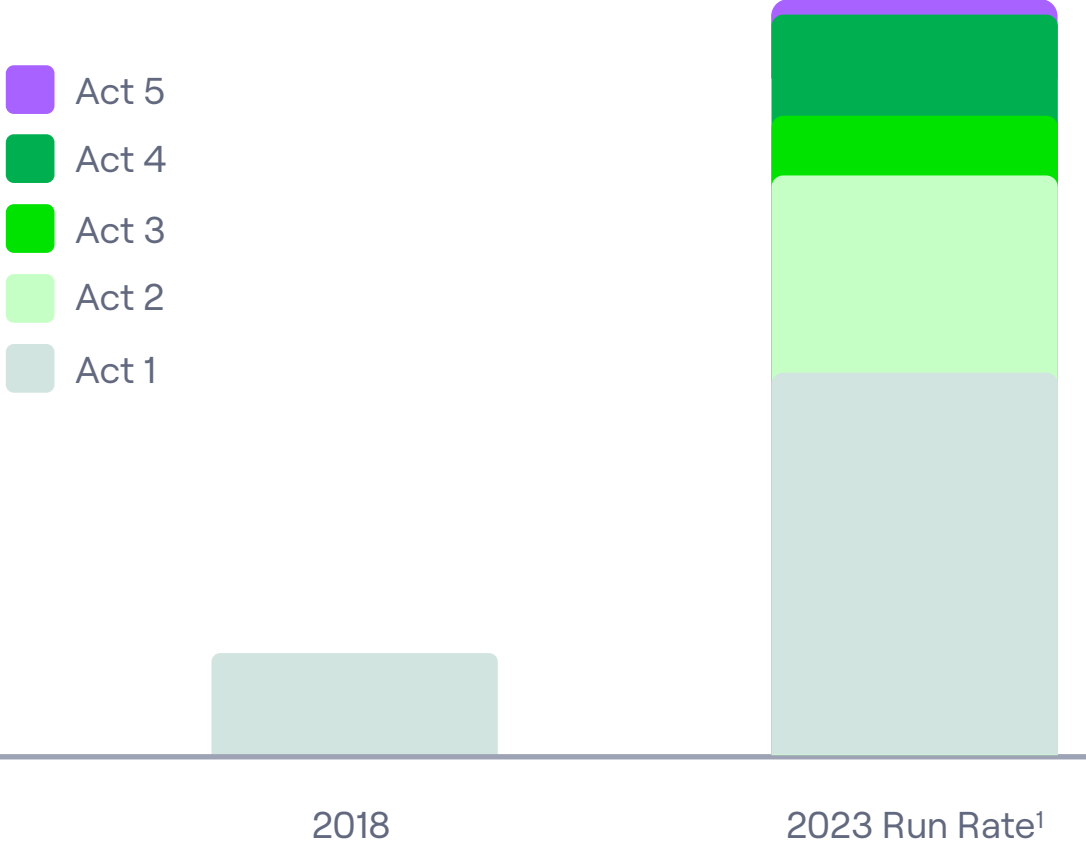
# Overall growth trajectory

StoneCo Revenue Evolution by Act



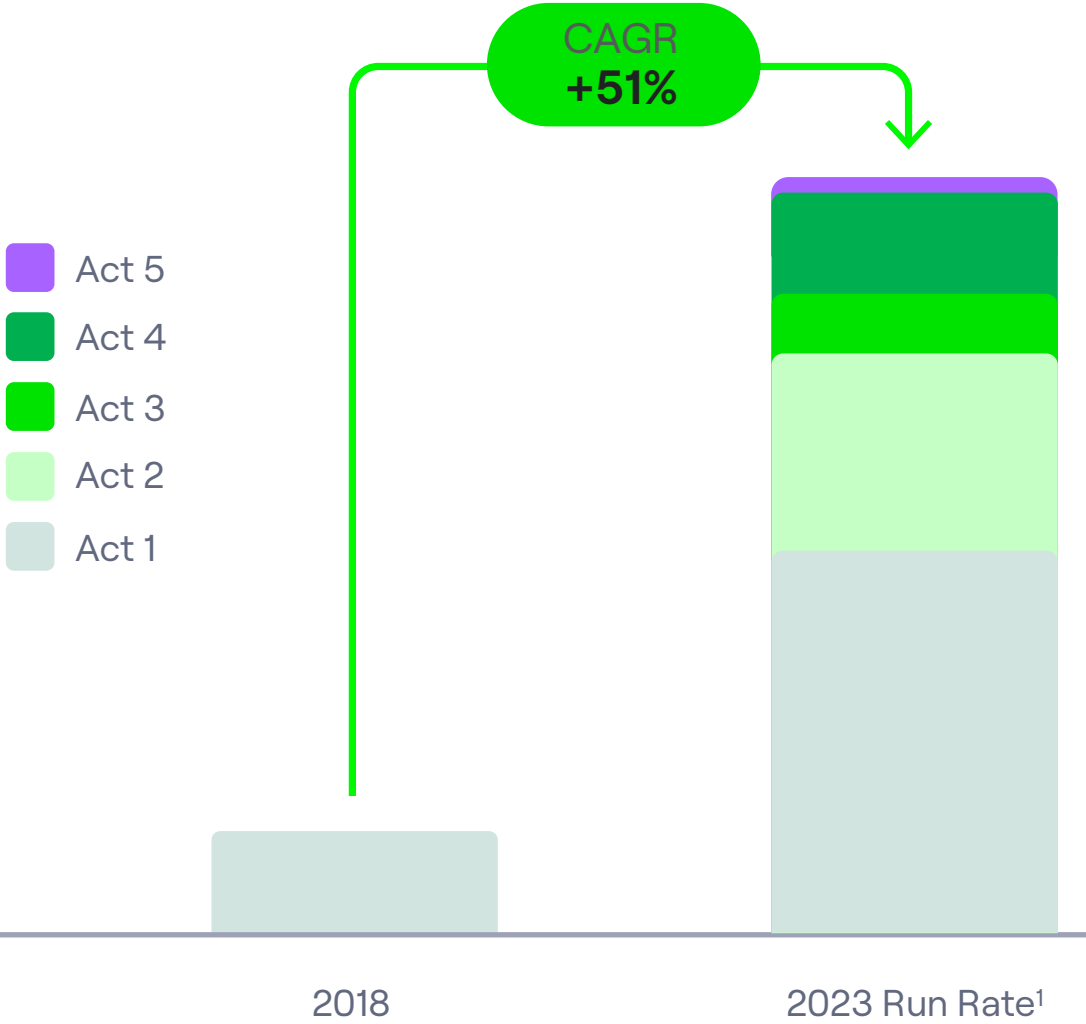
# Overall growth trajectory

StoneCo Revenue Evolution by Act



# Overall growth trajectory

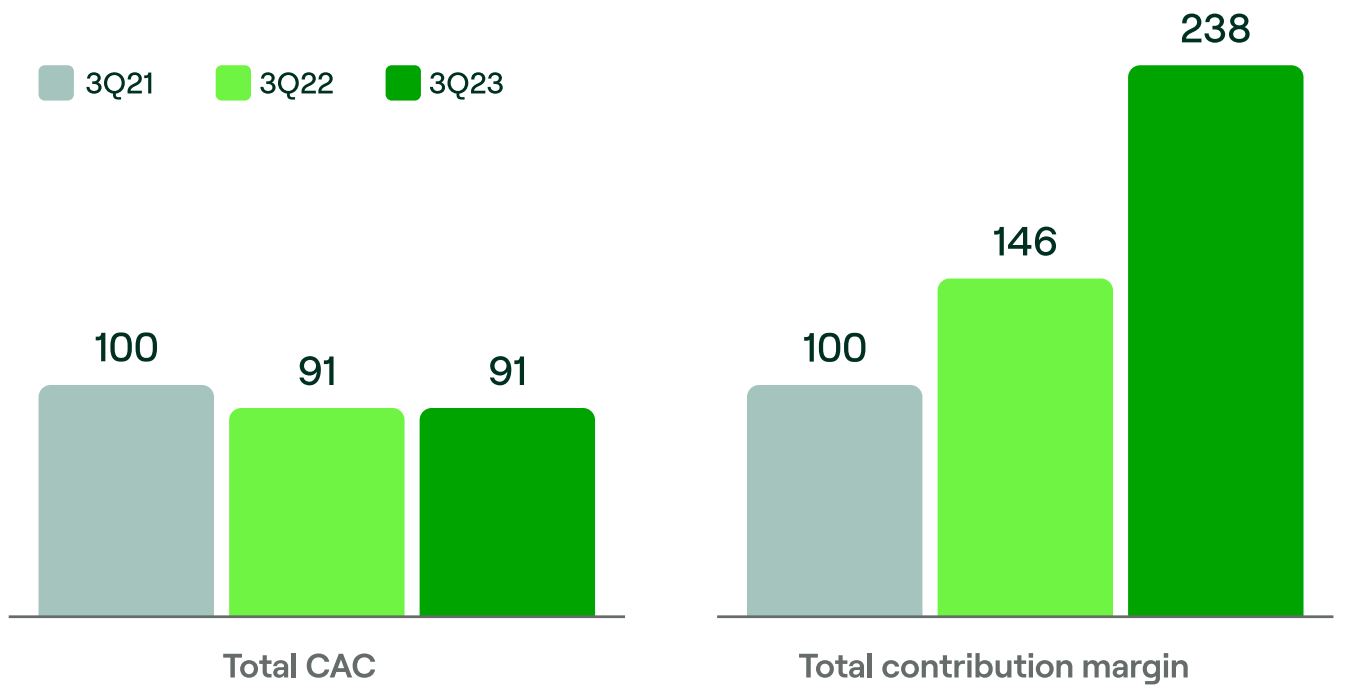
StoneCo Revenue Evolution by Act



# Growth with healthy economics

Evolution of Total CAC vs. Contribution Margin MSMB<sup>1</sup>

Index 100



We grew while consistently improving **contribution margin** and decreasing **CAC**

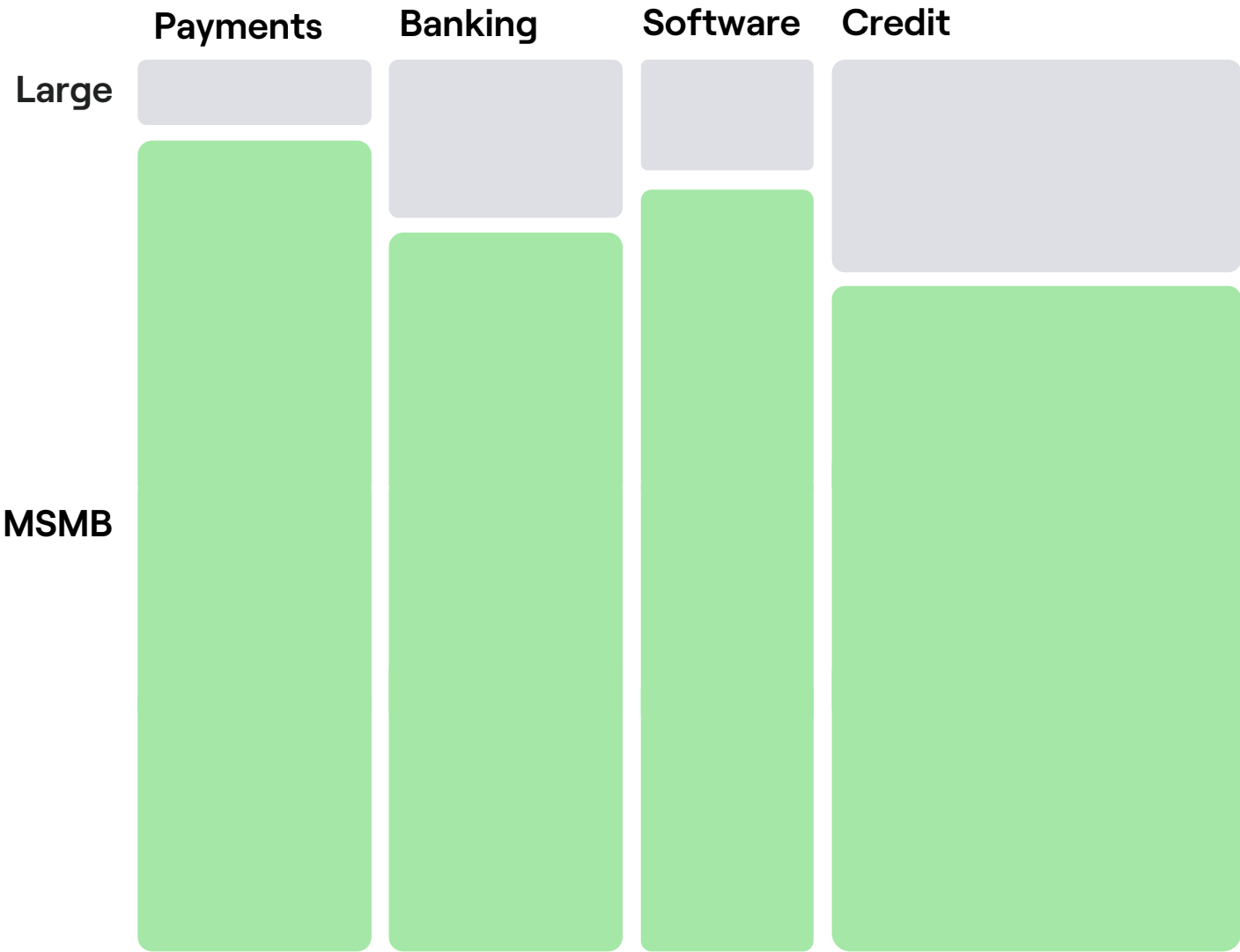
1. Excluding Pagar.me SMB

# Huge and diverse opportunity

	Payments	Banking	Software	Credit
Large				
Medium				
Small				
Micro				

# Huge and diverse opportunity

Addressable Market<sup>1</sup>: ~R\$ 100 Bn



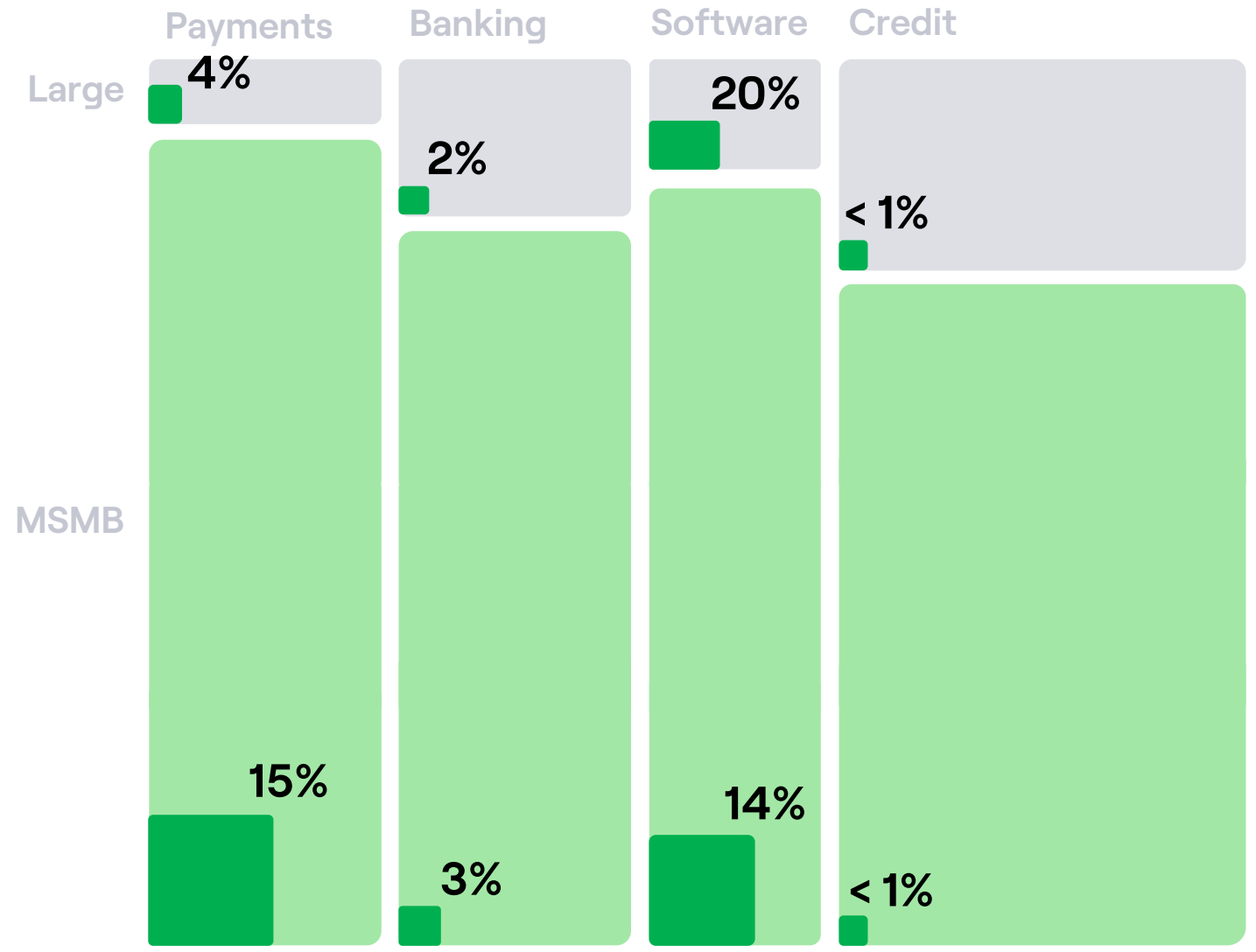
1. Revenue pool net of funding costs and credit losses, calculated based on internal estimates and Publicly Available Data (Bacen, Receita Federal, Public Company filings)

# Huge and diverse opportunity

8x TAM expansion

- Big and **unpenetrated TAM**
- Diversification** of the business
- Still **huge opportunity ahead**

Addressable Market<sup>1</sup>: ~R\$ 100 Bn

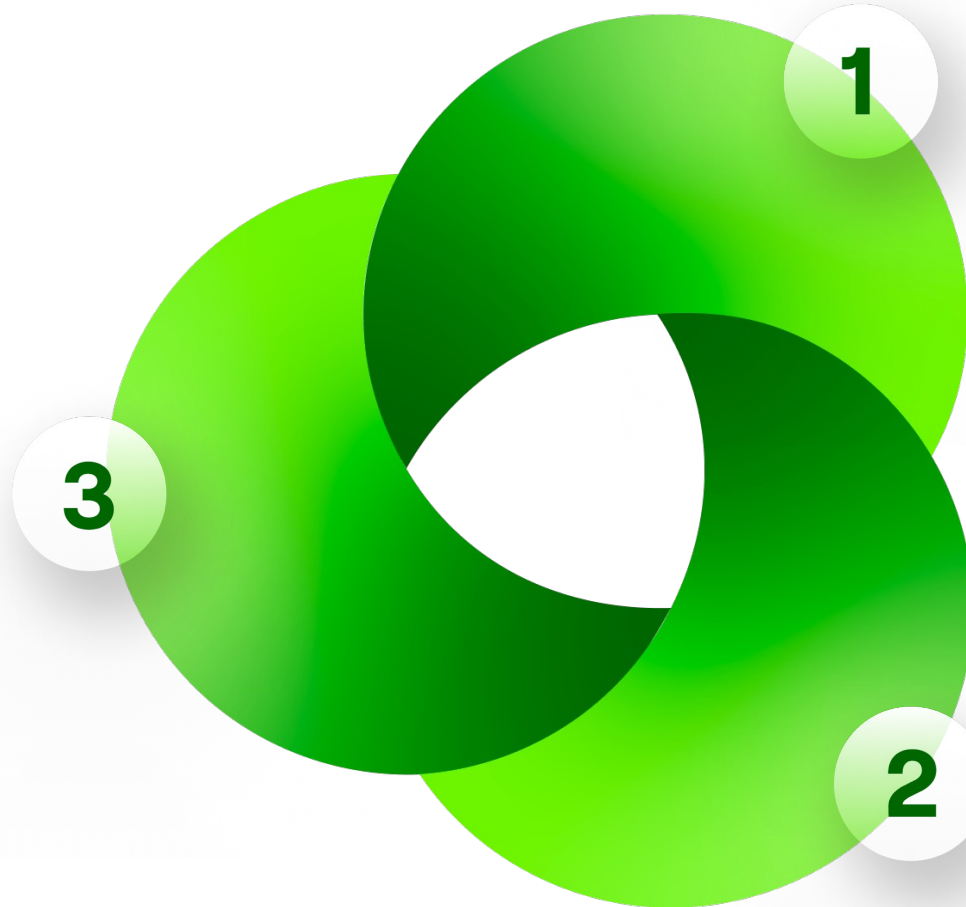


The slide features four large, semi-transparent green circles of varying sizes. One is in the top right, one in the middle left, one in the bottom center, and one in the bottom right. The text 'Our Strategic Priorities' is centered horizontally and partially overlaps the middle-left circle.

# Our Strategic Priorities

## Our Strategic Priorities

SCALE  
THROUGH  
PLATFORMS



WIN IN THE  
MSMB MARKET

DRIVE  
ENGAGEMENT

# Reasons to believe

## Our Strategic Priorities

1

### WIN IN THE MSMB MARKET

- True distribution powerhouse allowing multiple segment reach
- Attractive financial services opportunity in our installed Software Base
- Sustained best service in the market

# Reasons to believe

## Our Strategic Priorities



2

### DRIVE ENGAGEMENT

- More levers to build price bundles
- Scale working capital solutions to monetize further
- Software as a differentiator

# Reasons to believe

## Our Strategic Priorities



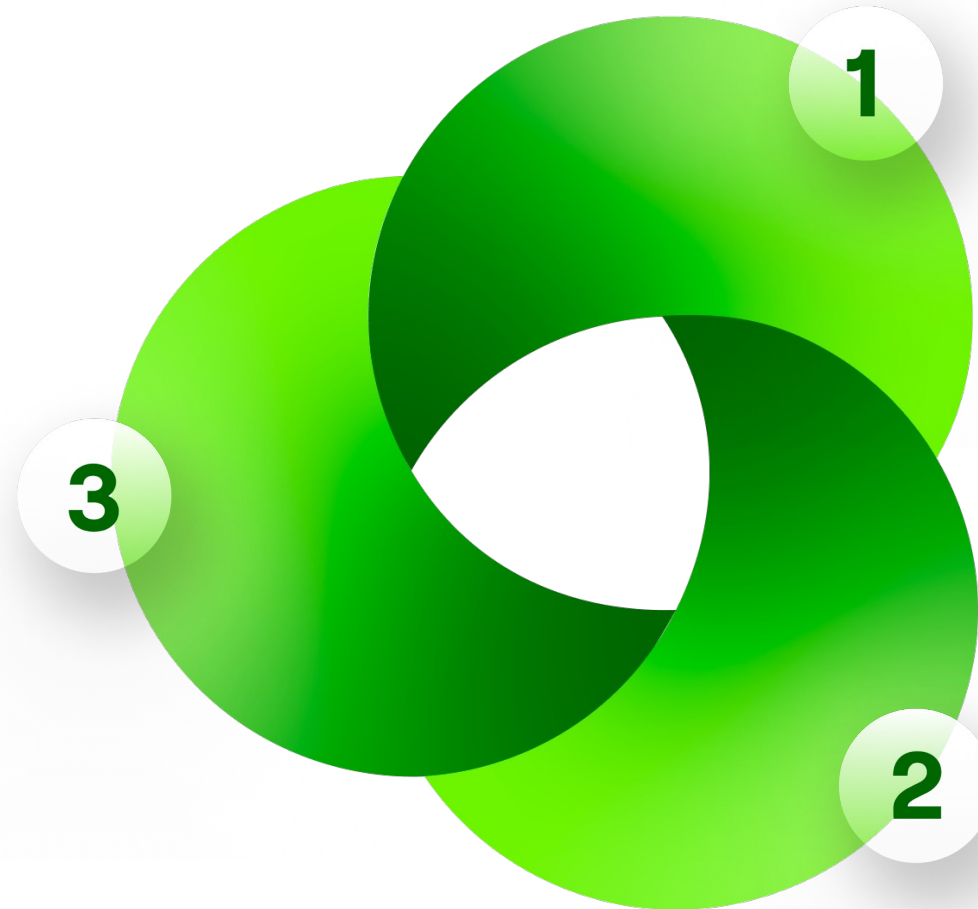
3

### SCALE THROUGH PLATFORMS

- Foundational assets: distribution, logistics, client service and brand
- Stone Tech Platform: Build Once, use many
- Scale with little incremental investment

## Our Strategic Priorities

SCALE  
THROUGH  
PLATFORMS



WIN IN THE  
MSMB MARKET

DRIVE  
ENGAGEMENT

## Module 2

# Segments Deep dive

2.1

# SMB segment overview

MATEUS BISELLI

SMB SEGMENT

# Our addressable market in key numbers

**SMB**

R\$ 100k – 2MM  
per month

R\$ 15k – 100k  
per month

## Small and medium Needs practicality and control

### PERSONA

The **Client** manages the business

1-30 stores

Familiar or from the Neighborhood

Multichannel

Has **employees** and **sometimes managers**

Business Tax ID

### CLIENT POOL

**2.5**<sub>MM</sub>

### REVENUE POOL

**R\$63**<sub>Bn</sub>

# What our clients struggle with

Sell



## Pain Points

Attracting customers  
and increasing loyalty

Selling and reconciling  
multiple methods

# What our clients struggle with

Manage



Pain Points

Saving time

Having more control  
of the business

# What our clients struggle with

Run the  
business



## Pain Points

Having money available  
at the right time

Saving and investing  
for the future

## THE SOLUTION



**Everything connected  
to sell, manage and run  
the business**



## NEVER MISS A SALE

Multiple payment methods to sell inside and beyond the store (POS, Payment Link, Pix, Boletto)

Multi-payment reconciliation



## HAVE TIME AND CONTROL

Integrated banking account, business credit card, payments receivables and business management

Embedded in vertical software



# ACCESS TO CAPITAL

Capital alternatives to help fund the business (Card, Working Capital)

Automatic savings and future planning

**HAVE TIME AND CONTROL**

**NEVER MISS A SALE**



**ACCESS TO CAPITAL**

**Everything connected  
to sell, manage and run  
the business**

**End-to-end** solutions for business owners

# One segment, two value propositions

## SMB Strategy



### Stone App

Single solution for simpler operations

**Go-to-market:**  
financial services channels

**Horizontal approach**

### Value Proposition 1

Address recurring pain  
points through Stone app

# SMB Segment Small



# One segment, two value propositions

## SMB Strategy



### Stone App

Single solution for simpler operations

**Go-to-market:**  
financial services channels


**Horizontal approach**

### Value Proposition 1

Address recurring pain  
points through Stone app

# One segment, two value propositions

**SMB Strategy**




**Stone App**  
Single solution for simpler operations

**Go-to-market:**  
financial services channels

**Horizontal approach**

## Value Proposition 1

Address recurring pain points through Stone app



**Stone Embedded**  
Ideal for more mature operations

**Go-to-market:** financial services and software channels

**Vertical approach**  
Retail, Gas Station, Food, Pharma  
+Third-party software

## Value Proposition 2


Address industry-specific pain points through financial services embedded into software

# SMB Segment Medium



# One segment, two value propositions

**SMB Strategy**




**Stone App**  
Single solution for simpler operations

**Go-to-market:**  
financial services channels

**Horizontal approach**

## Value Proposition 1

Address recurring pain points through Stone app



**Stone Embedded**  
Ideal for more mature operations

**Go-to-market:** financial services and software channels

**Vertical approach**  
Retail, Gas Station, Food, Pharma  
+Third-party software

## Value Proposition 2

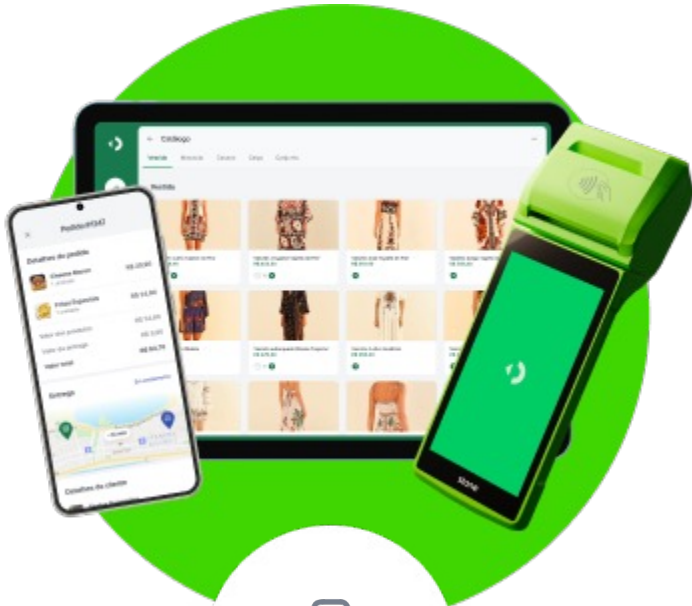
Address industry-specific pain points through financial services embedded into software

# What we are building - From a Financial Layer...

## MONEY IN

- POS TERMINALS
- CHECKOUT / LINK
- TAP ON PHONE
- WHATSAPP PAY
- MARKETPLACES

- CARDS
- Pix
- BOLETO
- CASH



ACCOUNT

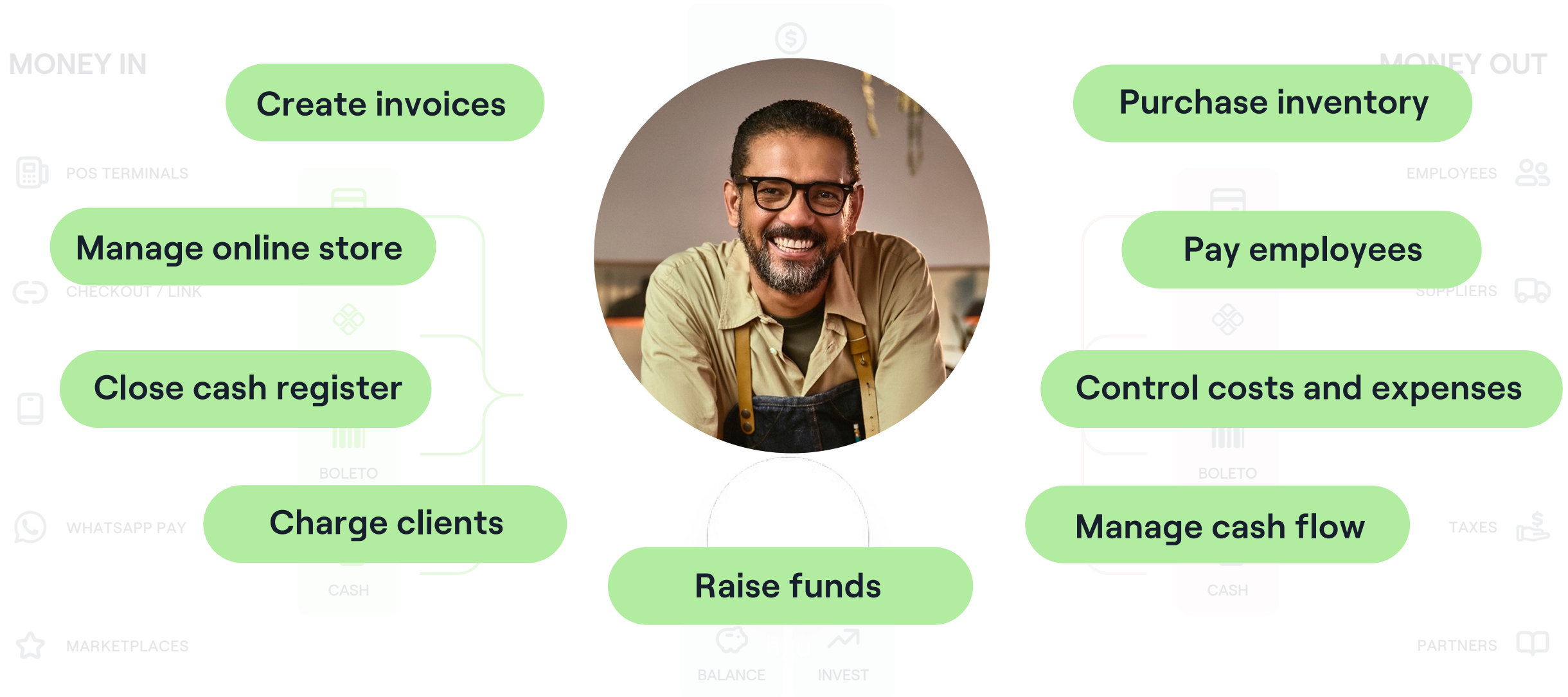
- BALANCE
- INVEST
- WORKING CAPITAL

## MONEY OUT

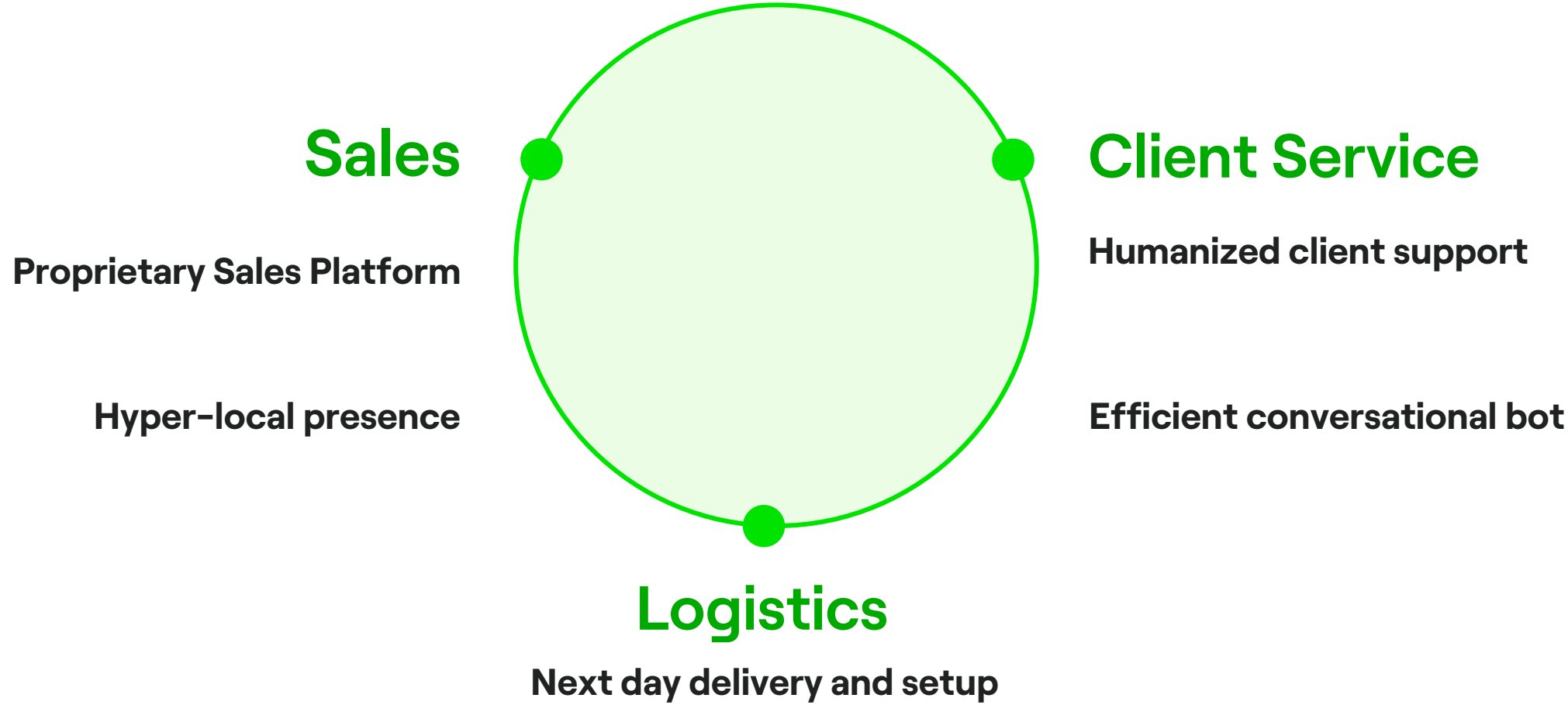
- CARDS
- Pix
- BOLETO
- CASH

- EMPLOYEES
- SUPPLIERS
- SERVICES / INFRA
- TAXES
- PARTNERS

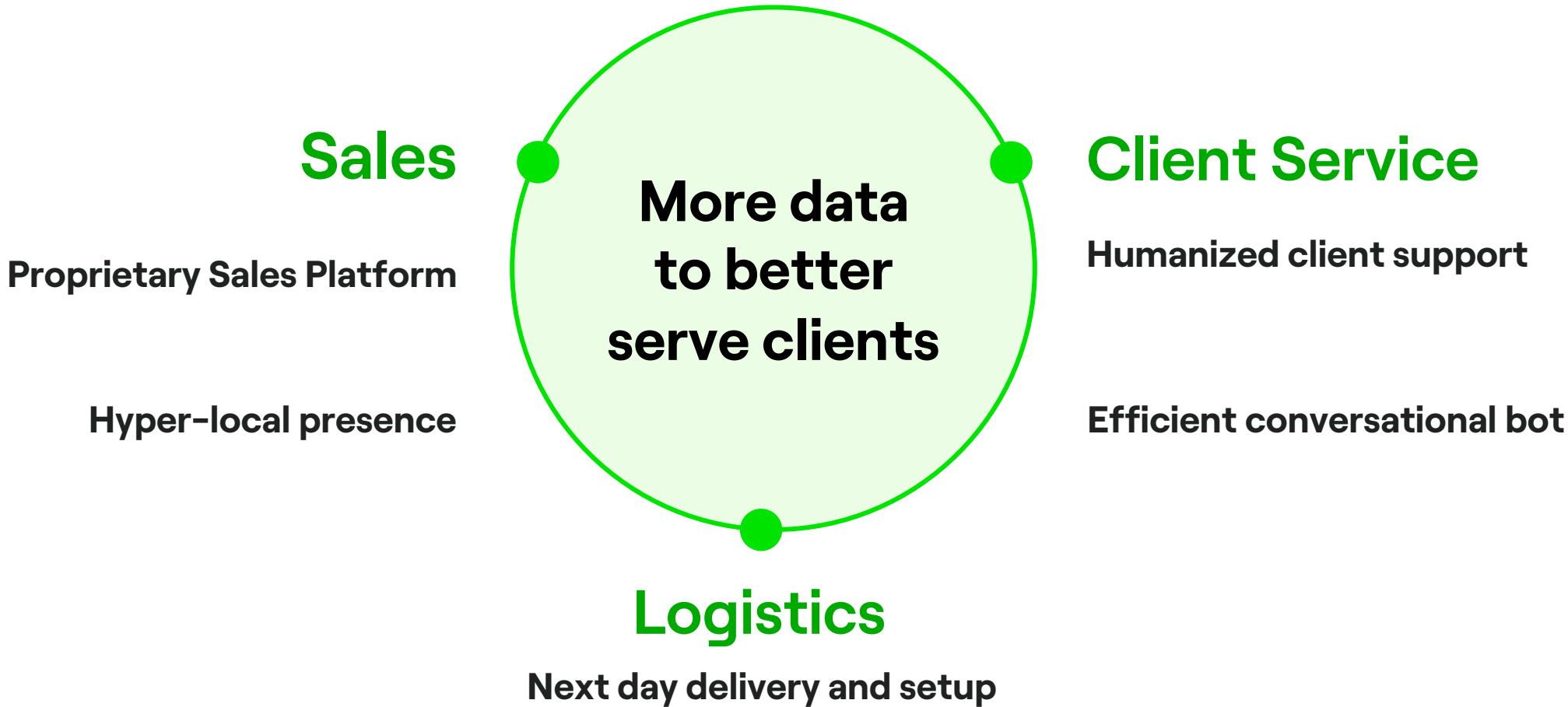
# ...to a connected Financial and Workflow tool



# Our unique operational model



# Our unique operational model



# Our tech-enabled distribution with multi-segment reach



# Our tech-enabled distribution with multi-segment reach



 **Digital Channels**  
Online self-service  
Inbound sales


Main driver

Scale with efficient CAC

# Our tech-enabled distribution with multi-segment reach



Main driver

 **Digital Channels** Online self-service  
Inbound sales

Scale with efficient CAC

 **Proximity Channels** 600+ Stone hubs and franchises  
300+ software distribution franchises<sup>1</sup>


Service Differentiation

1. Includes only active franchises based on our most recent validation

# Our tech-enabled distribution with multi-segment reach




Main driver

 **Digital Channels** Online self-service  
Inbound sales

Scale with efficient CAC

 **Proximity Channels** 600+ Stone hubs and franchises  
300+ software distribution franchises<sup>1</sup>

Service Differentiation

 **Strategic Partners** 450 strategic partners

Expanded Reach

1. Includes only active franchises based on our most recent validation


# SMB Segment Go-to-market



# Our tech-enabled distribution with multi-segment reach




Main driver

 **Digital Channels** Online self-service  
Inbound sales

Scale with efficient CAC

 **Proximity Channels** 600+ Stone hubs and franchises  
300+ software distribution franchises<sup>1</sup>

Service Differentiation

 **Strategic Partners** 450 strategic partners

Expanded Reach

1. Includes only active franchises based on our most recent validation

2.1

# Micro segment overview

VICTOR LINO

MICRO SEGMENT

# Our addressable market in key numbers

## Micro Need to make a living

### PERSONA

The Micro **Client is the business**

Kiosk, Street Vendor, Freelance  
Professional, Mini Store

**No employees**

Quick **digital adoption**

High level of **informality** (No business tax ID)

### CLIENT POOL

**11.6**<sub>MM</sub>

### REVENUE POOL

**R\$33**<sub>Bn</sub>

**Micro**

Up to R\$15k / mo

# Ton adapted the Stone value proposition to the specific needs of micro entrepreneurs in an economically attractive way

Low cost

Simple and intuitive

Digitally close

**0.79%**  
DÉBITO E CRÉDITO 1X

**0%**  
NO PIX

BLACK FRIDAY TON  
**LOWER RATES**



Hello! I'm Ton.

I'm here to help you.

# Micro Segment



# What we are building

## MONEY IN



POS



Pix



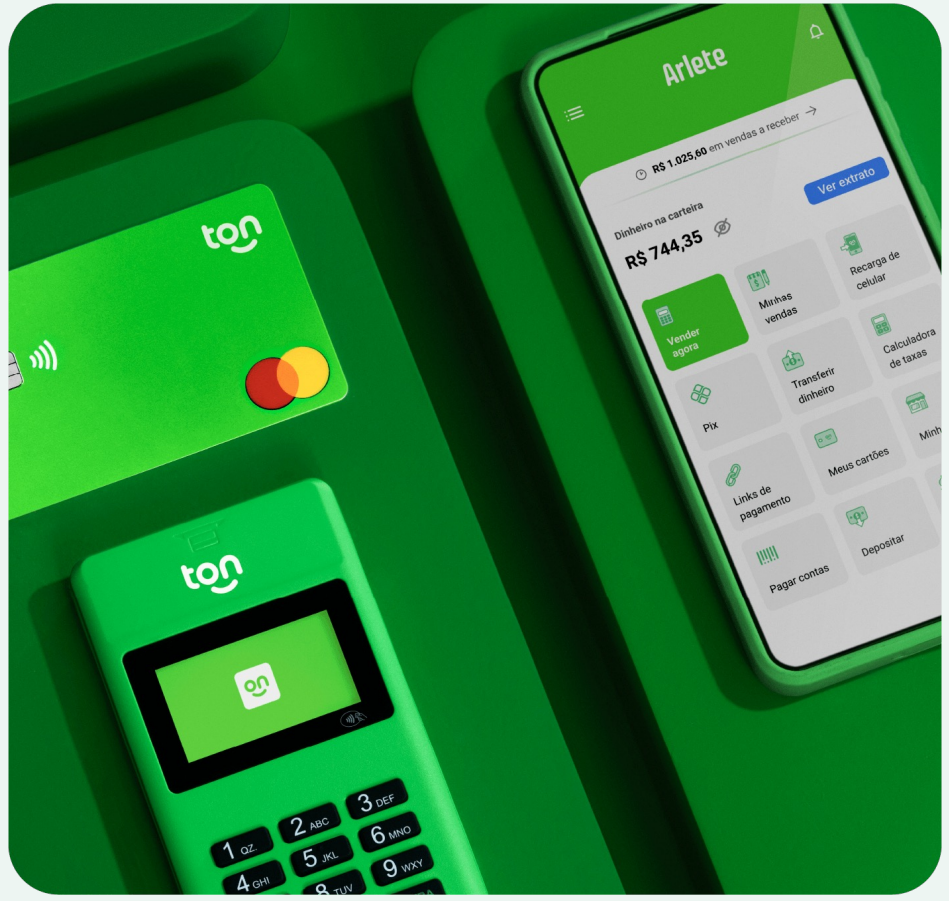
PAYMENT LINK



TAPTON



Fast settlement processes



## MONEY OUT



Super Conta Ton facilitates money management and movements



PAY BILLS



Pix



MY CARDS<sup>1</sup>



AUTOMATIC SAVINGS<sup>1</sup>

1. Credit Cards and Automatic Savings expected to reach general availability launch by H2/24.

# Our tech-enabled distribution with multi-segment reach

Micro



Main driver

 **Digital Channels**      Online self-service  
Inbound sales

Scale with efficient CAC

 **Strategic Partners**      Member-get-member

Expanded Reach

# Micro Segment Go-to-market



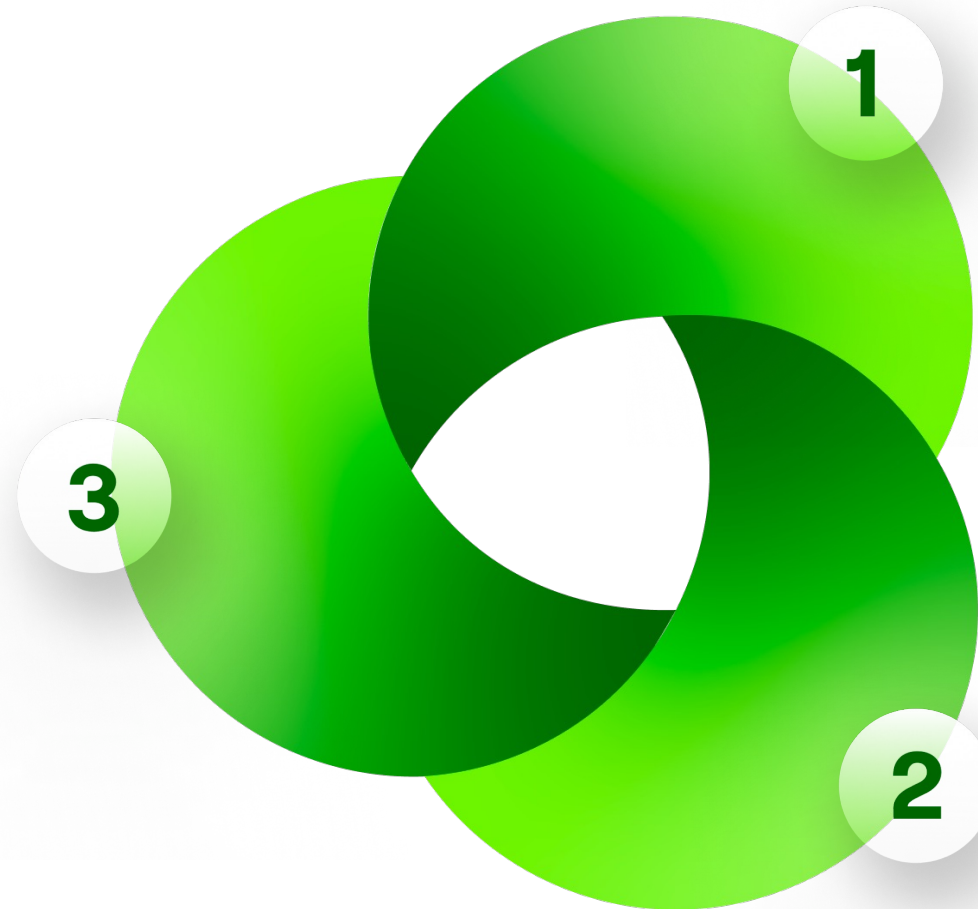
2.3

# Strategic priorities

## Micro and SMB

## RECAP: Our Strategic Priorities

SCALE  
THROUGH  
PLATFORMS



WIN IN THE  
MSMB MARKET

DRIVE  
ENGAGEMENT

# How do we win?



1

WIN IN THE  
MSMB MARKET

**SMB**

Stone

Merchant-  
driven

Proximity  
channels

**Micro**

Ton

Entrepreneur-  
driven

Digital  
channels

# How do we engage?



2

**DRIVE  
ENGAGEMENT**

## SMB

Payments +  
banking bundle

Scale credit

Software as a  
differentiator

## Micro

Simple entry  
solution

Scale banking

Pilot credit

# How do we scale?



**3**

**SCALE  
THROUGH  
PLATFORMS**

**SMB**

**Client service  
footprint in  
place**

**Best-in-class  
operations  
technology**

**Micro**

**Digital-first  
service model**

**Digital  
channels**

**Unified Platforms**

# Break

**stone** 

Investor  
Day 2023


## Module 3

# Technology Platform

# Our technology mindset

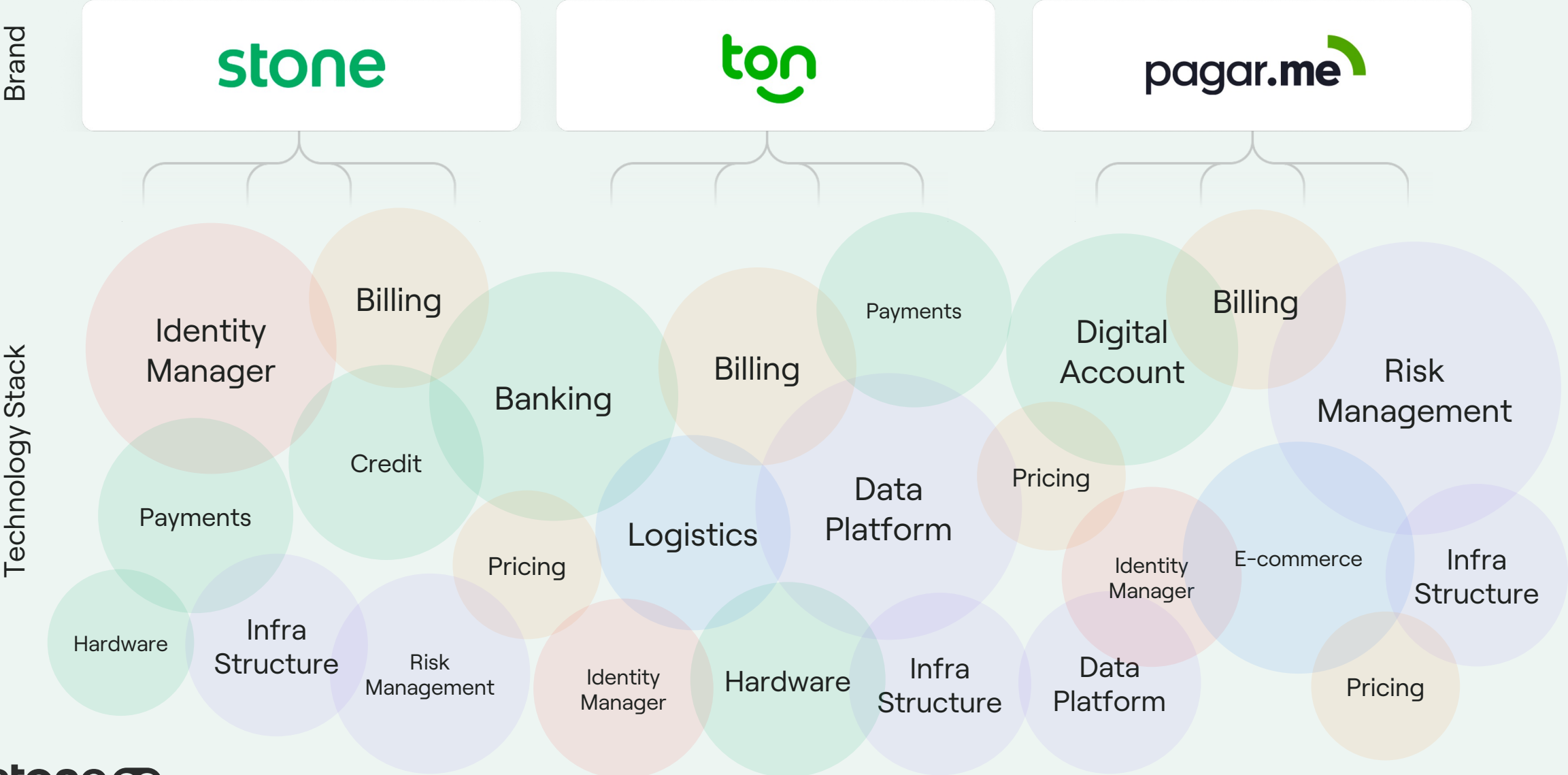


Unified platforms  
are crucial  
for us to win



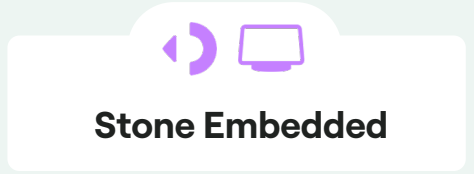
But we are still  
midway through  
a journey

# Then: speed over scale

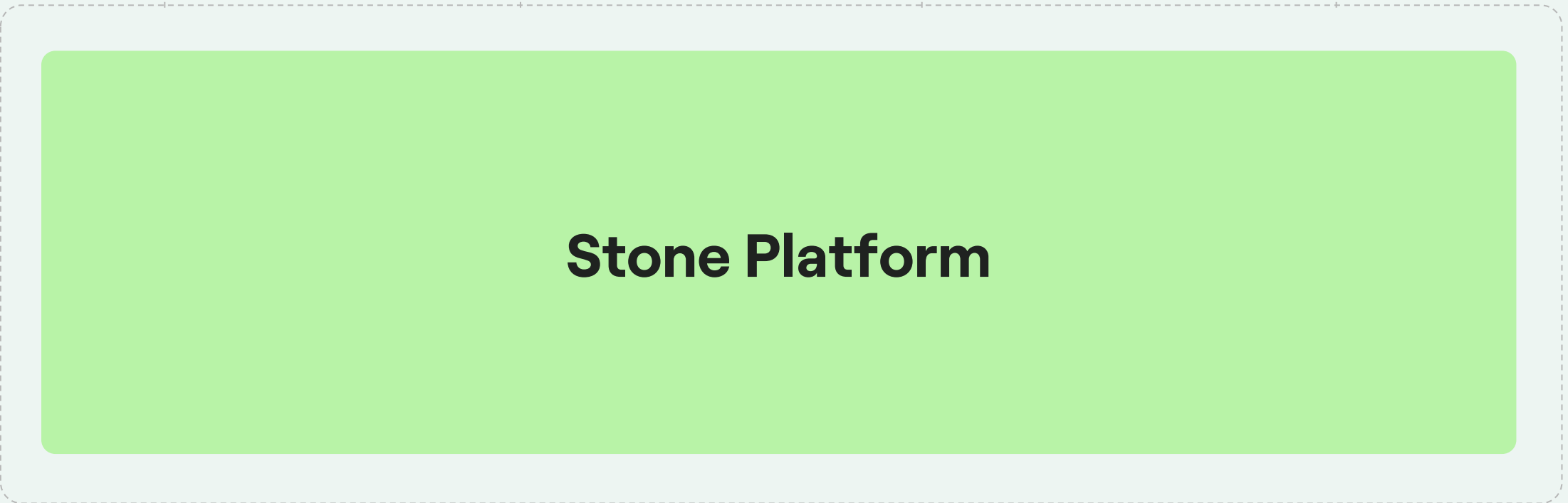


# Now: Build once, use many

Brand

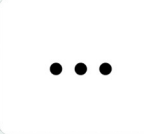


Unified Platforms

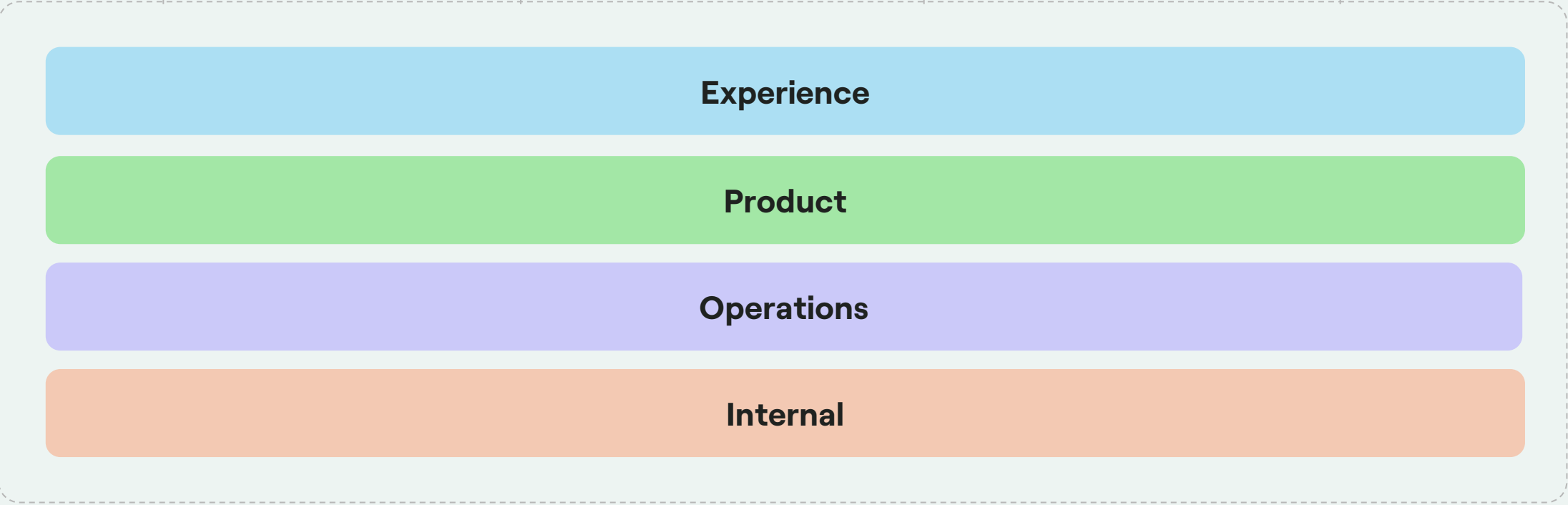


# Now: Build once, use many

Brand

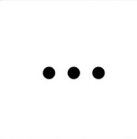
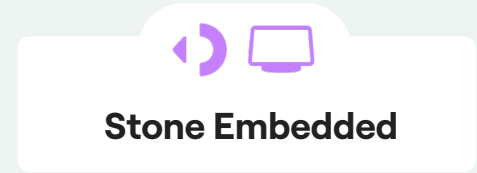


Unified Platforms

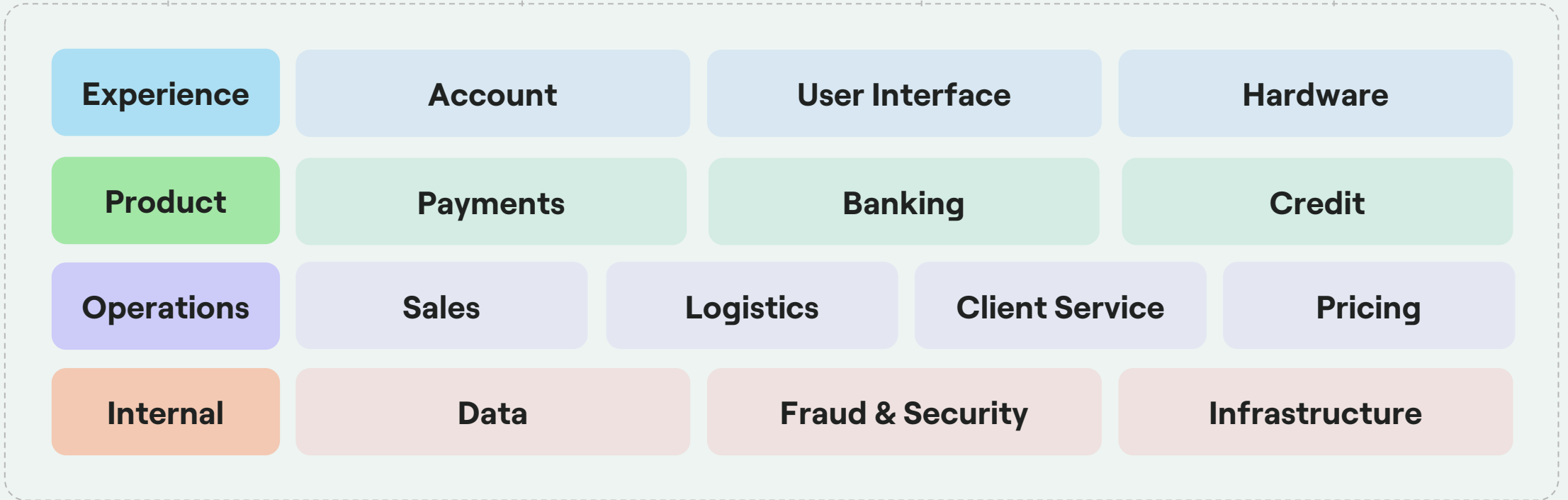


# Now: Build once, use many

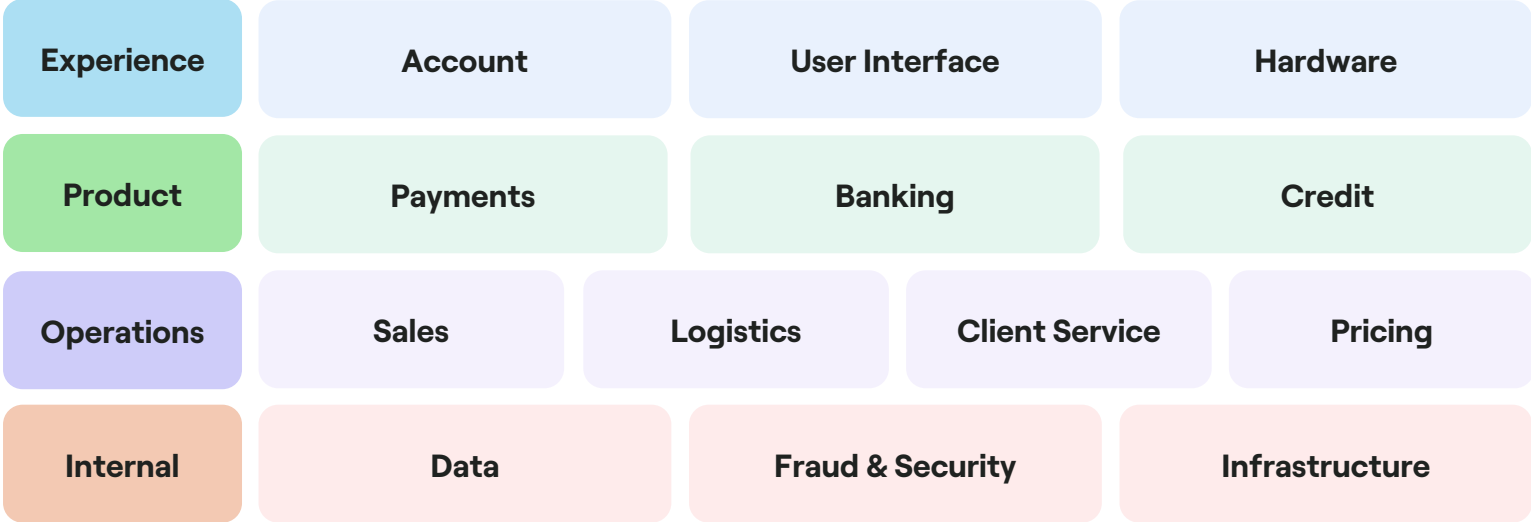
Brand



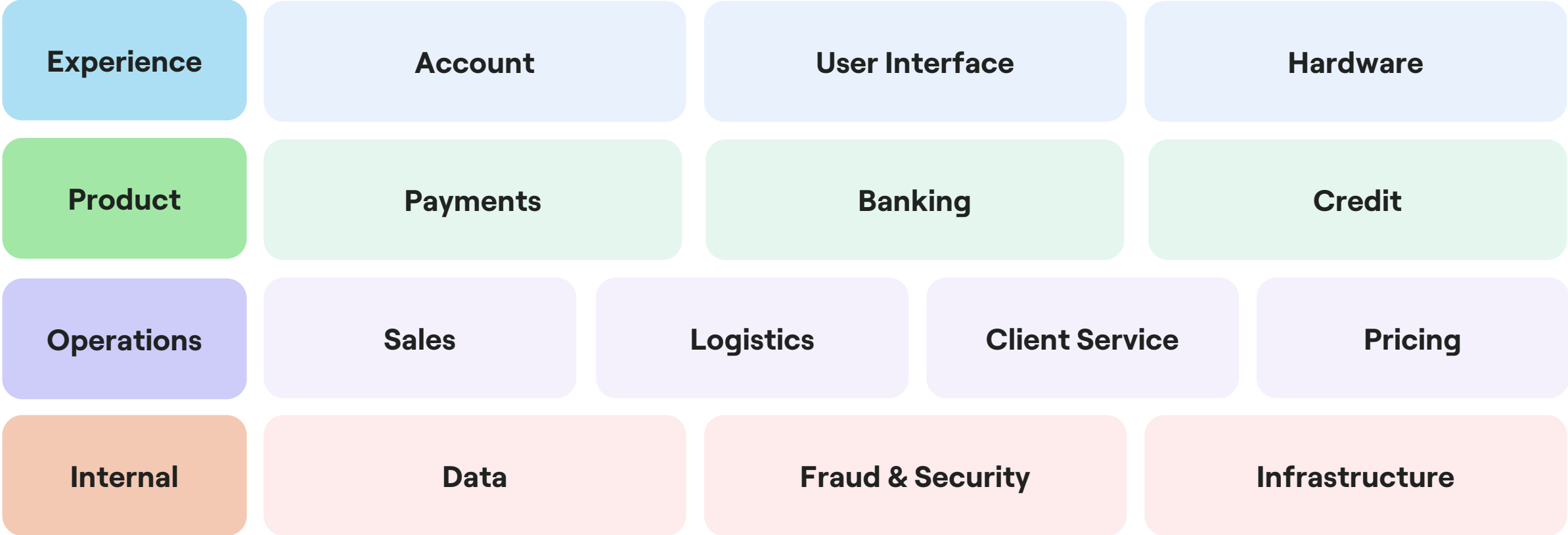
Unified Platforms



# Stone Platform



# Stone Platform

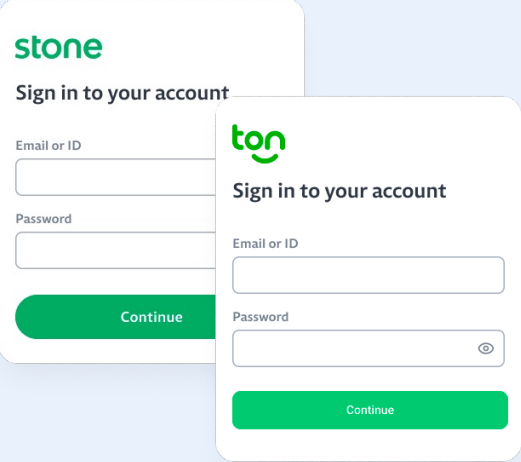


# Where Personalization meets Scalability

Multiple Value Propositions

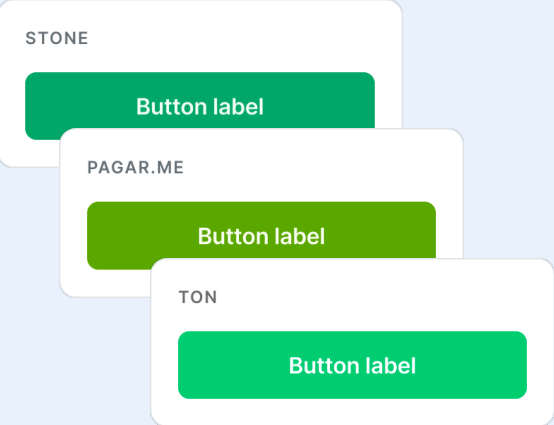
Experience

Account




The illustration shows two overlapping login forms. The background form is for 'stone' and has fields for 'Email or ID' and 'Password', with a green 'Continue' button. The foreground form is for 'ton' and has fields for 'Email or ID' and 'Password', with a green 'Continue' button.

User Interface



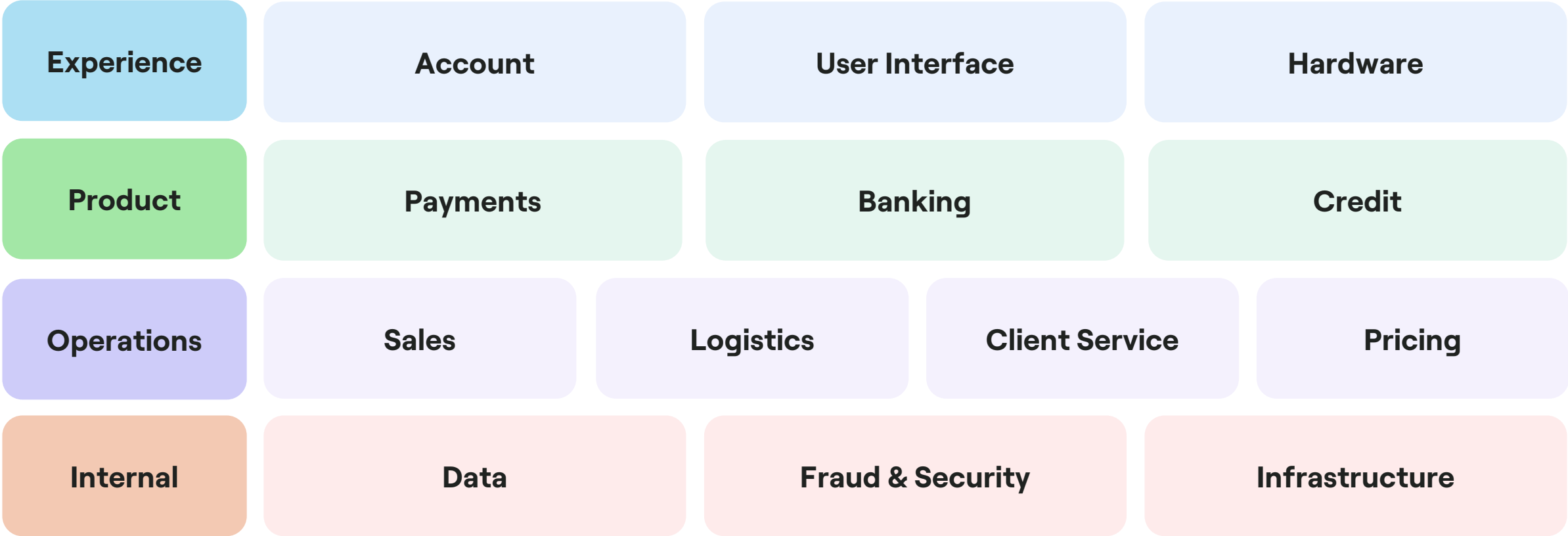
The illustration shows three overlapping UI cards. The top card is for 'STONE' and features a green 'Button label'. The middle card is for 'PAGAR.ME' and features a green 'Button label'. The bottom card is for 'TON' and features a green 'Button label'.

Hardware



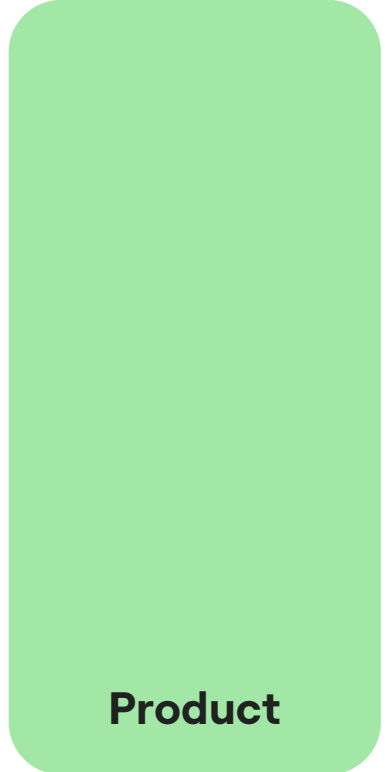
The illustration shows two mobile devices. On the left is a smartphone with a green screen displaying a white circular arrow icon. On the right is a feature phone with a green screen displaying a white 'S' logo and a physical keypad.

# Stone Platform



# Where **Specialization** meets Scalability

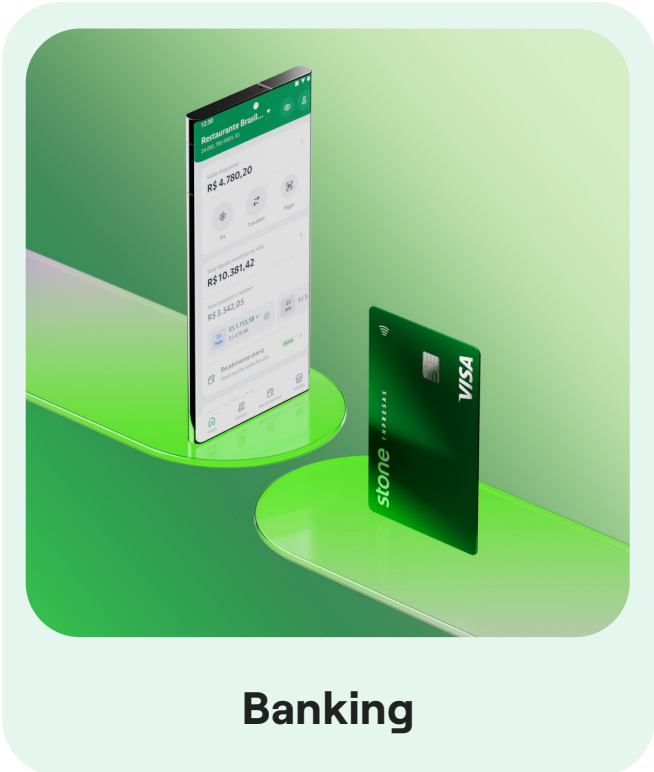
Multiple Value Propositions



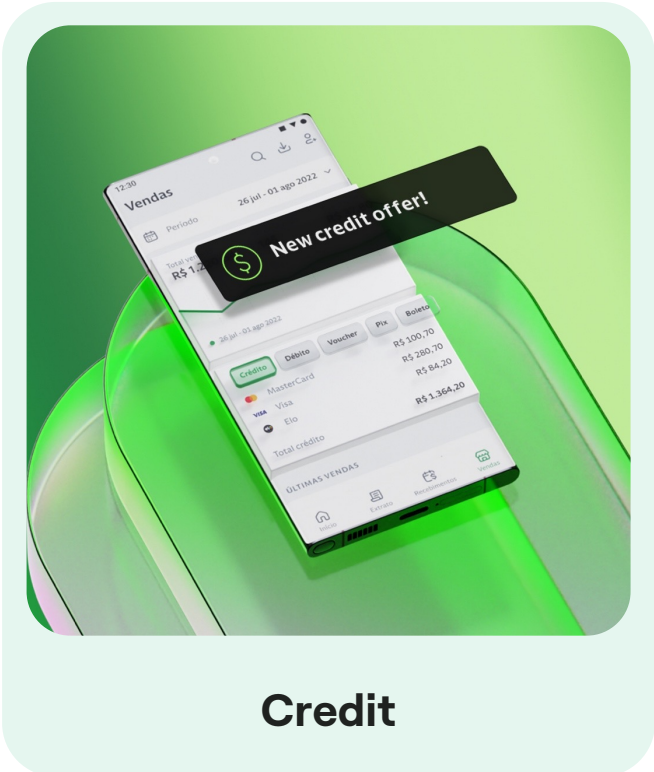
**Product**



**Payments**



**Banking**



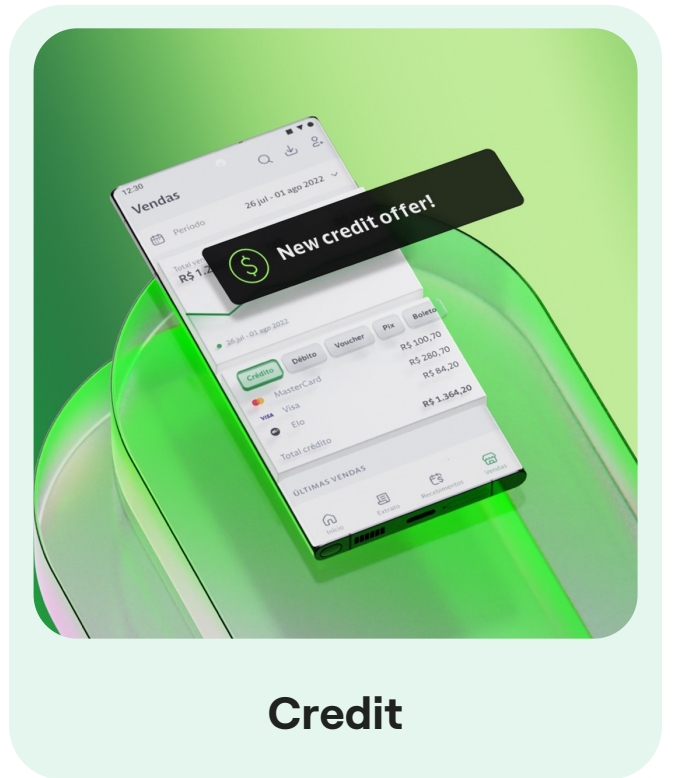
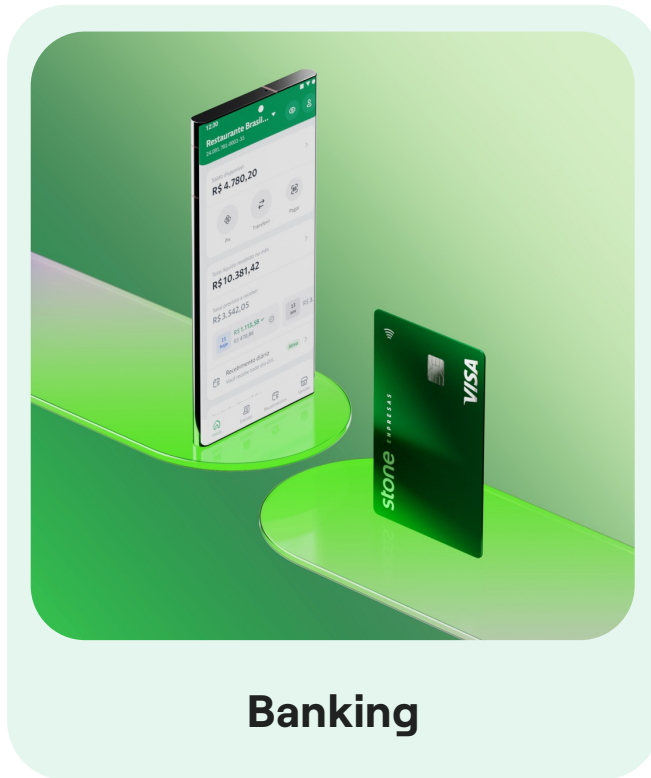
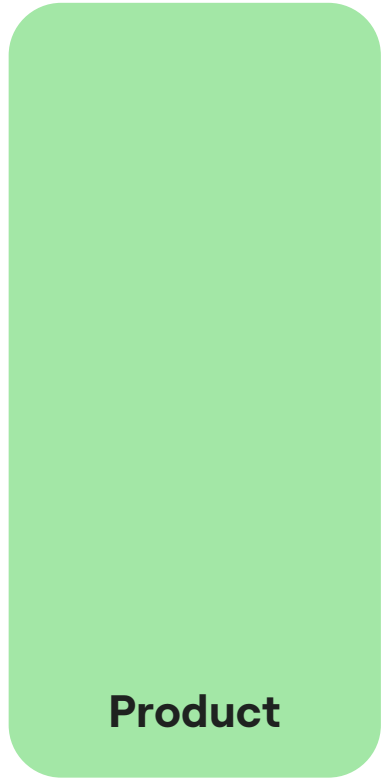
**Credit**

# Stone Tech Platform



# Where **Specialization** meets Scalability

Multiple Value Propositions



# Payments

## Demo 01



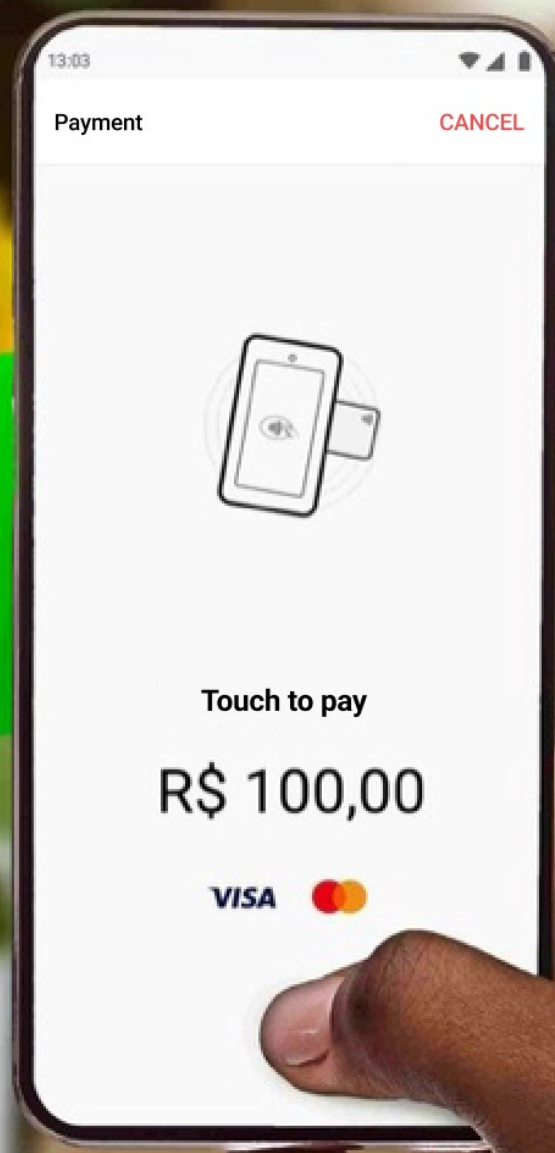
TapTon  
experience

## Demo 02



Combining Payments  
+Banking +Software

Demo 01



TapTon  
experience



Sell now

Charge amount

R\$ 200,00



**TapTon**

Sell via your cell phone



**Pix**

Sell fast and secure via Pix



**POS**

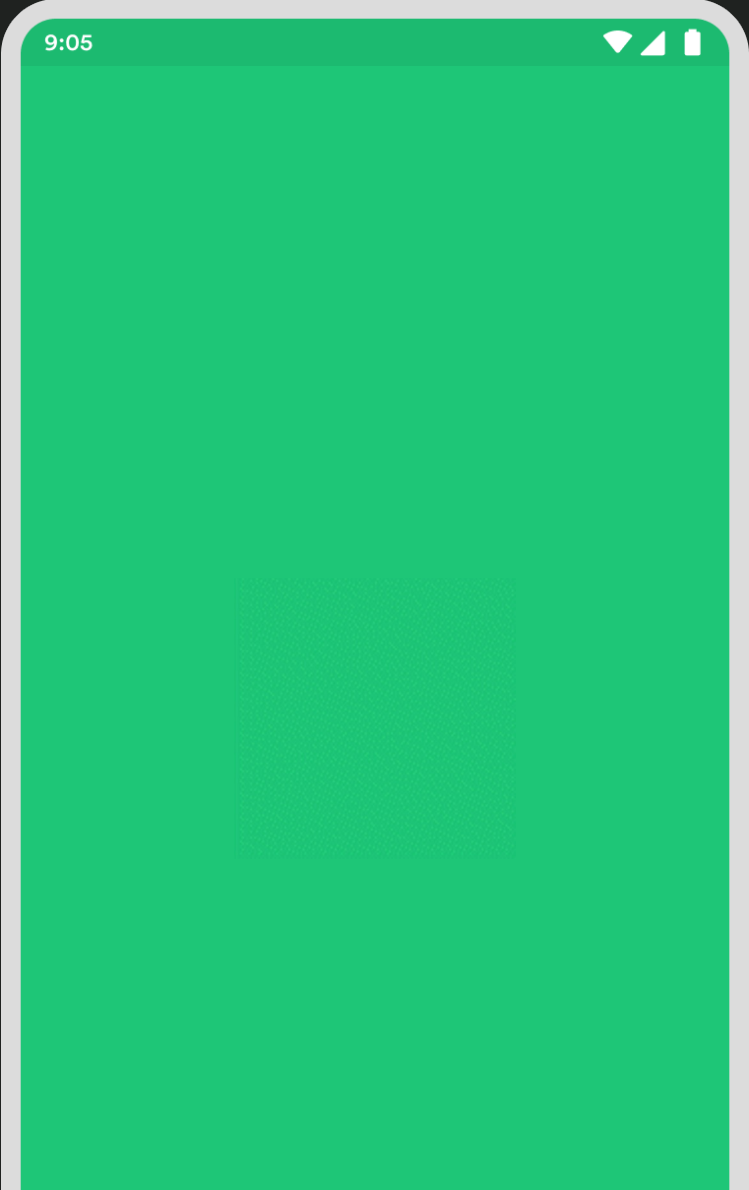
(PAX-7J388769)



**Payment links**

Sell via WhatsApp or social networks





9:05



TapTon

Method

Credit, 2x

Total

R\$ 200,00



Hold to Pay





9:05



TapTon

Method

Credit, 2x

Total

R\$ 200,00



Hold to Pay



9:05



TapTon

Method

Credit, 2x

Total

R\$ 200,00



Processing

9:05



Sale completed



Transaction Approved!

Send sales receipt

## Demo 01



TapTon  
experience

## Demo 02



Combining Payments  
+Banking +Software

Demo 02

# Combining Payments + Banking + Software



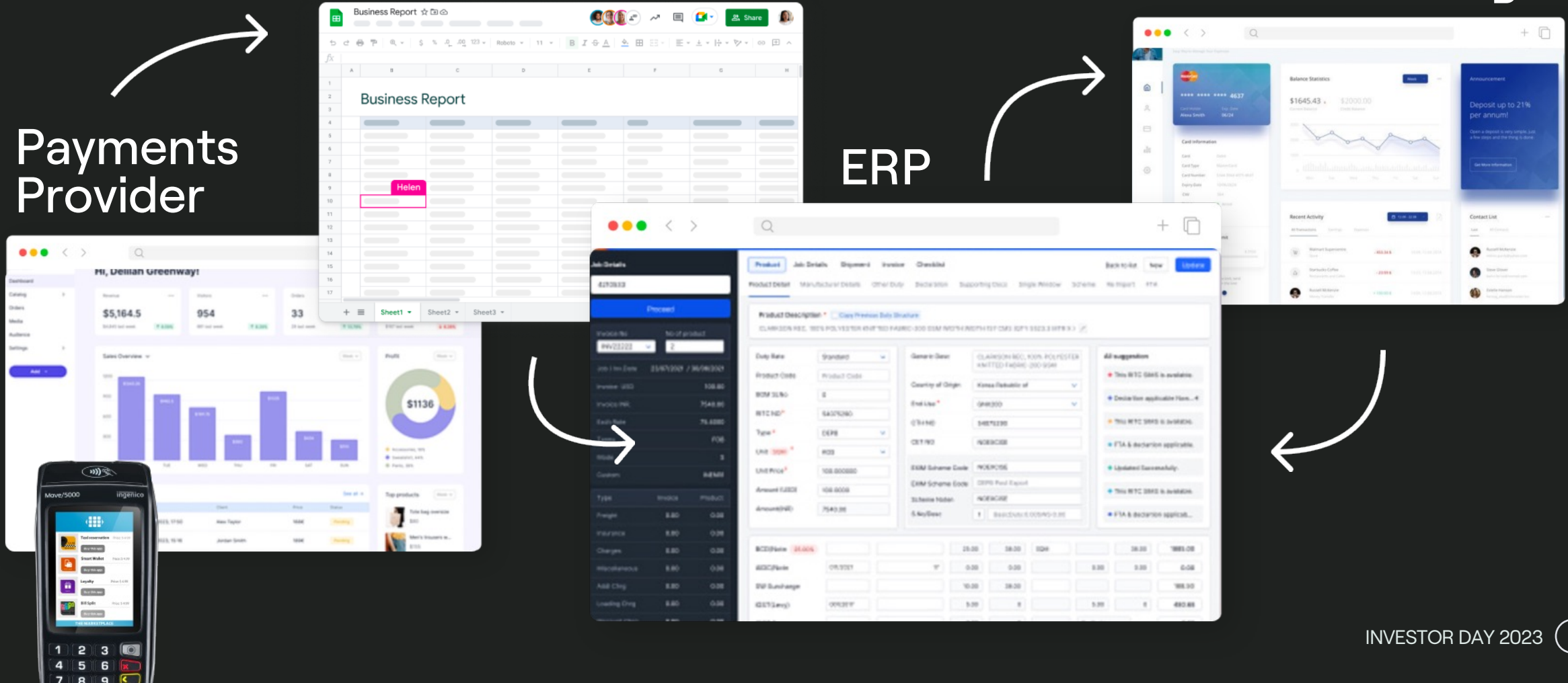
# A day in a life of a medium business

Inventory control

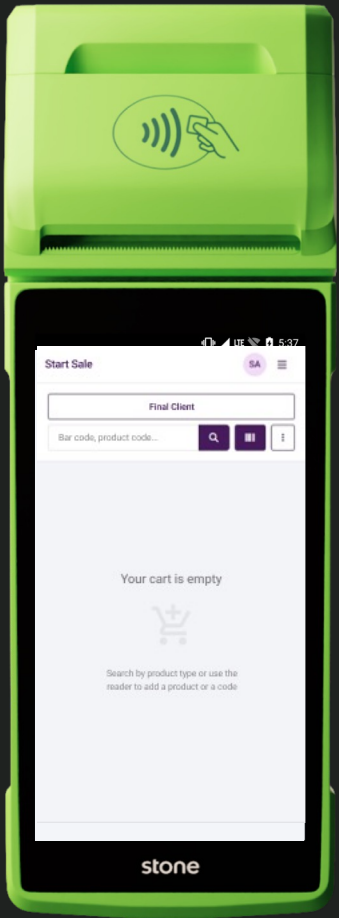
Internet Banking

Payments Provider

ERP



# Stone + Linx provides smart and combined workflows with ease




# With an all-in-one POS, the salesperson can start and finish a sale in the same device




Shoes  
Special  
R\$ 258,40

Shoes  
Special  
R\$ 318,40



Melissa Rachel Special  
R\$ 258,40



Melissa Free Print Platform  
R\$ 318,40



Melissa Papete + Rider Good  
R\$ 558,40



Melissa Lust Slide  
R\$ 318,40

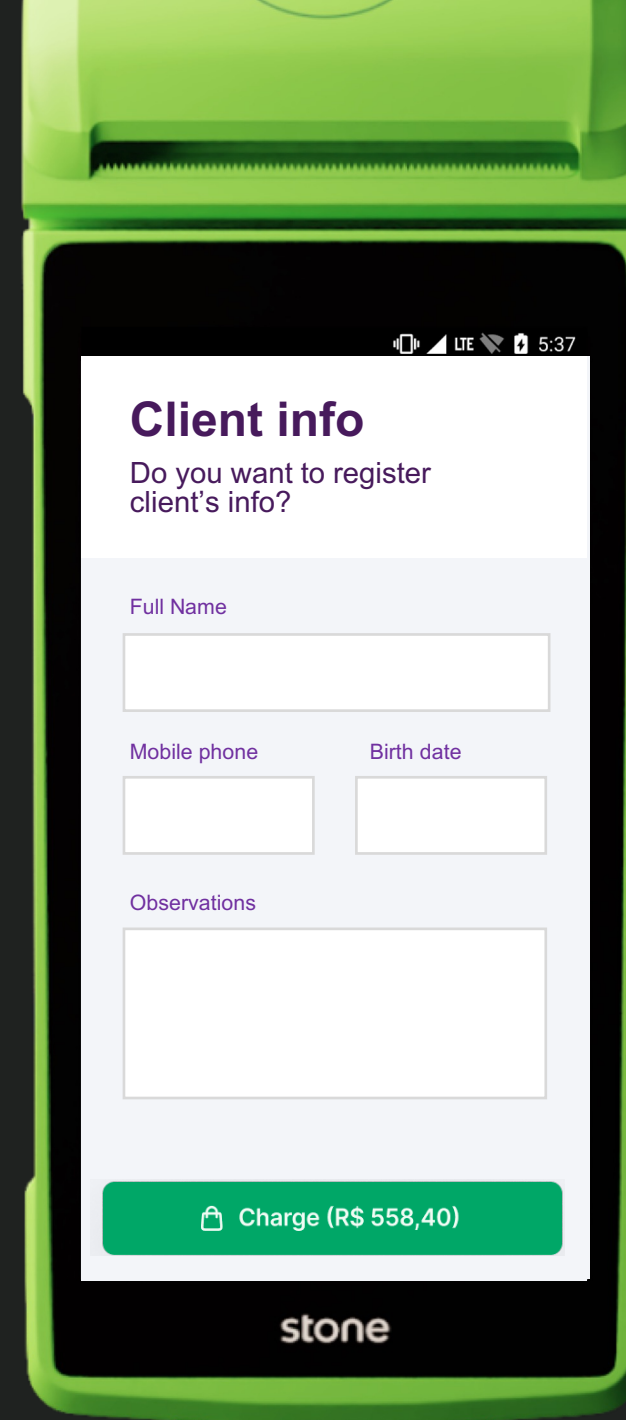


Bolsa Sparkle Bag  
R\$ 238,40



Bolsa Possession  
R\$ 478,40

# With an all-in-one POS, the salesperson can start and finish a sale in the same device



Input client's info for CRM

# The payment and receipt issuing occurs in the POS itself



# The payment and receipt issuing occurs in the POS itself



## NFCe

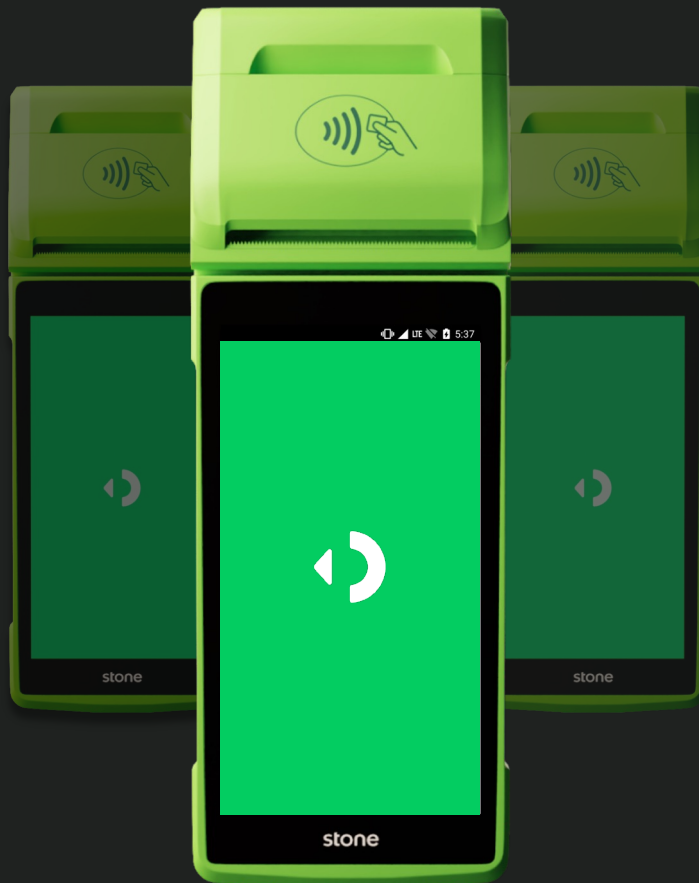
Consulte pela Chave de Acesso em  
<http://nfce.fazenda.rj.gov.br/consulta>  
0000 0000 0000 0000 0000 0000 0000 0000 0000 0000  
NFC-e nº 000000001 Série 001 10/03/2015 15:03:53  
Via consumidor  
CONSUMIDOR CPF: 099.999.999-99 - Rua Dois de Fevereiro,  
30, Icaraí - Niterói - RJ - CEP: 88.999-999  
Protocolo de autorização: 314 1300004001 80  
Data de autorização 10/03/2015 15:03:53



Tributos Totais Incidentes (Lei Federal 12.741/2012) - Total  
R\$200,00 10%Federal 40%Estadual 30%Municipal 30%

Receipt with all sale's information

# All POS devices are connected with the store ERP software



**linx microvix**

Pesquisar...

- Página Inicial
- Favoritos
- Empresa
- CRM
- Adm. / Financeiro
- Suprimentos
- Stone Banking**
- Abrir conta Stone
- Acesso a Conta
- Faturamento
- NF-e
- NFC-e
- Serviços (Novo)
- Serviços
- Aplicativos
- Relatórios

### Financeiro

#### Resumo Financeiro

Saldo Atual: R\$ 1.776.398,59

Próximos Lançamentos: R\$ 0,00

Projeção Vendas à Vista (0%): R\$ 0,00

Saldo Previsto: R\$ 1.776.398,59

#### Compromissos do Dia

DESPESAS

Que bom!  
Nenhuma pendência para hoje.

Total do dia: R\$ 0,00

#### Saldo de Contas

(-) DÉBITOS COM CLIENTES - DEVOLUÇÕES: R\$ 6.923,00

APLICAÇÃO 911901-6	R\$ 0,00
APLICAÇÃO 911902-4	R\$ 0,00
APLICAÇÃO 99621-0	-R\$ 4.468,96
APLICAÇÃO 99622-9	R\$ 0,00
APLICAÇÃO ARAQUARI 911900-8	R\$ 0,00
APLICAÇÃO GMMG 911690-4	R\$ 0,00

#### Conciliador Bancário

BANCO BRASIL 2000032 Conta: 2000032	2%
stone BANCO DO BRASIL Conta: 22072201	27%
stone BANCO TESTE STONE Conta: 32730	36%
BRADESCO 18003 Conta: 18003	31%

#### Calendário Financeiro

« Outubro 2023 » 26/10/2023

Do	Se	Te	Qu	Qu	Se	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Nenhuma pendência dia

#### Despesas por Categoria Financeira

Não encontramos nenhum lançamento para as configurações selecionadas.

**Linx MICROVIX**

In the ERP, clients can manage their operations and finance, all in one place

### Financial Statement

Saldo Atual R\$ 1.776.398,59

Próximos Lançamentos R\$ 0,00

Projeção Vendas à Vista (0%) R\$ 0,00

Saldo Previsto R\$ 1.776.398,59

 Inventory management

### Payments Schedule

« Outubro 2023 »

Do	Se	Te	Qu	Qu	Se	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

### Balance

SALDO ATUAL

R\$ 6.343,41

SAÍDAS AGENDADAS

R\$ -23,52

# With Stone integration, the ERP becomes an online banking solution

The screenshot displays a mobile banking application interface. On the left, a vertical sidebar contains navigation icons for home, search, favorites, account list, profile, and settings. The main content area is divided into two columns. The left column, with a green-to-purple gradient background, shows account information for 'LOJA 6' (CNPJ 12.659.502/0006-12, BANCO-197, AG-0001, CC-3273-0) and a current balance of R\$ 6.343,41. Below the balance, it lists 'SAÍDAS AGENDADAS' (Scheduled Outflows) of R\$ -23,52. At the bottom of this column are 'Transfer' and 'Pay' buttons. The right column, with a white background, shows the 'stone Account Statement' for the last 30 days, updated on 26/10/2023 at 09:59:47. The transaction list includes:

- Loja 5 - 9015: 05/10/2023 15:03 - Transferência Stone enviada
- ZUGLIANI DISTRIBUIDORA DE BEBIDAS LTDA: 05/10/2023 14:16 - Recebimento de documento
- TESTE: 05/10/2023 13:53 - Recebimento de documento
- LOJA 6 FCA: 05/10/2023 11:39 - Transferência enviada
- MASTERCELL COMERCIO DE ELETRONICOS EIRELI: 04/10/2023 16:52 - Pagamento de documento
- MASTERCELL COMERCIO DE ELETRONICOS EIRELI: 04/10/2023 16:35 - Pagamento de documento
- VM COMERCIO VAREJISTA DE COLCHOES EIRELI: 04/10/2023 15:55 - Pix enviado
- LOJA 6 FCA: 04/10/2023 15:50 - Pix enviado
- bete teste: 04/10/2023 15:37 - Pix enviado
- BN TESTE: 04/10/2023 15:21 - Pix enviado
- BETE TESTE: 04/10/2023 14:56 - Transferência enviada
- BN TESTE: 04/10/2023 14:43 - Transferência enviada
- LOJA 6 FCA: 04/10/2023 14:20 - Transferência enviada

At the bottom of the app, there are menu options: Extrato, Transações, Boletos, and Configurações.

# Workflows like paying bills become much easier with Stone integration

The screenshot shows the Stone ERP interface for a 'Batch pay' transaction. The header includes the company name '6 - ECOVILLE FILIAL - SALVA...' and the user 'MCX.TI'. The main heading is 'Review transactions'. Below this, there are fields for 'Vencimento' (14/09/2023) and 'Pagamento' (26/10/2023). A box on the right displays the 'Balance' as 'R\$ 6.343,41'. The 'Código do Boleto' is '19790.00005 13023.017240 63719.719278 4 94730000002200'. A note at the bottom states: 'Esse pagamento já está pre-configurado para vincular com a(s) fatura(s): 559040'.

Schedule all bills to pay in the ERP

The screenshot shows a confirmation message in the Stone ERP interface. The text reads: 'Please wait for transaction' followed by '20 trans'. A 'Review' button is visible at the bottom of the message box.

Approve transact

# Workflows like paying bills become much easier with Stone integration



## Sent to approval

Please wait for business owner to review this transaction in the Stone Mobile App.

20 transactions – **R\$ 10.230,00**

Review

New payment

## Approve transactions

MASTERCELL COMERCIO DE ELETRONICO...  
02.455.036/0058-20

MASTERCELL COMERCIO DE ELETRONICO...  
02.455.036/0058-20

VM COMERCIO VAREJISTA DE COLCHOES ...  
19.515.143/0004-07

LSC INDUSTRIA E COMERCIO LTDA - SALV...  
12.659.502/0006-12

bete teste  
91.256.699/0001-00

BN TESTE  
19.919.188/0001-02

BETE TESTE  
32.527.371/0001-12

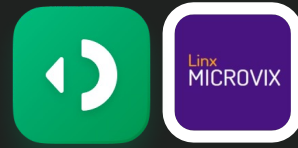
## ERP automatically

# Workflows like paying bills become much easier with Stone integration

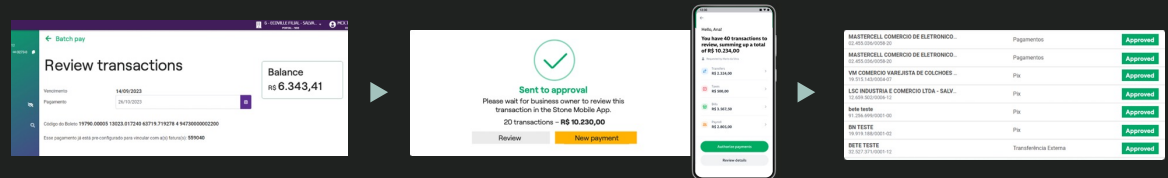
<b>MASTERCELL COMERCIO DE ELETRONICO...</b> 02.455.036/0058-20	Pagamentos	Approved
<b>MASTERCELL COMERCIO DE ELETRONICO...</b> 02.455.036/0058-20	Pagamentos	Approved
<b>VM COMERCIO VAREJISTA DE COLCHOES ...</b> 19.515.143/0004-07	Pix	Approved
<b>LSC INDUSTRIA E COMERCIO LTDA - SALV...</b> 12.659.502/0006-12	Pix	Approved
<b>bete teste</b> 91.256.699/0001-00	Pix	Approved
<b>BN TESTE</b> 19.919.188/0001-02	Pix	Approved
<b>BETE TESTE</b> 32.527.371/0001-12	Transferência Externa	Approved

ERP automatically reconciles

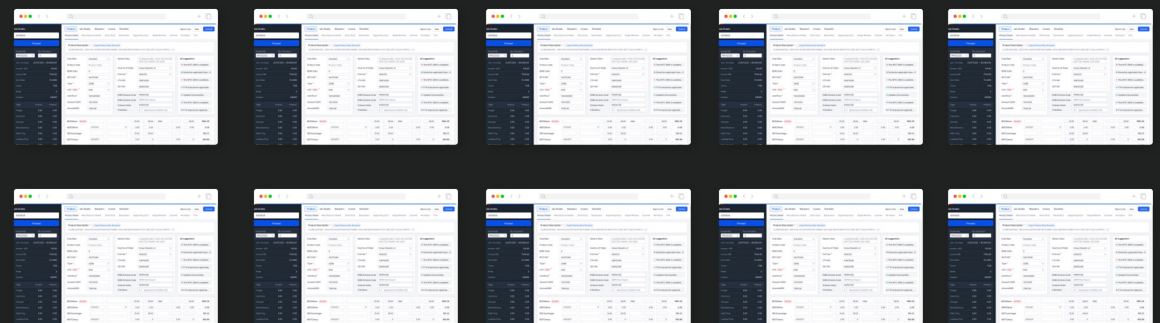
# Time is money, and we are saving both



## With Stone + Linx ERP



## Without Stone : 10-step workflow<sup>1</sup>

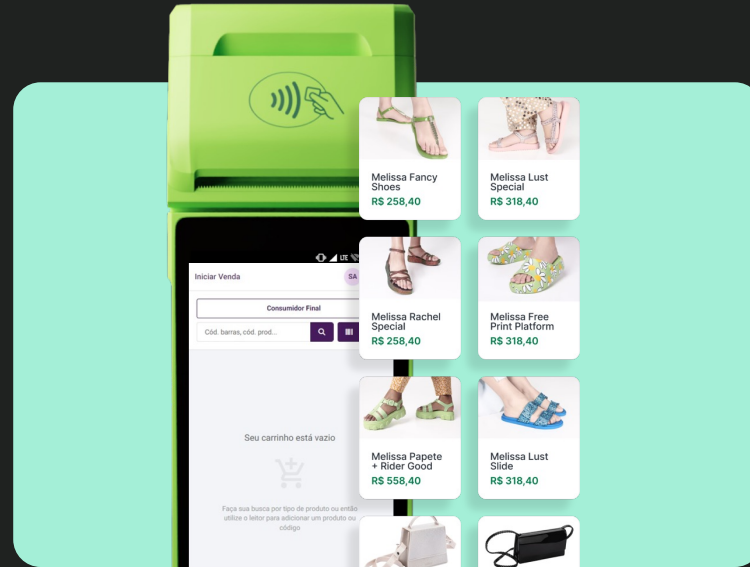


# Summing up



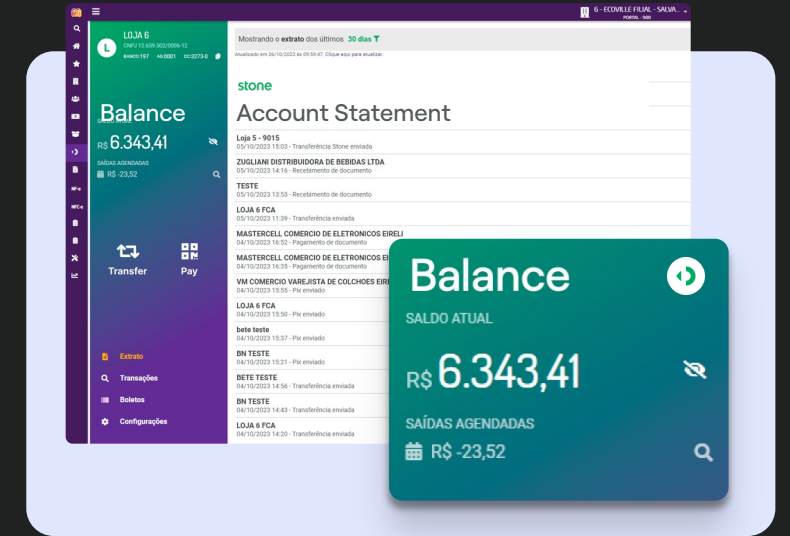
Multiple Use Cases

Payments  
for multi-  
segments



All in One

POS as an  
Integral  
Sales Tool



Automated Workflows

ERP becomes  
online banking  
solution

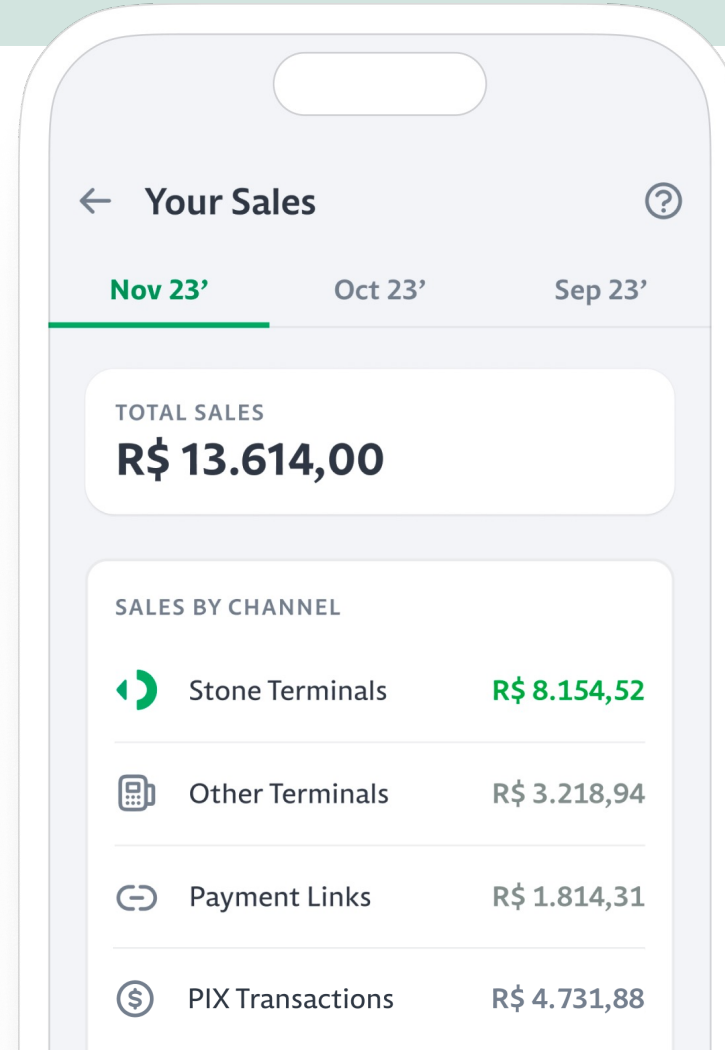
# Payments

# Payments

2024 Sneak Peak

Single point of contact for payments acceptance and reconciliation

Full control over merchants' sales

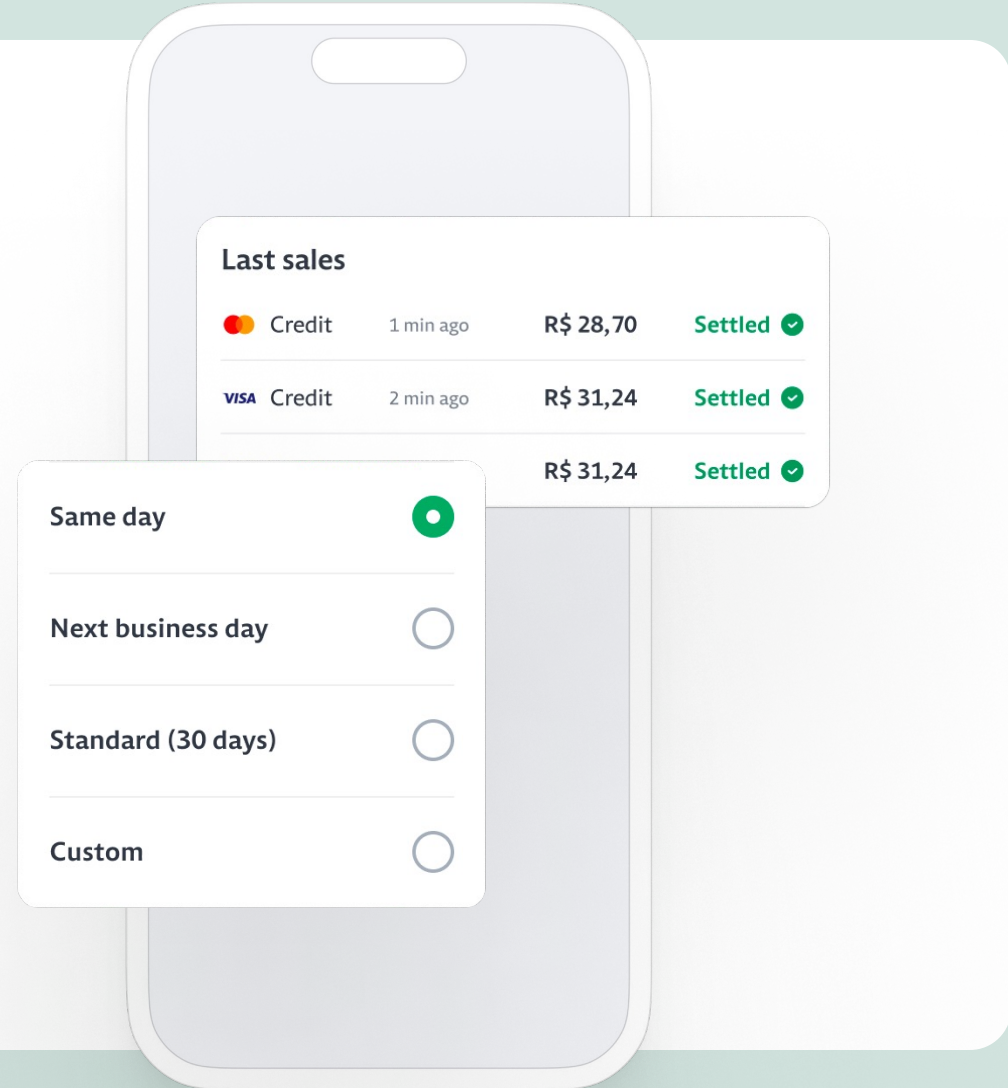


# Payments

2024 Sneak Peak

## Receive settlements whenever you want

Settle transactions on weekends,  
same-day and instantaneous.



# Payments

2024 Sneak Peak

## Go beyond Payments

Horizontal tools to sell more and simplify sales workflows: product catalog, complete invoice suite, integrated tax receipt



# Payments

# Banking





# Combining payments + banking

Demo



# To encourage clients to keep their money at Stone, we tailored important payment workflows for their business

## SALES

	POS Terminal	R\$ 500,00
	Payment Link	R\$ 1.150,00
	Boleto	R\$ 500,00
	Pix	R\$ 80,00



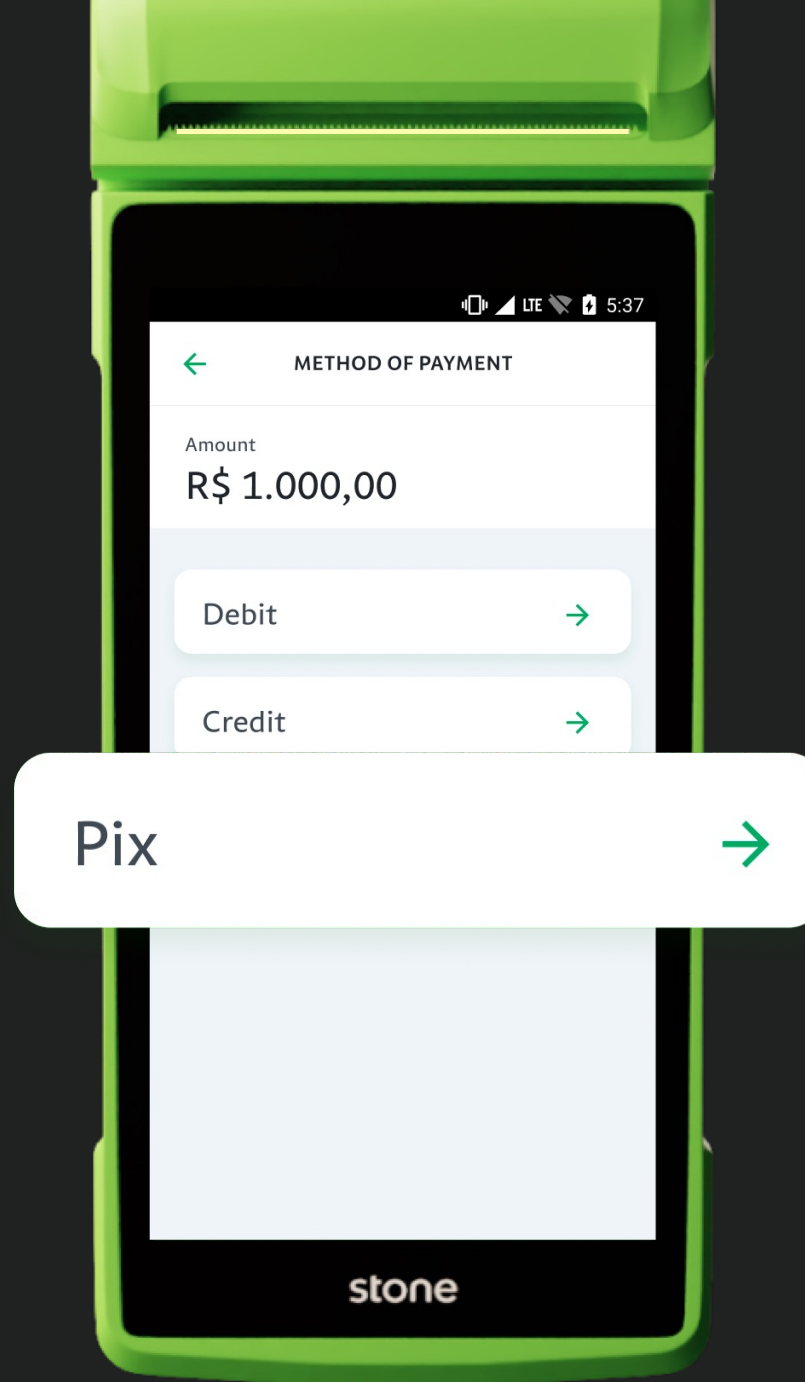
# Embedding Pix in our POS: more safety and convenience

6% of MSMB TPV is  
from PIX QR Code



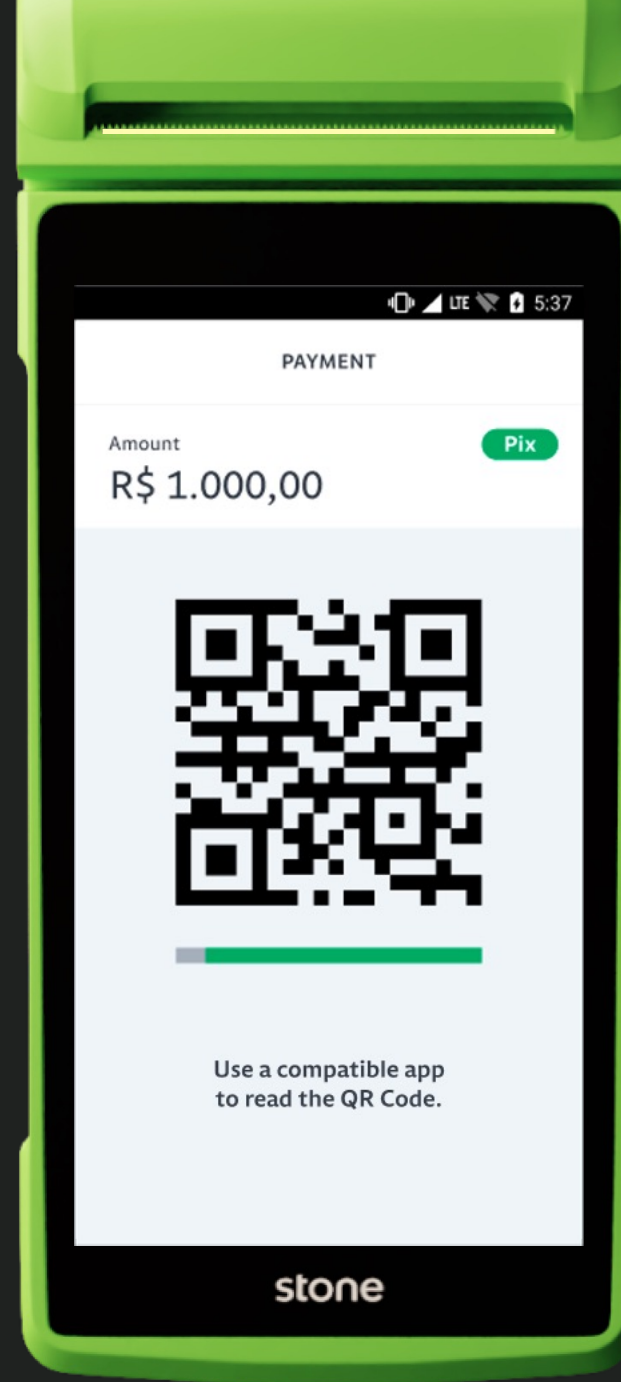
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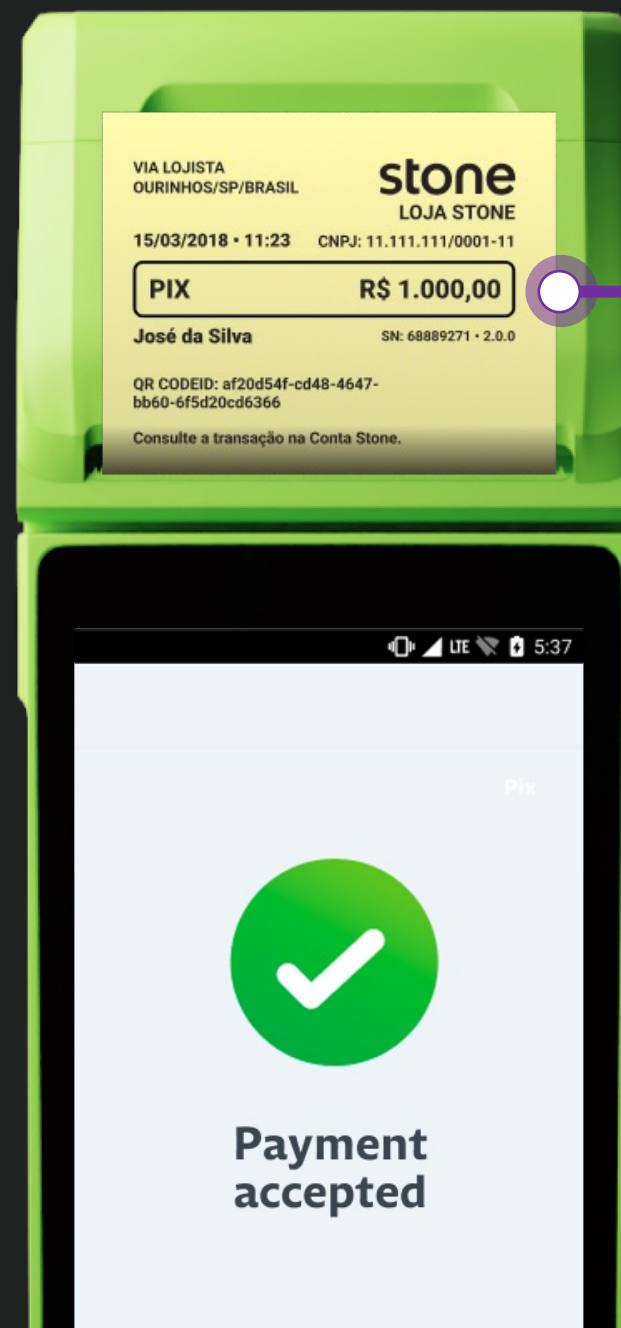
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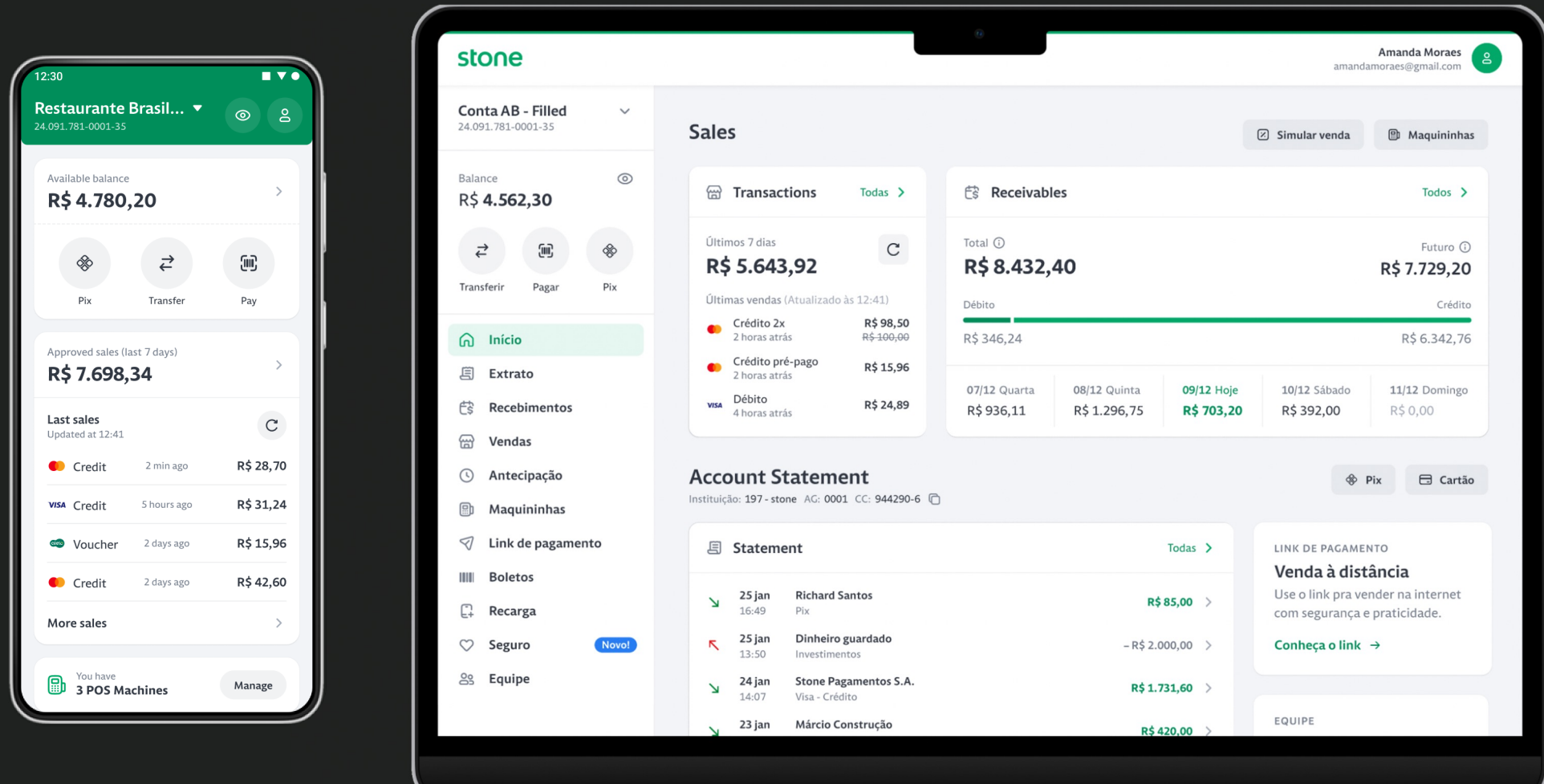
# Embedding Pix in our POS: more safety and convenience

6% of MSMB TPV is  
from PIX QR Code



Pix receipt  
indicating  
payment  
approval

# In the same app, the merchant can track sales and cashflow



# In the same app, the merchant can track sales and cashflow

Available balance  
**R\$ 4.780,20**

Pix Transfer Pay

Approved sales (last 7 days)  
**R\$ 7.698,34**

Last sales  
Updated at 12:41

- Credit 2 min ago R\$ 28,70
- VISA Credit 5 hours ago R\$ 31,24
- Voucher 2 days ago R\$ 15,96
- Credit 2 days ago R\$ 42,60

More sales

You have 3 POS Machines Manage

### Statement Details >

✓	25 jan 16:49	Richard Santos Pix	<b>R\$ 85,00</b>	>
✗	25 jan 13:50	Dinheiro guardado Investments	- R\$ 2.000,00	>
✓	24 jan 14:07	Stone Pagamentos S.A. Visa - Credit	<b>R\$ 1.731,60</b>	>
✓	23 jan 13:21	Márcio Construção Boleto	<b>R\$ 420,00</b>	>
✗	23 jan 13:10	Enel Brasil S.A Boleto Payment	- R\$ 687,21	>
✗	22 jan 18:33	Maria dos Santos Pix	- R\$ 150,00	>

Approved sales (last 7 days)  
**R\$ 7.698,34**

Last sales  
Updated at 12:41

- Credit 2 min ago R\$ 28,70
- VISA Credit 5 hours ago R\$ 31,24
- Voucher 2 days ago R\$ 15,96
- Credit 2 days ago R\$ 42,60

More sales >

# But the business owner doesn't work alone

60% of our clients have at least 1 employee<sup>1</sup>



# That's why we built a multi-user account



## Owner

✓ Sales ✓ Finance ✓ Approvals



## Finance Manager

✓ Sales ✓ Finance ✗ Approvals



## Cashier

✓ Sales ✗ Finance ✗ Approvals

# Scheduling payments for the owner's approval



Finance Manager

stone

Conta AB - Filled  
24.091.781-0001-35

Saldo da conta  
R\$ 4.562,30

Transferir Pagar Pix

Pay Bulk PIX

Bulk Details

Add bill to the bulk

QUEM VAI RECEBER	DADOS	VALOR	SITUAÇÃO
Andy Bernard	mail@mail.com.br ***.456.789-**	R\$ 3.000,00	Adicionado
Credence Bratton	341 - Itaú Unibanco S.A. 0622   00704-5 123.456.789-00	R\$ 3.000,00	Adicionado
Dwight Schrute	mail@mail.com.br ***.456.789-**	R\$ 3.000,00	Adicionado
Jim Halpert	(11) 98000-0001 ***.456.789-**	R\$ 3.000,00	Adicionado
Michael Scott	341 - Itaú Unibanco S.A. 0622   00704-5 123.456.789-00	R\$ 3.000,00	Adicionado
Pamela Beasley	341 - Itaú Unibanco S.A. 0622   00704-5 123.456.789-00	R\$ 3.000,00	Adicionado

Continuar



Owner

12:30

Restaurante B...  
24.091.781-0001-35

Saldo disponível  
R\$ 4.562,30

Transferir Pagar Pix

Total líquido recebido no mês  
R\$ 10.381,42

Recebimento diário  
Você recebe todo dia útil. Ativa

Vendas dos últimos 7 dias  
R\$ 7.698,34

Últimas vendas  
Atualizado às 12:41

Crédito 2 mins atrás R\$ 28,70

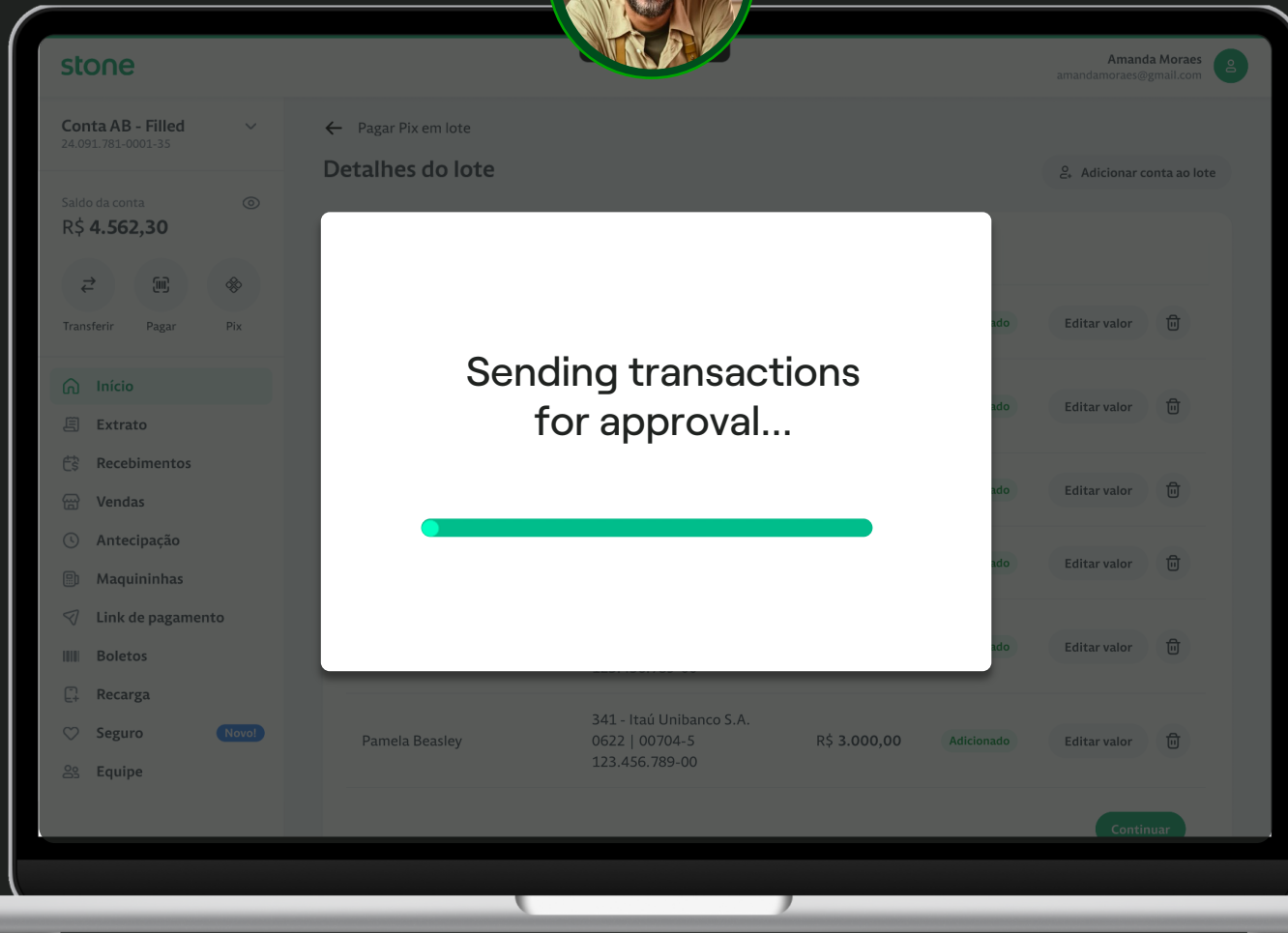
VISA Crédito 5 horas atrás R\$ 31,24

Início Extrato Recebimentos Vendas

# Scheduling payments for the owner's approval



Finance Manager



Owner



# Scheduling payments for the owner's approval



Finance Manager

stone

Conta AB - Filled  
24.091.781-0001-35

Saldo da conta  
R\$ 4.562,30

Transferir Pagar Pix

Detalhes do lote

**Sent to approval**

A aprovação do lote deve acontecer até <12/01/2023> às <12:00>. Caso não seja aprovado até o prazo, o lote será expirado.

Close New payment

Continuar



Owner

12:30

Restaurante B...  
24.091.781-0001-35

You have **pending transactions** to review **Review**

Saldo disponível  
R\$ 4.562,30

Transferir Pagar Pix

Total líquido recebido no mês  
R\$ 10.381,42

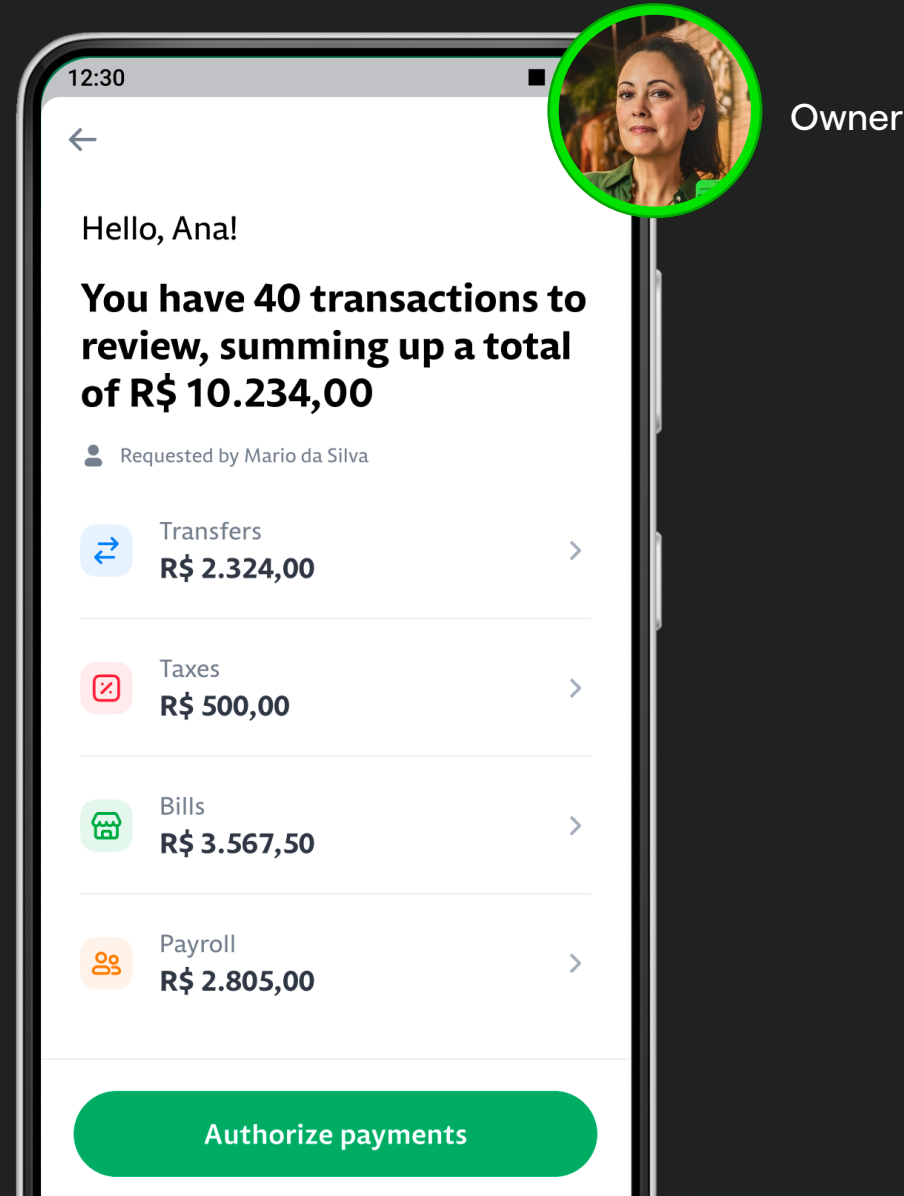
Recebimento diário  
Você recebe todo dia útil. **Ativa**

Vendas dos últimos 7 dias  
R\$ 7.698,34

Últimas vendas

Início Extrato Recebimentos Vendas

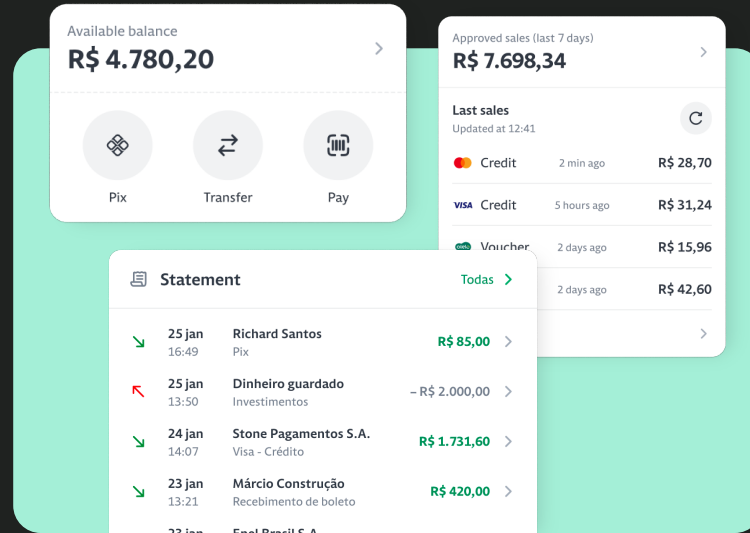
# Scheduling payments for the owner's approval



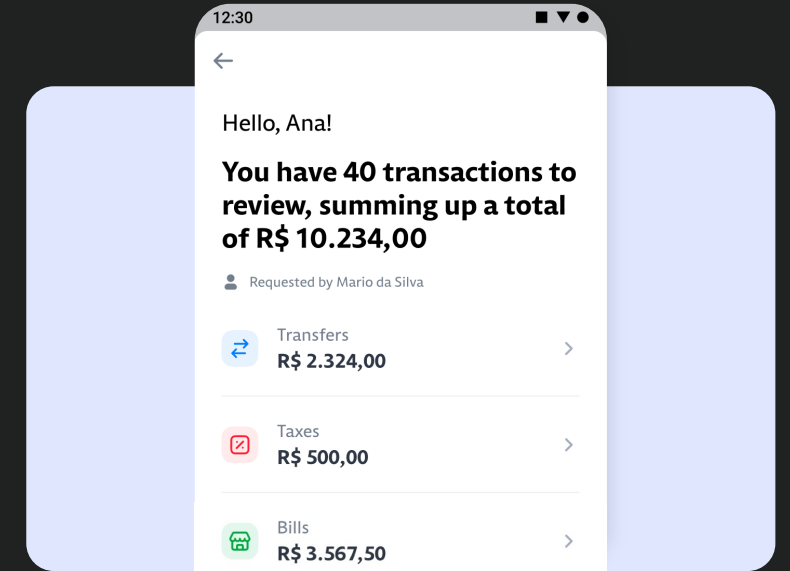
# Summing up



Money in  
Combining  
Pix in POS  
workflow



Managing  
Payments +  
Banking in a  
single app



Money out  
Cash-out  
workflows  
adapted for  
business needs

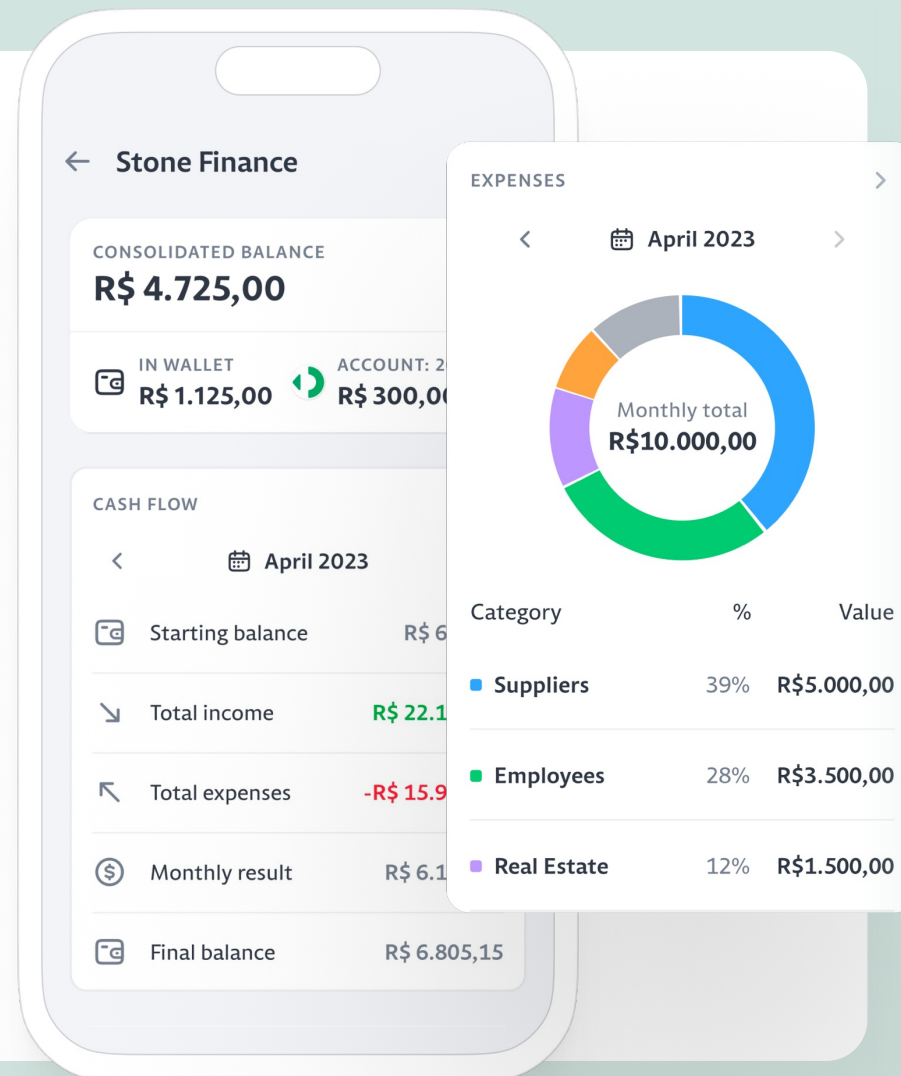
# Banking

# Banking

2024 Sneak Peak

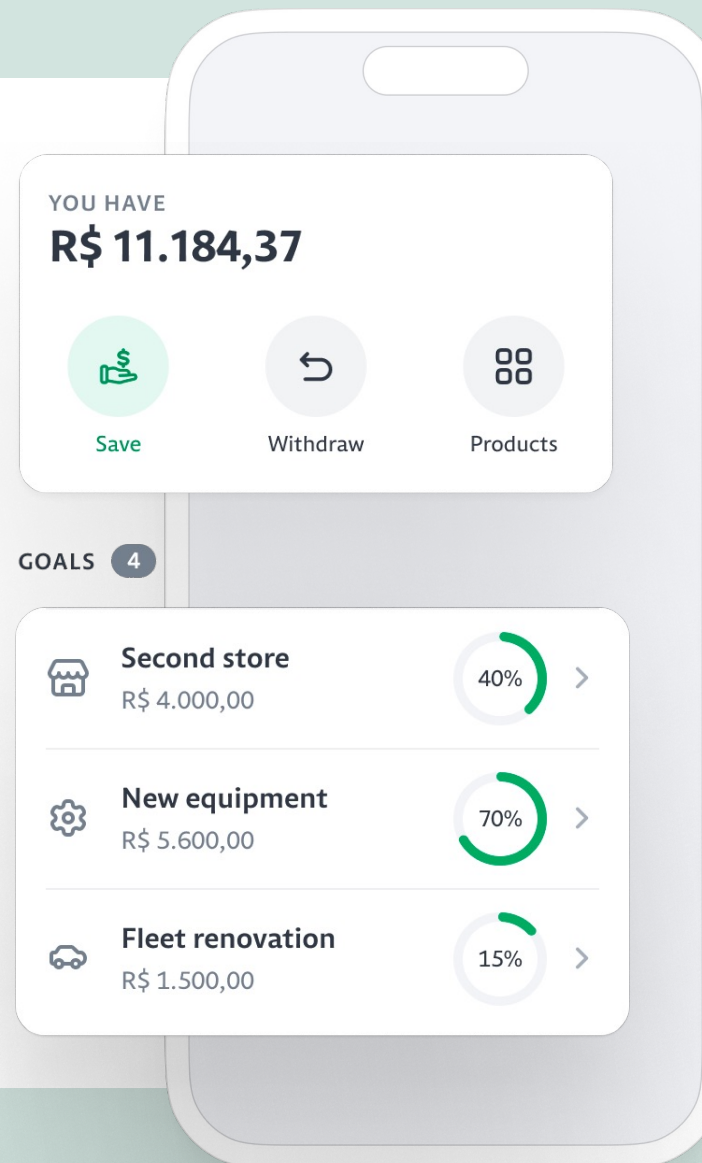
An innovative way to organize and control entrepreneurs' finances

Using the Central Bank Open Finance rails to provide an across-the-board view and control their day-to-day cash flow and costs



## Automatic savings for future planning

Savings can have specific purposes and can be linked automatically with the payments inflow

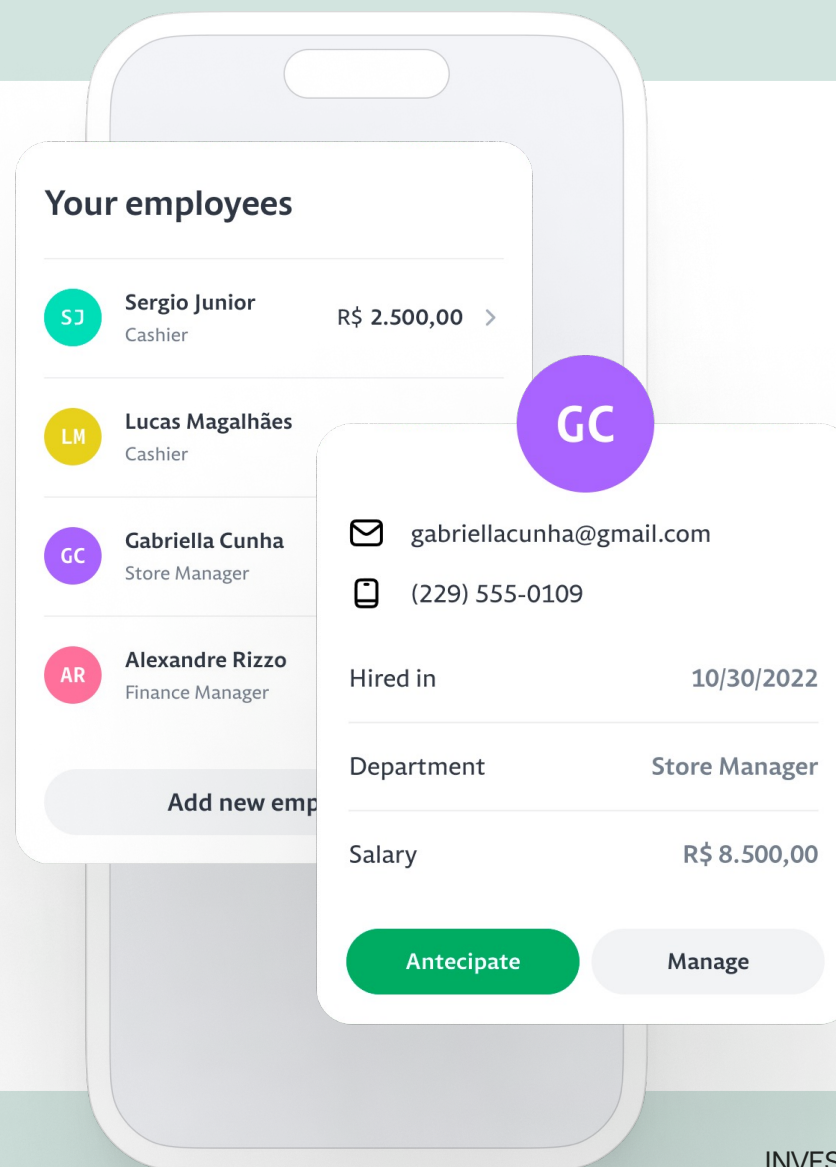


# Banking

2024 Sneak Peak

## Payroll is a key SMB workflow

ERP integration automates salary payments and allows merchants to anticipate salaries due in an easy and convenient way



## The “everyday” business credit card

An unique card designed for the specific needs of Micro and SMB merchants



# Banking

# Credit

# New Credit Solution

Credit 2.0



We rebuilt our credit solution from scratch, with an integrated experience and innovative repayment schedule



**LOAN OFFER**  
Up to **R\$ 25.000,00**  
to invest in your business



To help merchants keep up with repayments, we introduced monthly installments

	30 DAYS CYCLE	AMOUNT DUE
1	Jan 2023	R\$ 5.000,00
2	Feb 2023	R\$ 5.000,00
3	Mar 2023	R\$ 5.000,00
4	Apr 2023	R\$ 5.000,00
5	May 2023	R\$ 5.000,00
6	Jun 2023	R\$ 5.000,00

# And an innovative way to pay as they sell daily

30 DAYS CYCLE

AMOUNT DUE

1

Jan 2023 R\$ 5.000,00

01 02 03 04 05 06 07 08 09 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31



# And an innovative way to pay as they sell daily

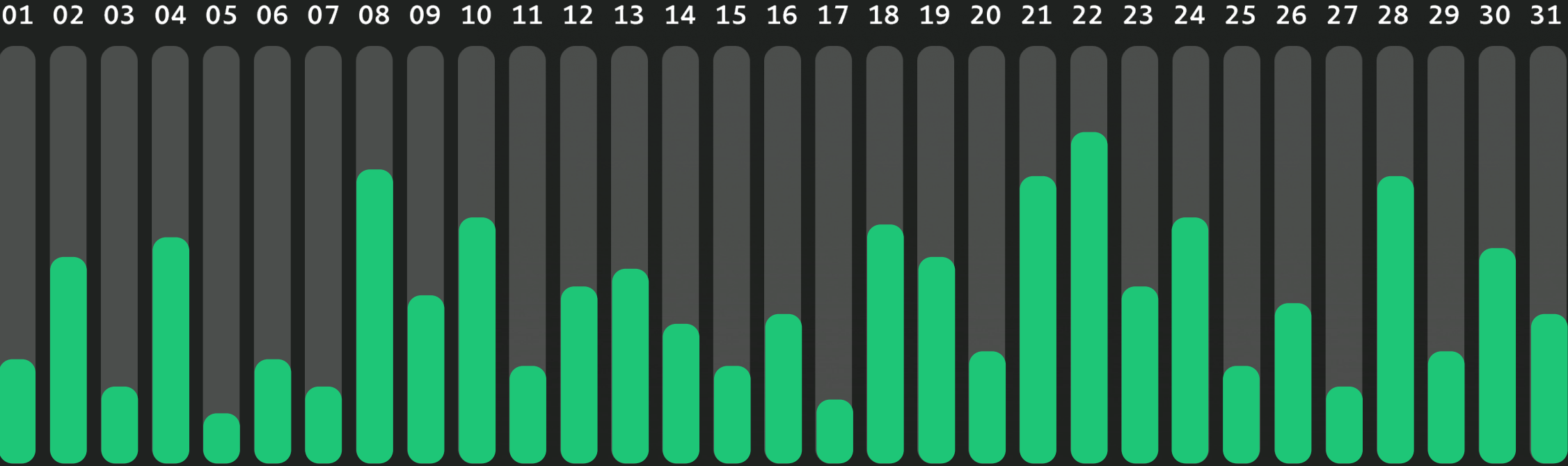
30 DAYS CYCLE

AMOUNT DUE

1

Jan 2023

R\$ 5.000,00



# Pay as you sell

12:30

← Empréstimo #1

INSTALLMENT 1 OF 10 Active

R\$ 1.500,00 left to settle this installment >

Due 31 jan 2024

Make a payment

R\$ 11.000,00 R\$ 39.000,00

Retenção automática ativada  
5% dos seus recebimentos diários

Informações do contrato ^

Valor total das parcelas R\$ 50.000,00

INVESTOR DAY 2023

# Pay as you sell



**POS Terminal**

Automatic Repayment

- R\$ 50,00

R\$ 1.000,00 sale



**Payment Link**

- R\$ 150,00

12:30

← Empréstimo #1

INSTALLMENT 1 OF 10 Active

R\$ 1.450,00 left to settle this installment

Due 31 jan 2024

**Make a payment**

R\$ 11.000,00

R\$ 39.000,00



**Retenção automática ativada**

5% dos seus recebimentos diários

Informações do contrato ^

Valor total das parcelas

R\$ 50.000,00

# Pay as you sell



POS terminal  
Automatic Repayment

- R\$ 50,00  
R\$ 1.000,00 sale



Payment Link  
Automatic Repayment

- R\$ 150,00  
R\$ 3.000,00 sale



Boleto

- R\$ 500,00

12:30

← Empréstimo #1

INSTALLMENT 1 OF 10 Active

R\$ 1.300,00 left to settle this installment

Due 31 jan 2024

Make a payment

R\$ 11.000,00

R\$ 39.000,00




Retenção automática ativada  
5% dos seus recebimentos diários

Informações do contrato ^

Valor total das parcelas


R\$ 50.000,00

# Pay as you sell

 **Payment Link** - R\$ 150,00  
Automatic Repayment R\$ 3.000,00 sale

**Boleto** - R\$ 500,00  
Automatic Repayment R\$ 10.000,00 sale

Coming soon

 **Pix Transfer** - R\$ 50,00  
Automatic Repayment R\$ 10.000,00 sale

12:30

← Empréstimo #1

INSTALLMENT 1 OF 10 Active

R\$ 300,00 left to settle this installment

Due 31 jan 2024

**Make a payment**


R\$ 11.000,00 R\$ 39.000,00


 **Retenção automática ativada**  
5% dos seus recebimentos diários

Informações do contrato ^

Valor total das parcelas R\$ 50.000,00

# Pay as you sell

 **Boleto**  
Automatic Repayment    - R\$ 500,00  
R\$ 10.000,00 sale


 **Pix Transfer**  
Automatic Repayment    - R\$ 50,00  
R\$ 1.000,00 sale

Coming soon


12:30

← Empréstimo #1

INSTALLMENT 1 OF 10 Paid



**Congratulations!**  
The installment is settled.

 Next starts in 15 days

[Make a payment](#)

R\$ 11.000,00    R\$ 39.000,00

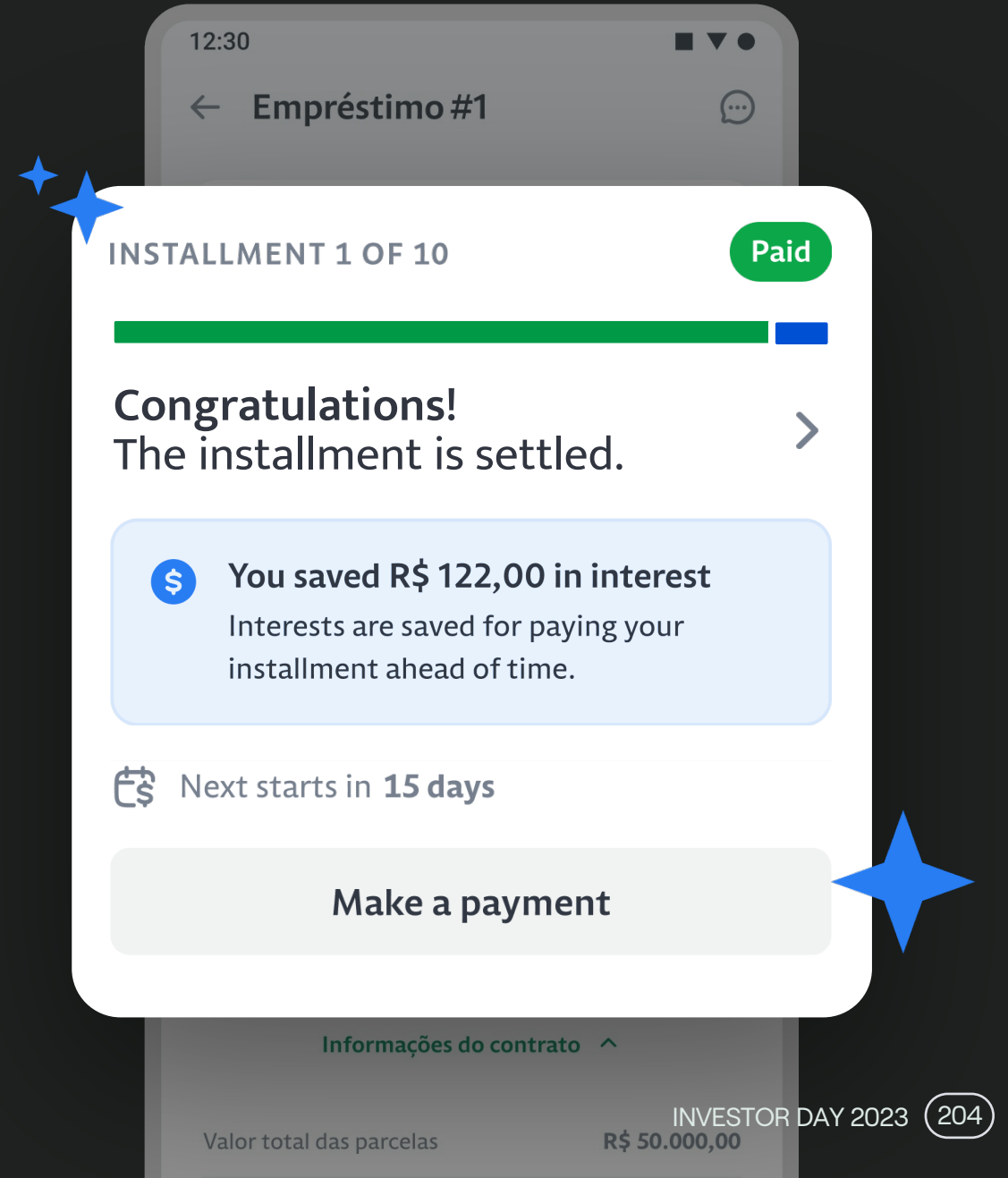
 **Retenção automática ativada**  
5% dos seus recebimentos diários

[Informações do contrato](#) ^

Valor total das parcelas    R\$ 50.000,00

Interest saved  
for good payers

Good for the  
client and the  
company

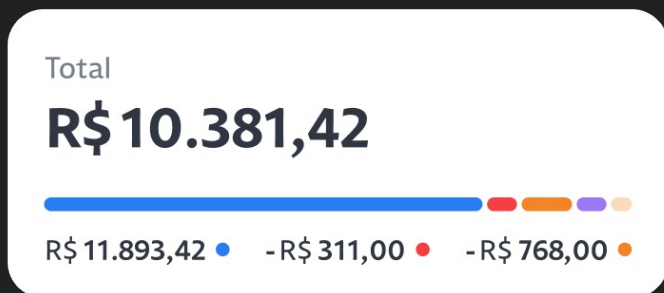


In case sales aren't keeping pace with the minimum repayment, other sources can repay the debt

The screenshot shows a mobile application interface for a loan titled "Empréstimo #1". At the top, the time is 12:30. Below the title, it indicates "INSTALLMENT 1 OF 10" and "Overdue". A progress bar shows that the first installment is completed. The main message states "R\$ 4.500,00 left to settle this installment" with a right-pointing arrow. Below this, a warning box with an exclamation mark icon says "Your payment is overdue" and "Please make a payment or let us know to avoid fees and interests in your account." Underneath the warning, it says "4 days overdue" with a calendar icon. At the bottom of the modal, there is a button labeled "Make a payment".

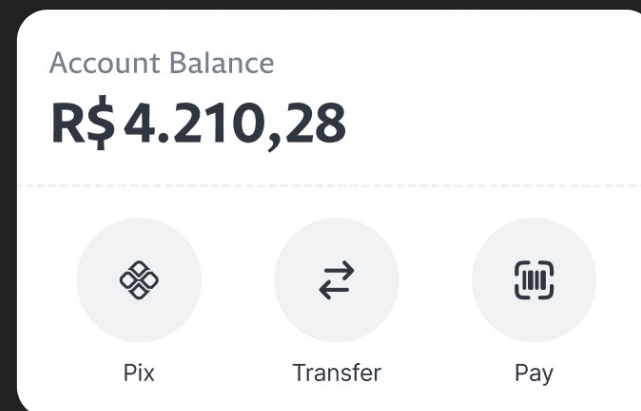
# Other sources for repayment

## Future Receivables

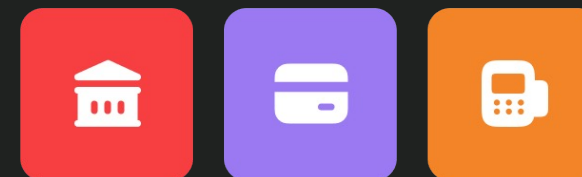


stone

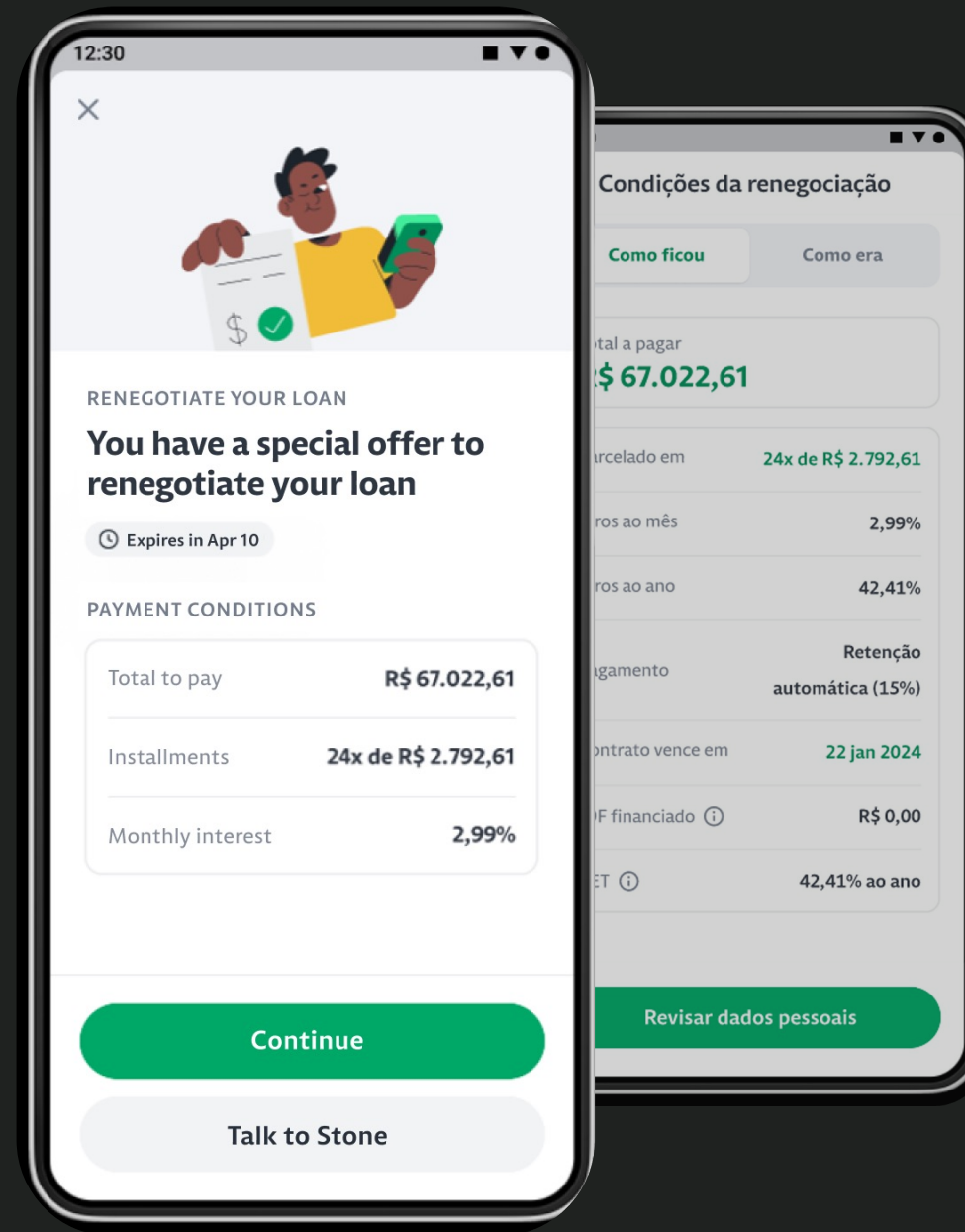
## Stone Account Balance



## Other Bank Accounts



If our client is committed to repaying us, we are committed to helping them in the process of doing so



# What we are doing differently

Repayments Schedule

Monthly Installments (12 to 18 months)  
Pay as you sell + daily amortization to reduce risk

Restructuring Capabilities

In App

Personal Guarantees

Main Shareholder / Owner

Credit Portfolio & Models Monitoring

Enhanced and improved

Credit Models & Policy with External Data Enrichment

Enhanced and improved

# What we are doing differently

---

Credit Portfolio  
& Models Monitoring

Enhanced and improved

---

Credit Models & Policy with  
External Data Enrichment

Enhanced and improved

---

Monitoring Ratios

Market view

---

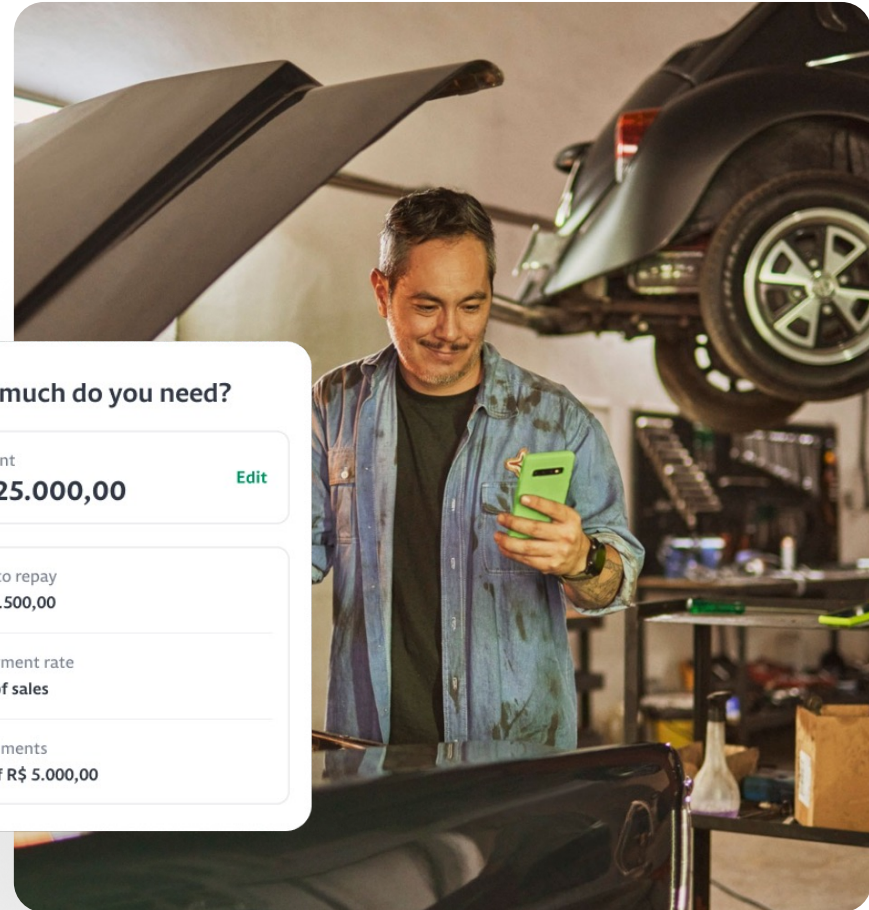
Centralized Registry  
of Card Receivables

Tested and working effectively  
Disbursement only after the registry process is  
performed

# Credit

## Scale up our Working Capital Facility for SMBs

Expanding offers according to the performance of our models and cohorts



**How much do you need?**

Amount  
**R\$ 25.000,00** [Edit](#)

Total to repay  
**R\$ 27.500,00**

Repayment rate  
**20% of sales**

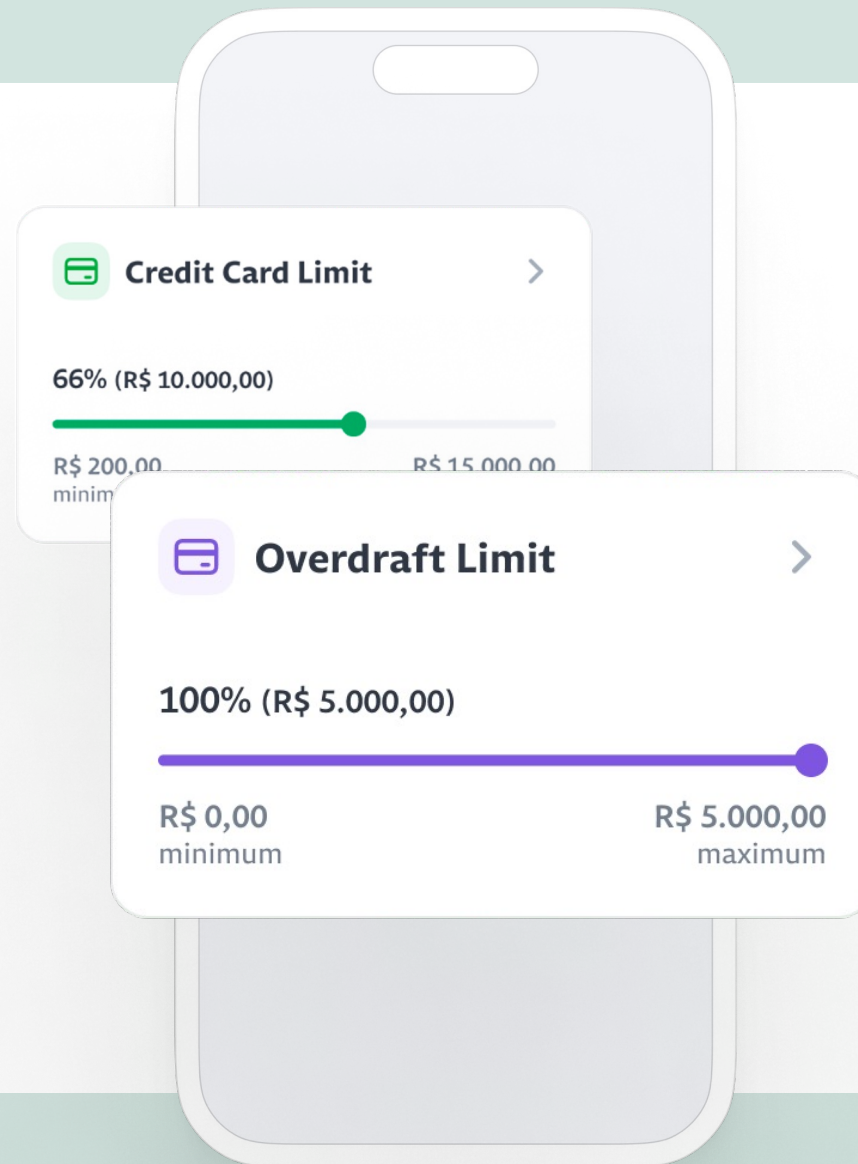
Installments  
**10x of R\$ 5.000,00**

# Credit

2024 Sneak Peak

## Launch an Overdraft facility

Addresses several clients' pain points and creates a differentiated capability to penetrate our portfolio



## Building up our product-market fit in Micro

Understand the credit dynamics of this specific segment and experiment with different financing structures



Product Platform

# Unlocking the Power of Combining

**Product**

**Payments**

**Banking**

**Credit**

2024 Sneak Peak

# Working Account

Comprehensive Merchant Platform



2024 Sneak Peak

# Working Account

Comprehensive Merchant Platform

## MONEY IN



New payment methods and channels

Real-time payments settlement



Industry-specific POS Software integrations and new sales tools

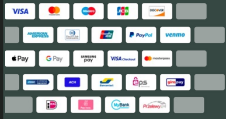


2024 Sneak Peak

# Working Account

Comprehensive Merchant Platform

## MONEY IN



New payment methods and channels

Real-time payments settlement



Industry-specific POS Software integrations and new sales tools

Business financial management

Improved reconciliation

## CASHFLOW MANAGEMENT

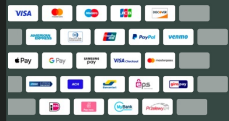


2024 Sneak Peak

# Working Account

Comprehensive Merchant Platform

## MONEY IN



New payment methods and channels

Real-time payments settlement



Industry-specific POS Software integrations and new sales tools

Business financial management

Improved reconciliation

## CASHFLOW MANAGEMENT



## MONEY OUT

MSMB Credit Card



Payroll and batch payments

ERPs integrations to simplify workflows

2024 Sneak Peak

# Working Account

Comprehensive Merchant Platform

## MONEY IN



New payment methods and channels

Real-time payments settlement



Industry-specific POS Software integrations and new sales tools

Business financial management

Improved reconciliation

## CASHFLOW MANAGEMENT



## MONEY OUT

MSMB Credit Card



Payroll and batch payments

ERPs integrations to simplify workflows

Automatic Savings

Insurance

## FUTURE PLANNING

2024 Sneak Peak

# Working Account

Comprehensive Merchant Platform

## MONEY IN



New payment methods and channels

Real-time payments settlement



Industry-specific POS Software integrations and new sales tools

Business financial management

Improved reconciliation

## CASHFLOW MANAGEMENT

stone



Collateralized Credit Card

Scale up Working Capital

Overdraft Facility

## CREDIT SOLUTIONS

## MONEY OUT

MSMB Credit Card



Payroll and batch payments

ERPs integrations to simplify workflows

Automatic Savings

Insurance

## FUTURE PLANNING

And beyond...

# Product Vision

From  
**Payments**

To

# Product Vision

From  
**Payments**

To  
**Omnichannel  
Checkout**

# Product Vision

From **Banking** To

# Product Vision

From  
**Banking**

To  
**Intelligent  
Spending  
Management**

# Product Vision

From  
**Credit** To

# Product Vision

From  
**Credit**

To  
**Smart  
Cashflow  
Advisor**

# Product Vision

**From  
Payments**

**To  
Omnichannel  
Checkout**

**From  
Banking**

**To  
Intelligent Spending  
Management**

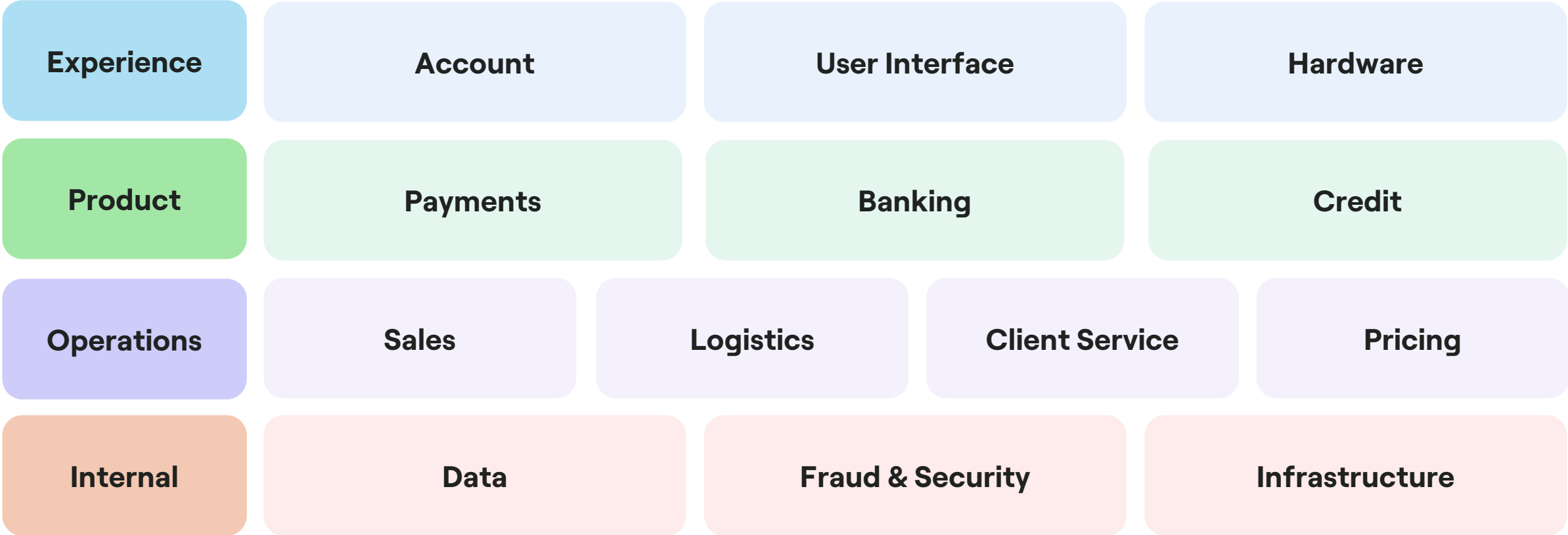
**From  
Credit**

**To  
Smart Cashflow  
Advisor**

## Module 4

# Operations Platform

# Stone Platform

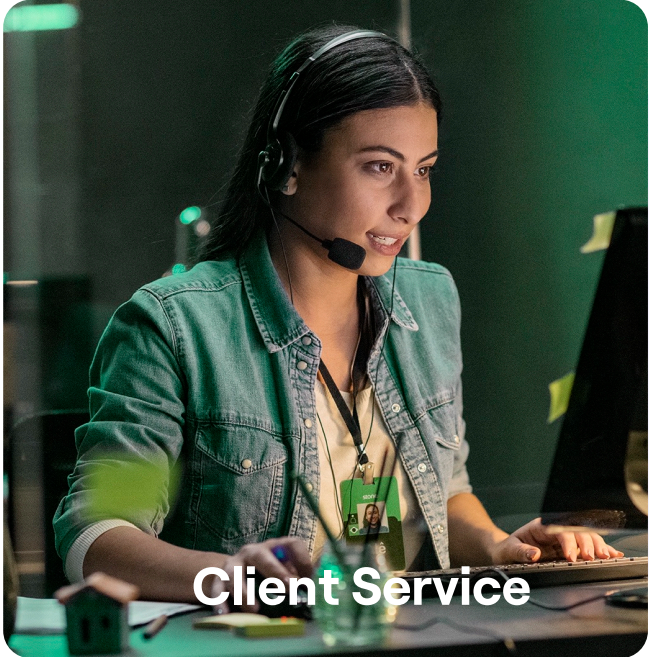


# How our technology drives our operational edge

Our tech-enabled distribution

Nationwide logistics reach

Superior client service



# Operations

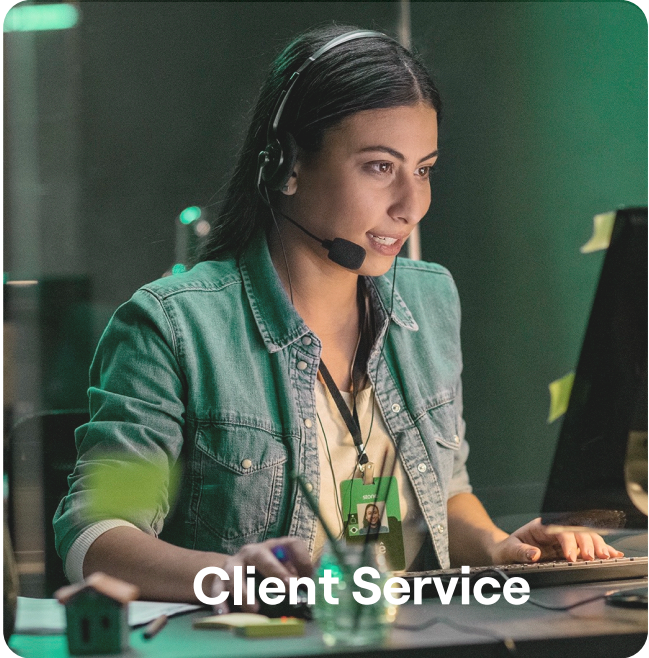


# How our technology drives our operational edge

Our tech-enabled distribution

Nationwide logistics reach

Superior client service



**Marco Polo**  
Proprietary Sales Management Software



**Green App**  
Proprietary Field Service Software



**One**  
Proprietary client Service Software

# Technology leveraging our operations

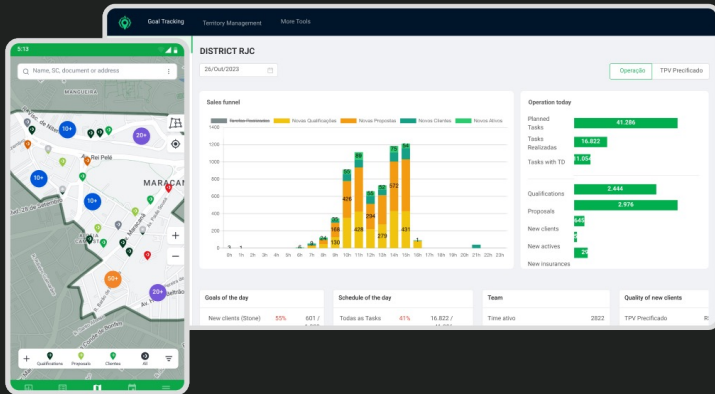
Client



## Sales



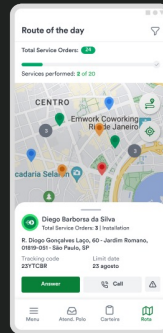
Marco Polo  
Sales Platform



## Logistics



Green App  
Logistics Platform

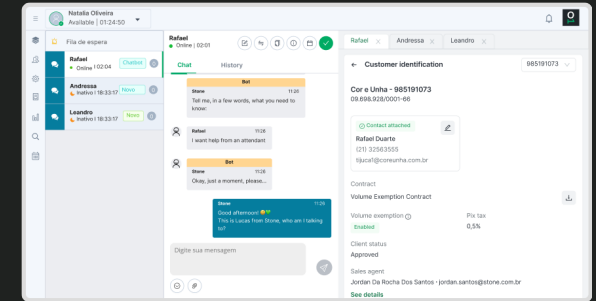


- Empowers Green Angels to set up terminals and solutions
- Optimizes service orders and travel routes
- Enforces safety protocols

## Client Service



One  
Client Service Platform



- Multi-channel support on a single platform
- 360° view of client info and interactions
- Predicts potential client issues for faster support

- All-in-one app: sales pipeline, pricing, portfolio management
- Optimizes daily sales activity schedule
- Supports management routines with real-time reports and dashboards

Onboarding Cycle

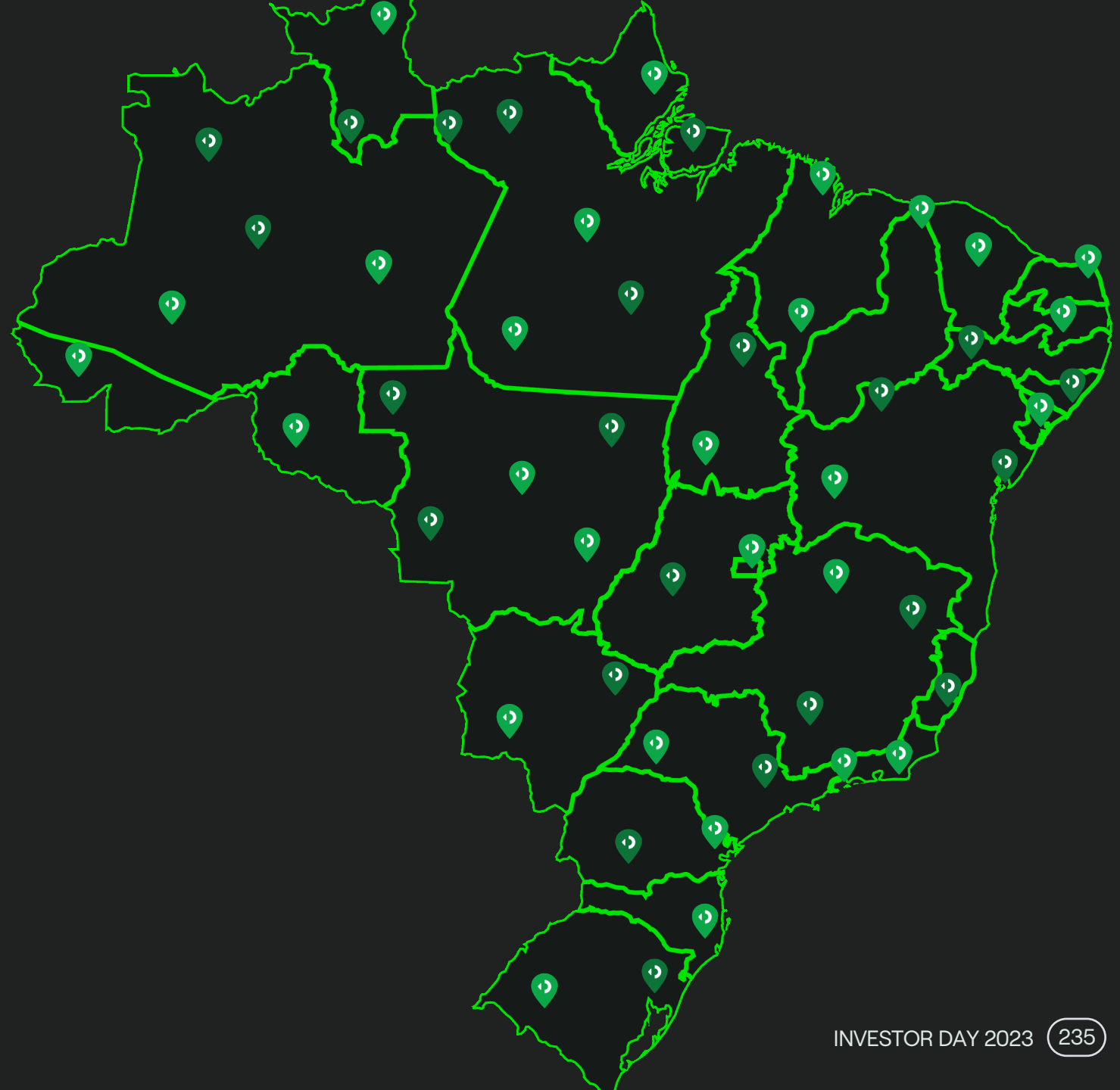
Relationship Cycle

Operational metrics and client's interactions are tracked in real time.

It enables us to provide a consistent client experience and central management of the operation.

# Demo #1

Onboarding a  
client to Stone



1 Territories management

Lead targeting

Visits suggestions

Clients portfolio

Pricing

Setup

Management & analytics

# We built a system to manage territories across Brazil



1 Territories management

Lead targeting

Visits suggestions

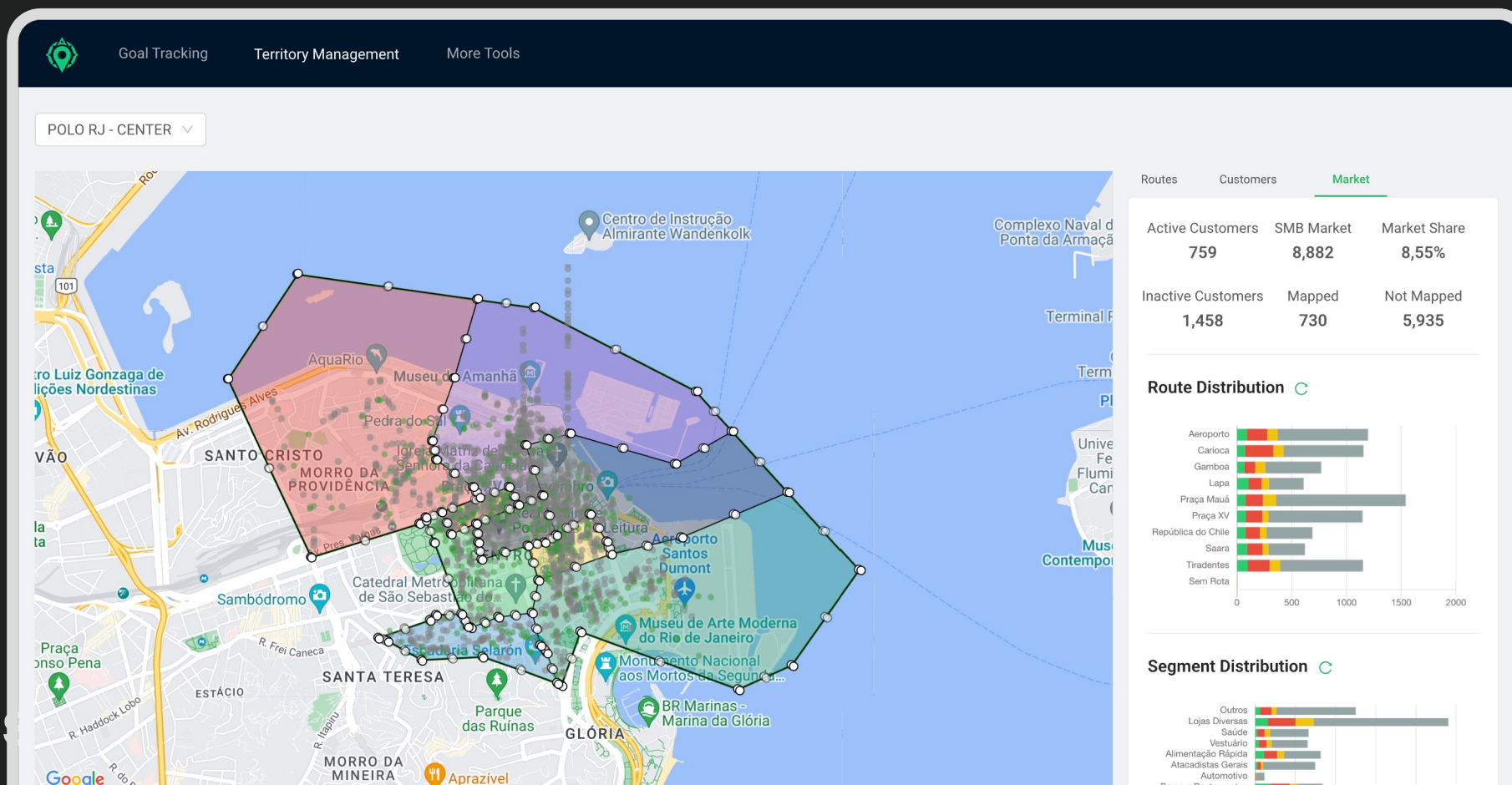
Clients portfolio

Pricing

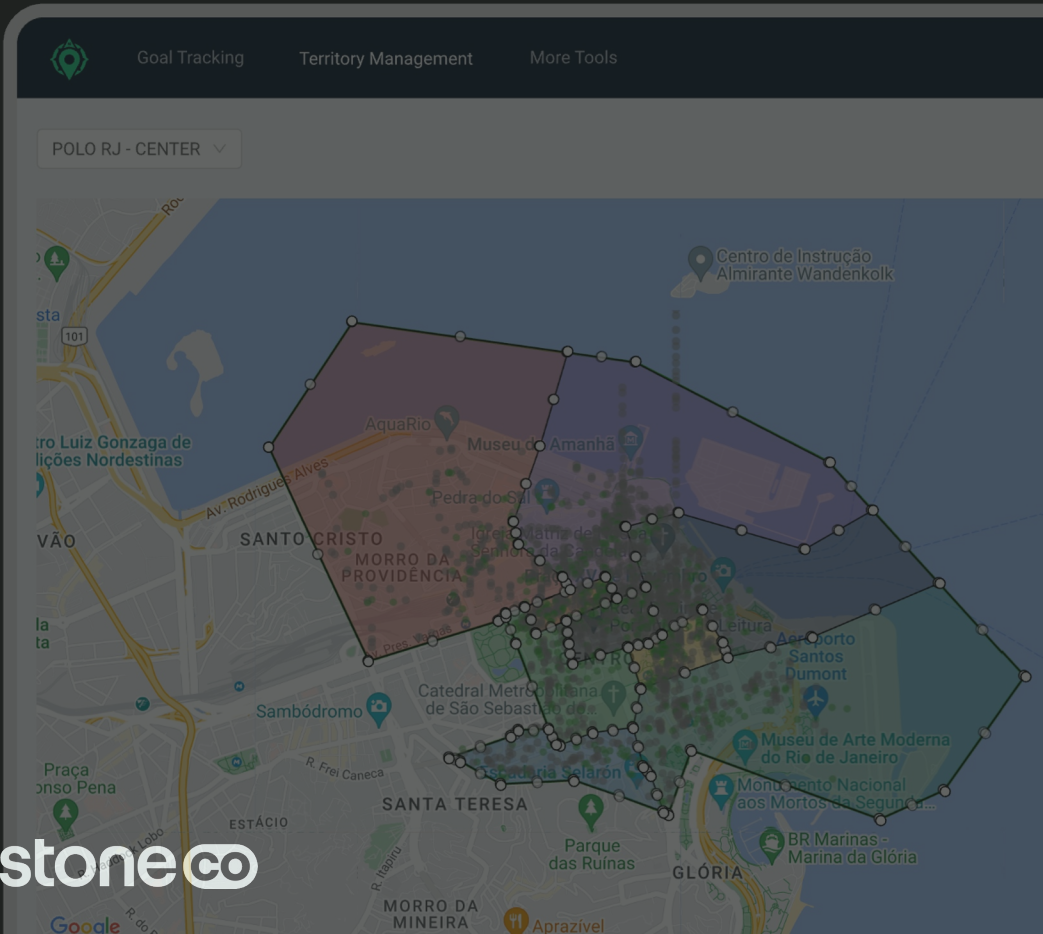
Setup

Management & analytics

# We optimize our territory distribution using detailed metrics for market share and client engagement



# We optimize our territory distribution using detailed metrics for market share and client engagement



### Market

Active Customers	SMB Market	Market Share
759	8,882	8,55%
Inactive Customers	Mapped	Not Mapped
1,458	730	5,935

### Route Distribution

Route	Count
Aeroporto	1200
Carioca	1100
Gamboa	800
Lapa	600
Praça Mauá	1500
Praça XV	1100
República do Chile	700
Saara	600
Tiradentes	1100
Sem Rota	0

### Segment Distribution

Segment	Count
Outros	1100
Lojas Diversas	1800
Saúde	100
Vestuário	100
Alimentação/Bêbido	100

1 Territories management

Lead targeting

Visits suggestions

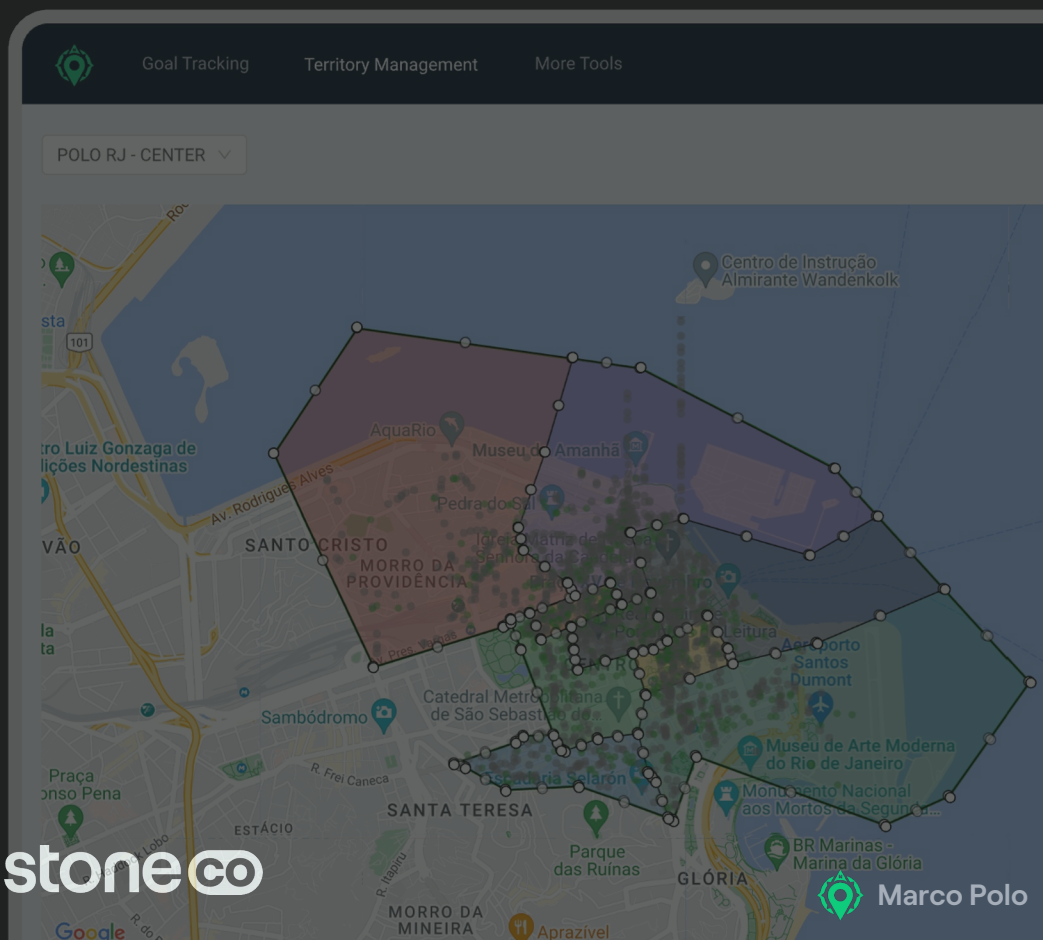
Clients portfolio

Pricing

Setup

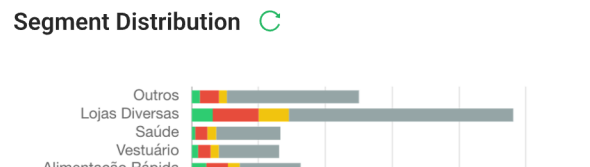
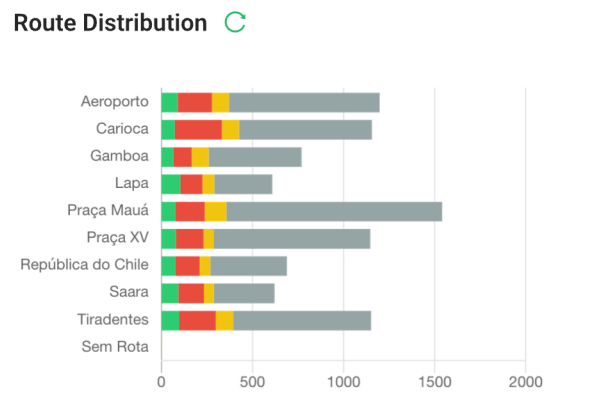
Management & analytics

# We optimize our territory distribution using detailed metrics for market share and client engagement



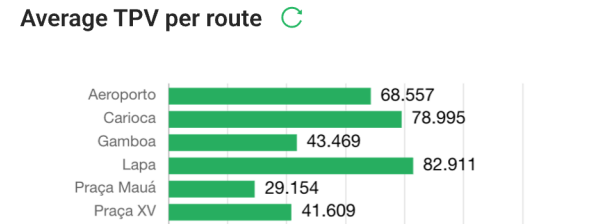
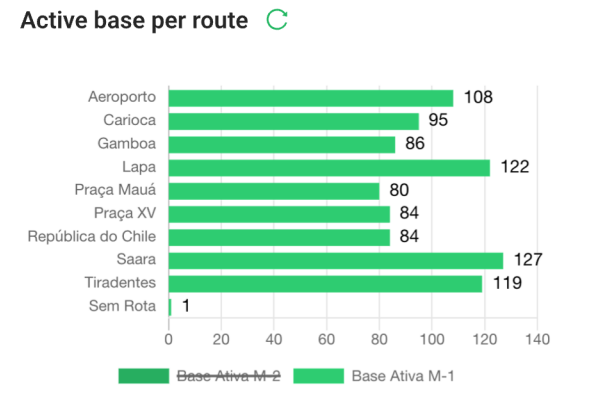
### Market

Active Customers	SMB Market	Market Share
759	8,882	8,55%
Inactive Customers	Mapped	Not Mapped
1,458	730	5,935



### Customers

Active Base	Average TPV	Churn
907	R\$ 54.617	4.16%
- 30 customers	- R\$ 942	- 39 customers



Territories management

2 **Lead targeting**

Visits suggestions

Clients portfolio

Pricing

Setup

Management & analytics

# We provide leads to guide our sales force to the right clients

- Sales leads and reactivate clients to drive market share growth
- Linx clients to drive cross sell growth

The screenshot displays the Marco Polo application interface, which is used for lead targeting and territory management. The interface is divided into several sections:

- Navigation Bar:** Includes "Goal Tracking", "Territory Management", and "More Tools".
- Filters:** Shows "Today" and "Period" options.
- Location:** The current location is "POLO RJ - CENTER".
- Routes:** Lists "Airport route", "Carioca Route", "Gamboa Route", and "Lapa Route" (which is currently selected).
- Summary Table:**

Total Companies	Active clients	Market Share	Inactive customers
1,049 customers	125 customers	10.85 %	131 customers
- Business Map:** A map showing the "CENTRO" area with numerous colored pins representing leads. A "Filter by IRS categories" dropdown is visible.
- Lead Details:** A detailed view of a lead for "Paws & Claws Pet Haven" is shown, including the address "Rua Hermenegildo de Barros, 251", opening date "10/15/2022", and price range "\$ 7k - 30k".
- Bottom Bar:** Features "Create lead" and "See details" buttons, along with a location pin icon and a notification badge.

Territories management

2 **Lead targeting**

Visits suggestions

Clients portfolio

Pricing

Setup

Management & analytics

# We provide leads to guide our sales force to the right clients

The screenshot displays the Marco Polo software interface. At the top, there is a navigation bar with a logo and menu items: Goal Tracking, Territory Management, and More Tools. A sidebar on the left contains a list of navigation options: Today, Period, Time, Routines, Operation, Prospect, Leads, Internet Leads, Linx Leads, TAM Leads (highlighted), Goals, Conquest, and Relationship. The main content area is titled 'POLO RJ - CENTER' and features a 'Business Map' with a 'Filter by TAM categories' and 'Filter by Marco Polo categories' input. The map shows a dense cluster of colored pins representing leads in the 'CENTRO' area. A white overlay box titled 'Companies in the region' contains a table with the following data:

Total Companies	Active clients	Market Share	Inactive customers	Mapped customers	Unmapped customers
<b>1,049</b> customers	<b>176</b> customers	<b>16.77 %</b>	<b>143</b> customers	<b>73</b> customers	<b>657</b> customers

At the bottom left, the 'stoneco' logo is visible, and at the bottom right, the 'Marco Polo' logo is displayed.

Territories management

Lead targeting

3 Visits suggestions

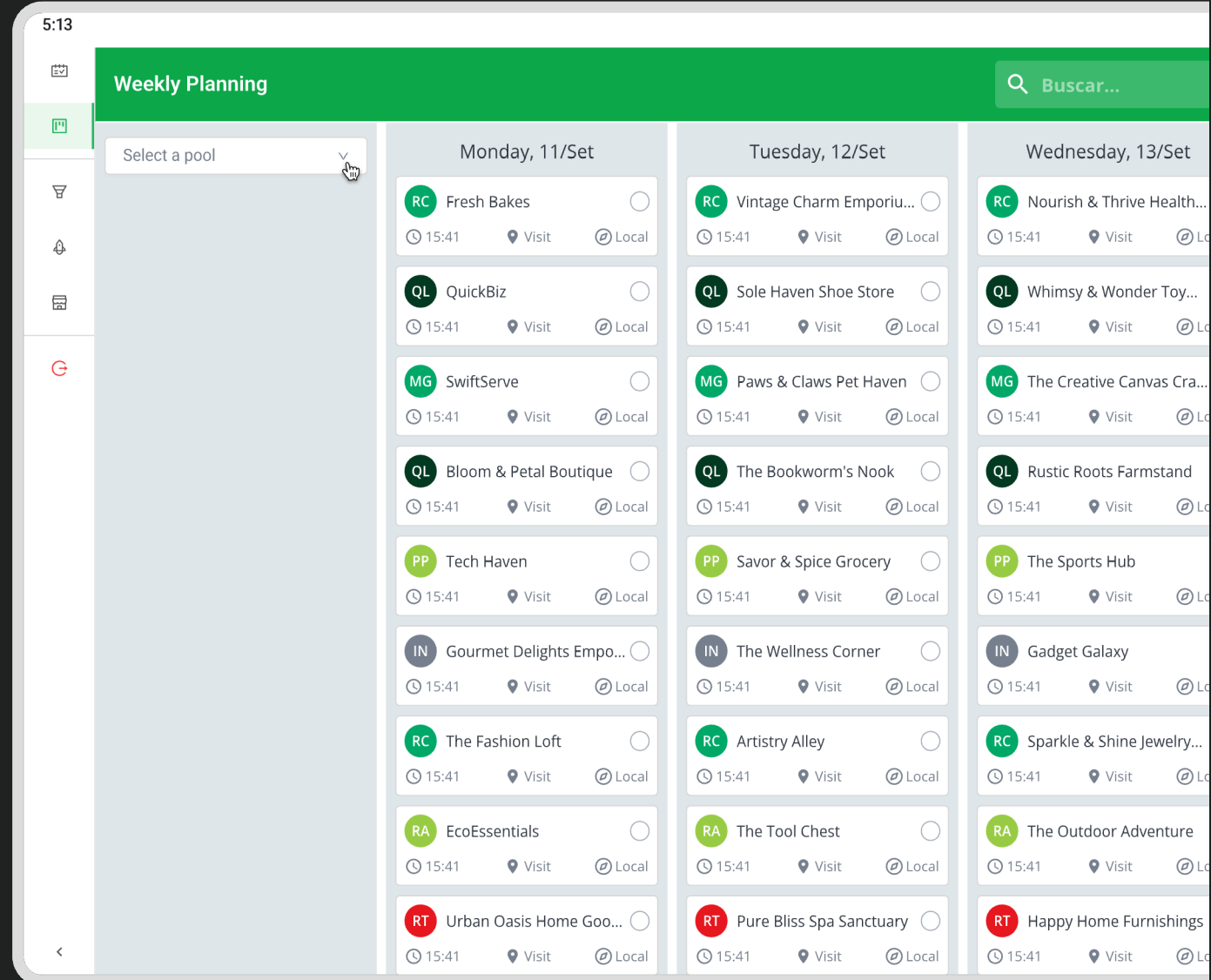
Clients portfolio

Pricing

Setup

Management & analytics

# Determining which clients to visit is a core part of our operation



Territories management

Lead targeting

3 Visits suggestions

Clients portfolio

Pricing

Setup

Management & analytics

# Determining which clients to visit is a core part of our operation

The screenshot displays a mobile application interface for 'Weekly Planning'. At the top, there is a green header with the title 'Weekly Planning' and a search bar labeled 'Buscar...'. Below the header, there is a sidebar menu on the left with a search bar 'Select a pool' and a list of filters: '[0/250] Show all', 'Recommendations', '[2/5] Leads and opportunities', '[12/23] Relationship visits', '[4/6] Good but inactive custom...' (highlighted with a mouse cursor), '[2/2] Customers with loan offer', '[4/21] Recommended freedzed I...', and '[3/6] Pix at POS upsell'. The main content area is divided into three columns representing the days of the week: Monday, 11/Set; Tuesday, 12/Set; and Wednesday, 13/Set. Each column contains a list of client visits, each with a colored circular icon (RC, QL, MG, PP, IN, RA, RT), the client name, a clock icon, the time '15:41', a location pin icon, the word 'Visit', and a local icon. The clients listed include Fresh Bakes, QuickBiz, SwiftServe, Bloom & Petal Boutique, Tech Haven, Gourmet Delights Empo..., The Fashion Loft, EcoEssentials, Urban Oasis Home Goo..., Vintage Charm Emporiu..., Sole Haven Shoe Store, Paws & Claws Pet Haven, The Bookworm's Nook, Savor & Spice Grocery, The Wellness Corner, Artistry Alley, The Tool Chest, Pure Bliss Spa Sanctuary, Nourish & Thrive Health..., Whimsy & Wonder Toy..., The Creative Canvas Cra..., Rustic Roots Farmstand, The Sports Hub, Gadget Galaxy, Sparkle & Shine Jewelry..., and The Outdoor Adventure.

Territories management

Lead targeting

3 Visits suggestions

Clients portfolio

Pricing

Setup

Management & analytics

# We optimize this prioritization with Marco Polo recommendations

RECOMMENDED LEADS

PRE-CHURN CLIENTS

UPSELL OPPORTUNITIES

The screenshot displays the 'Weekly Planning' interface in Marco Polo. At the top, there's a search bar labeled 'Buscar...'. Below it, a grid shows visits for Monday, Tuesday, and Wednesday. A dropdown menu is open, listing various filters:

- [0/250] Show all
- Recommendations
- [2/5] Leads and opportunities
- [12/23] Relationship visits
- [4/6] Good but inactive custom...
- [2/2] Customers with loan offer
- [4/21] Recommended frozen l...
- [3/6] Pix at POS upsell
- Sales Pipe

Three green boxes on the left side of the image are connected by lines to the 'RECOMMENDED LEADS', 'PRE-CHURN CLIENTS', and 'UPSELL OPPORTUNITIES' categories in the dropdown menu.

Territories management

Lead targeting

3 Visits suggestions

Clients portfolio

Pricing

Setup

Management & analytics

# We optimize this prioritization with Marco Polo recommendations

RECOMMENDED LEADS

PRE-CHURN CLIENTS

UPSELL OPPORTUNITIES

The screenshot displays the 'Weekly Planning' interface in the Marco Polo application. At the top, there is a green header with the title 'Weekly Planning' and a search bar labeled 'Buscar...'. Below the header, the interface is organized into columns for each day of the week: Monday, 11/Set; Tuesday, 12/Set; and Wednesday, 13/Set. On the left side, there is a sidebar with a filter dropdown set to 'Filter by microroute' and a list of lead categories, including '[4/6] Good but inactive cus...'. The main content area shows a grid of lead cards. Each card includes a status icon (RC, IN, QL, MG, PP, RA, RT), the lead name, a clock icon with the time '15:41', and icons for 'Visit' and 'Local'. The leads are distributed across the days, with some appearing on multiple days. For example, 'Fresh Bakes' (RC) is on Monday, 'Vintage Charm Emporium' (RC) is on Tuesday, and 'Nourish & Thrive Health...' (RC) is on Wednesday. Other leads like 'Harmony Haven Music...' (IN) and 'The Cozy Cabin Home D...' (IN) are also visible in the list on the left.

Territories management

Lead targeting

3 Visits suggestions

Clients portfolio

Pricing

Setup

Management & analytics

# We optimize this prioritization with Marco Polo recommendations

RECOMMENDED LEADS

PRE-CHURN CLIENTS

UPSELL OPPORTUNITIES

The screenshot displays the 'Weekly Planning' interface in the Marco Polo application. The interface is organized into a grid with columns for each day of the week: Monday, 11/Set; Tuesday, 12/Set; and Wednesday, 13/Set. A search bar at the top right contains the text 'Buscar...'. On the left side, there is a sidebar with a filter dropdown set to 'Filter by microroute' and a list of 'Good but inactive customers' with status icons (IN, RC, MG, PP, RA, RT) and visit times (15:41). The main grid contains individual client visit cards, each with a status icon, a name, a time, and a 'Visit' button. A tooltip is visible over the card for 'The Little Explorer' (IN status, 15:41 time), showing a magnifying glass icon and a 'Local' label. The interface is clean and modern, with a green header and various status indicators.

Territories management

Lead targeting

Visits suggestions

4 Clients portfolio

Pricing

Setup

Management & analytics

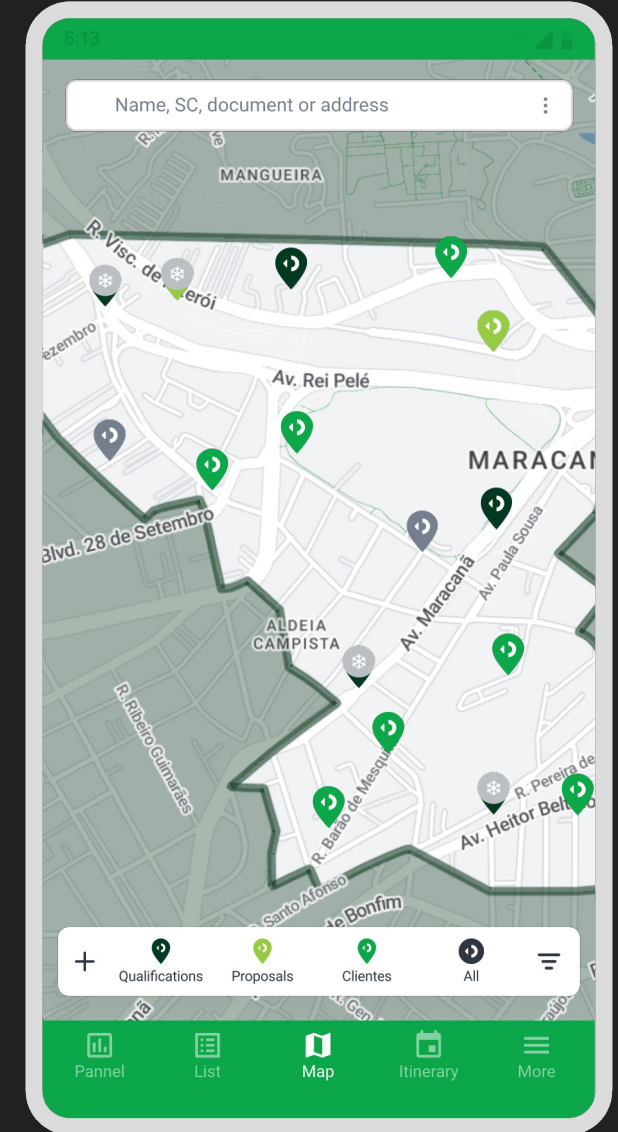
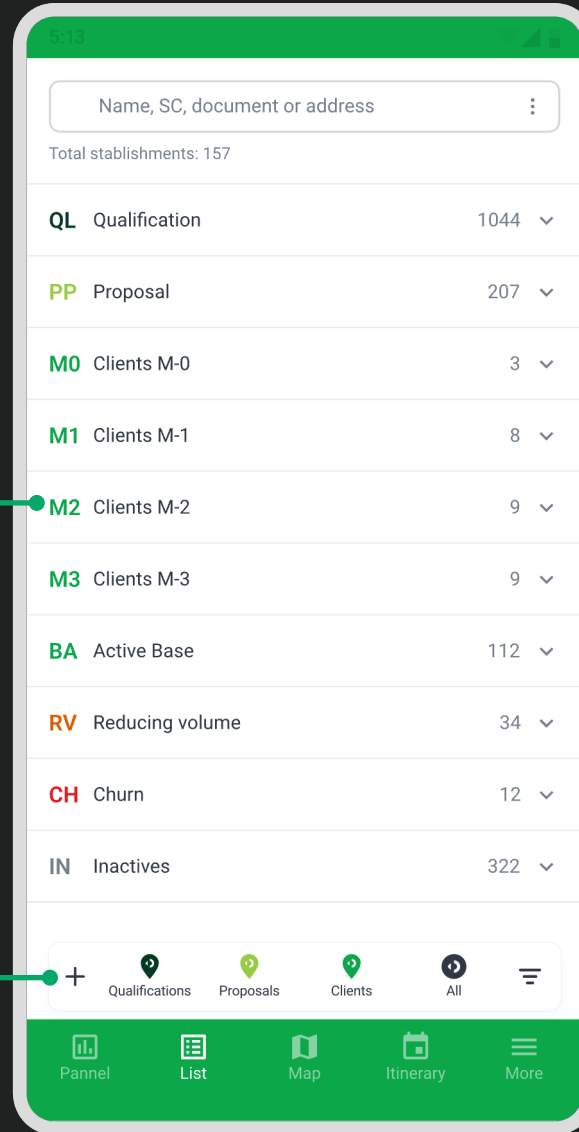
# Our agents keep track of their sales pipeline and clients' engagement in real time

## ACTIVITY STATUS

Fast identification of upsell or retention opportunities

## ADVANCED FILTERS

Find clients with credit, Linx or other specifications



Territories  
management

Lead  
targeting

Visits  
suggestions

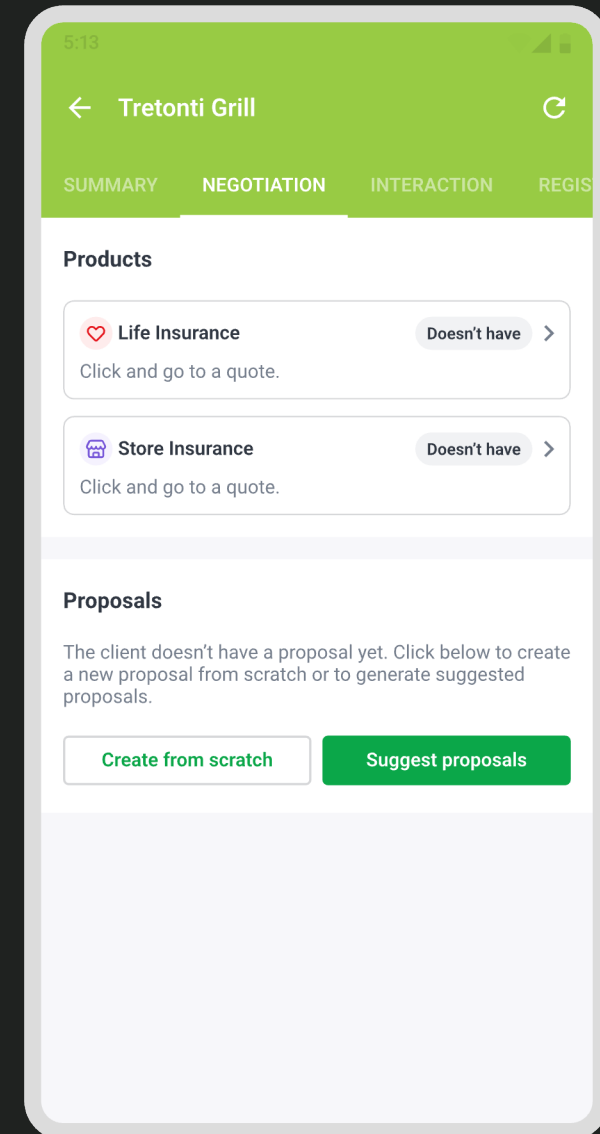
Clients  
portfolio

5 Pricing

Setup

Management  
& analytics

# Hyper-local pricing suggestions with bundled offerings



Territories management

Lead targeting

Visits suggestions

Clients portfolio

5 Pricing

Setup

Management & analytics

# Hyper-local pricing suggestions with bundled offerings

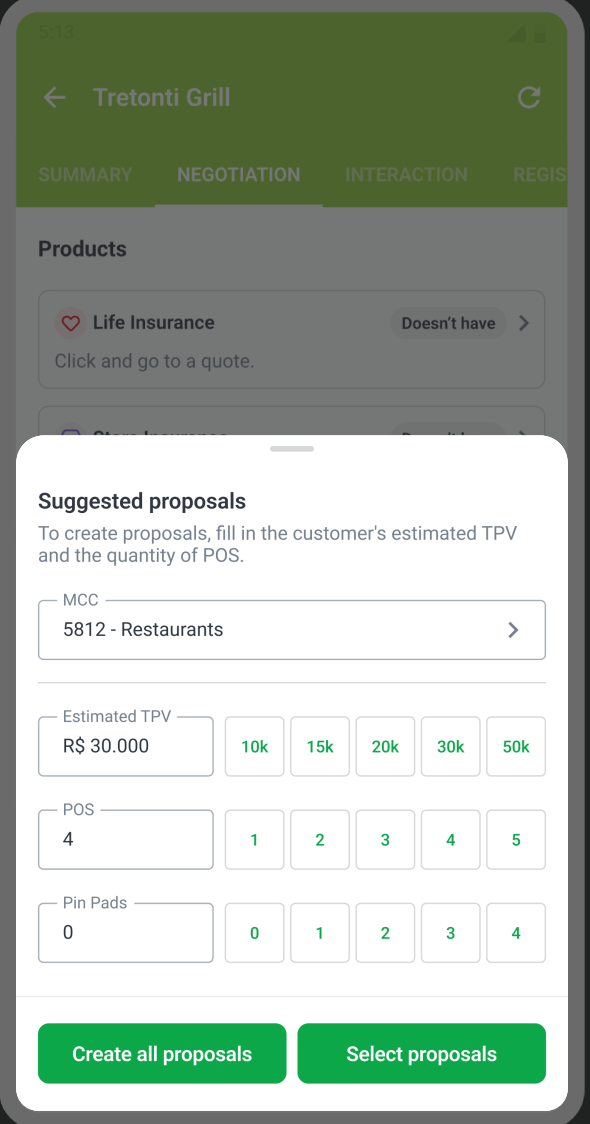
## REQUISITES

 Sales Channel

 Location

 Segment

 TPV Tier



The screenshot shows a mobile application interface for 'Tretonti Grill'. At the top, there are navigation tabs: SUMMARY, NEGOTIATION, INTERACTION, and REGIS. Below this, there's a 'Products' section with a card for 'Life Insurance' that says 'Doesn't have' and 'Click and go to a quote.' A modal window titled 'Suggested proposals' is overlaid on the screen. It contains the following fields and options:

- MCC:** A dropdown menu showing '5812 - Restaurants'.
- Estimated TPV:** A text input field with 'R\$ 30.000' and a row of buttons for '10k', '15k', '20k', '30k', and '50k'.
- POS:** A text input field with '4' and a row of buttons for '1', '2', '3', '4', and '5'.
- Pin Pads:** A text input field with '0' and a row of buttons for '0', '1', '2', '3', and '4'.

At the bottom of the modal, there are two green buttons: 'Create all proposals' and 'Select proposals'.

Territories management

Lead targeting

Visits suggestions

Clients portfolio

5 Pricing

Setup

Management & analytics

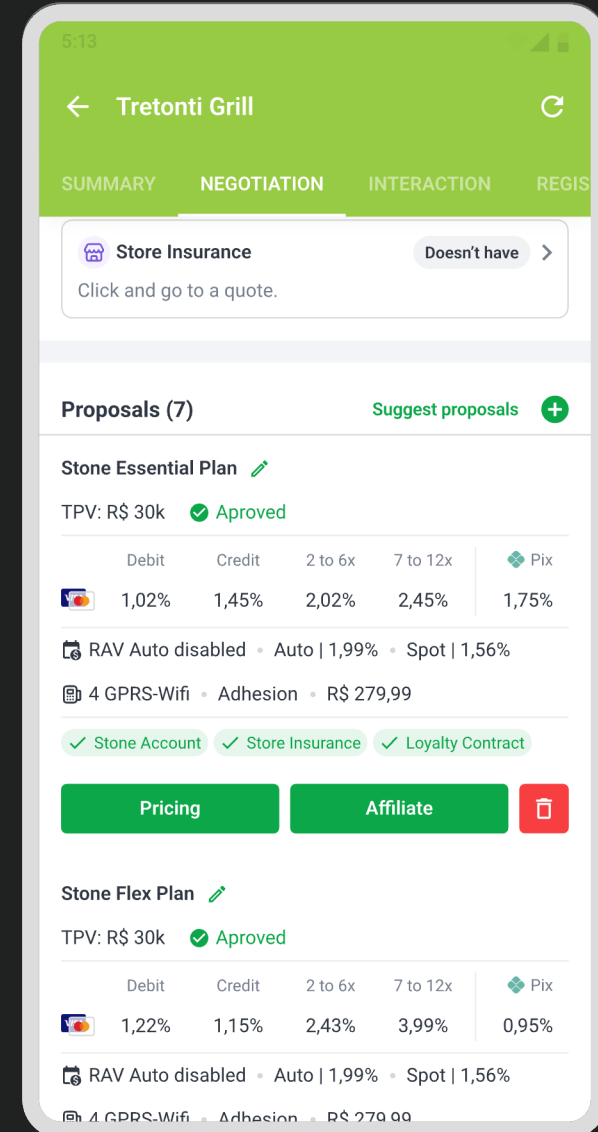
# Hyper-local pricing suggestions with bundled offerings

## REQUISITES

- Sales Channel
- Location
- Segment
- TPV Tier

## BUNDLINGS WITH

- Payments
- Pix
- Banking
- Insurance



Territories management

Lead targeting

Visits suggestions

Clients portfolio





5 Pricing

Setup

Management & analytics

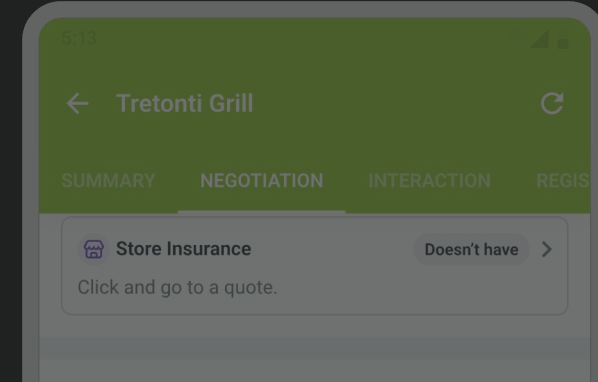
# Hyper-local pricing suggestions with bundled offerings

## REQUISITES

-  Sales Channel
-  Location
-  Segment
-  TPV Tier


## BUNDLINGS WITH

-  Payments
-  Pix
-  Banking
-  Insurance






### Stone Essential Plan

TPV: R\$ 250k  Approved

	Debit	Credit	2 to 6x	7 to 12x	 Pix
	1,02%	1,45%	2,02%	2,45%	1,75%

 RAV Auto disabled • Auto | 1,99% • Spot | 1,56%

 3 GPRS-Wifi • Adhesion • R\$ 279,99

 Stone Account  Store Insurance  Loyalty Contract

Pricing

Affiliate



Territories management

Lead targeting

Visits suggestions

Clients portfolio

Pricing

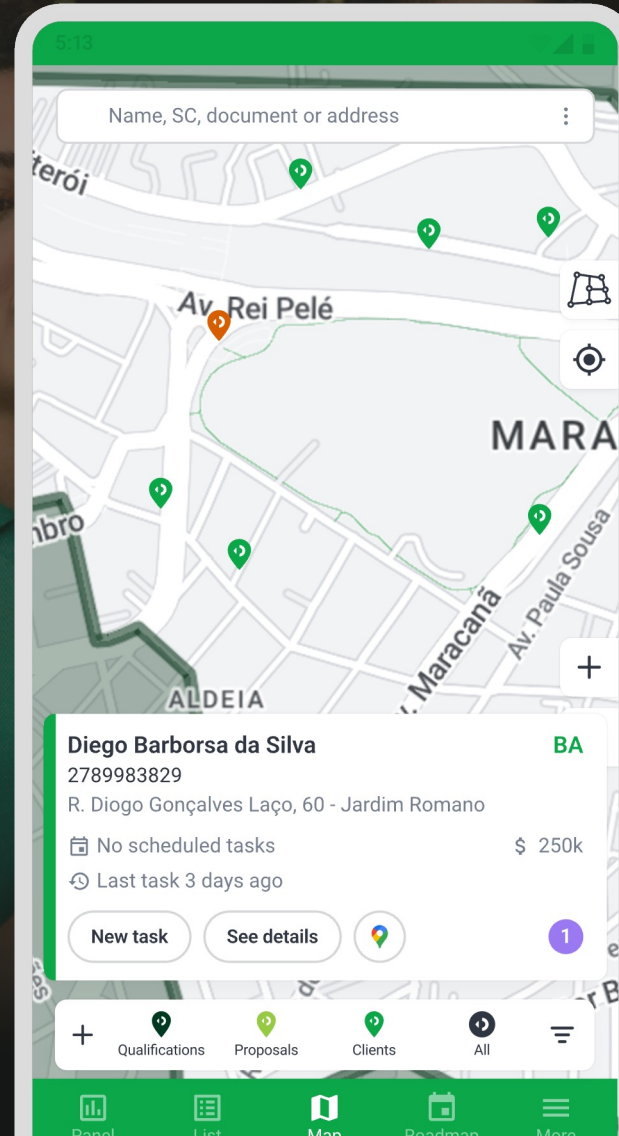
6 Setup

Management & analytics

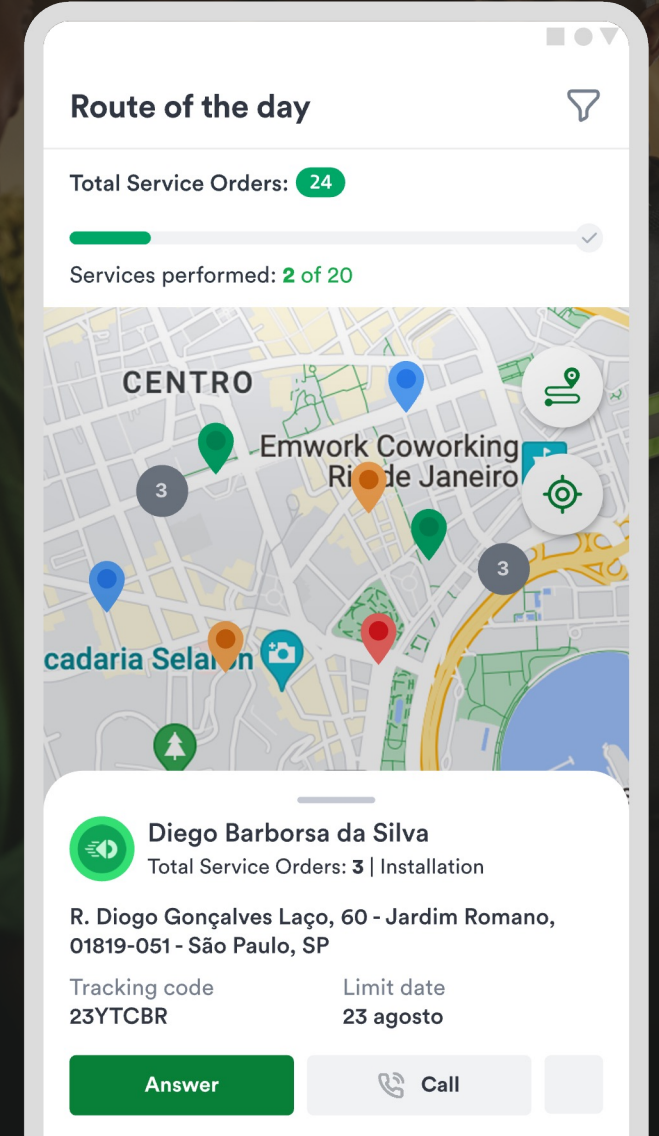
# The POS setup is fast and seamless

The sales Agents can do the setup themselves, or a Green Angel is immediately requested through the Green App

## The Sales Agent



## The Green Angel



Territories management

Lead targeting

Visits suggestions

Clients portfolio

Pricing

6 Setup

Management & analytics

# The POS setup is fast and seamless

The sales Agents can do the setup themselves, or a Green Angel is immediately requested through the Green App

## The Sales Agent

12:30

← Complete service order

1 Serial number — 2 — 3 — 4

**Associate Serial Number**

To begin installing the machine, the first step is to associate the POS serial number with the work order. Please scan or fill in the serial number of the POS you wish to install for the customer in the field below.

Serial Number  
19288940983

Scan

Continue

## The Green Angel

Route of the day

Total Service Orders: 24

Services performed: 2 of 20

CENTRO  
Emwork Coworking  
Rio de Janeiro

cadaria Selavan

Diego Barborsa da Silva  
Total Service Orders: 3 | Installation

R. Diogo Gonçalves Laço, 60 - Jardim Romano,  
01819-051 - São Paulo, SP

Tracking code: 23YTCBR  
Limit date: 23 agosto

Answer Call

Territories management

Lead targeting

Visits suggestions

Clients portfolio

Pricing

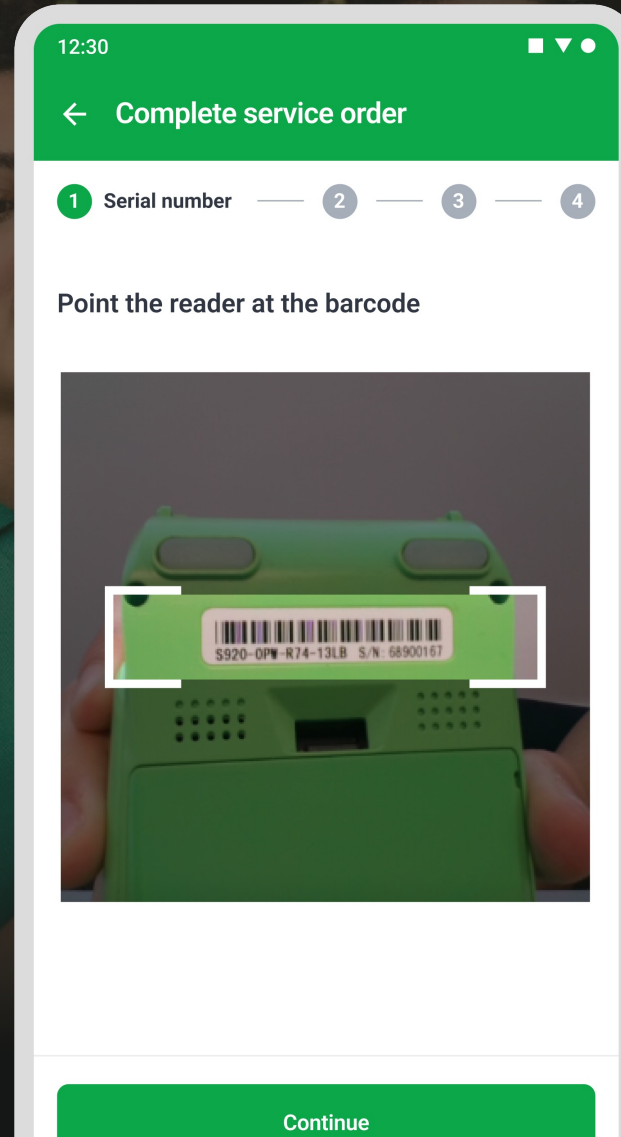
6 Setup

Management & analytics

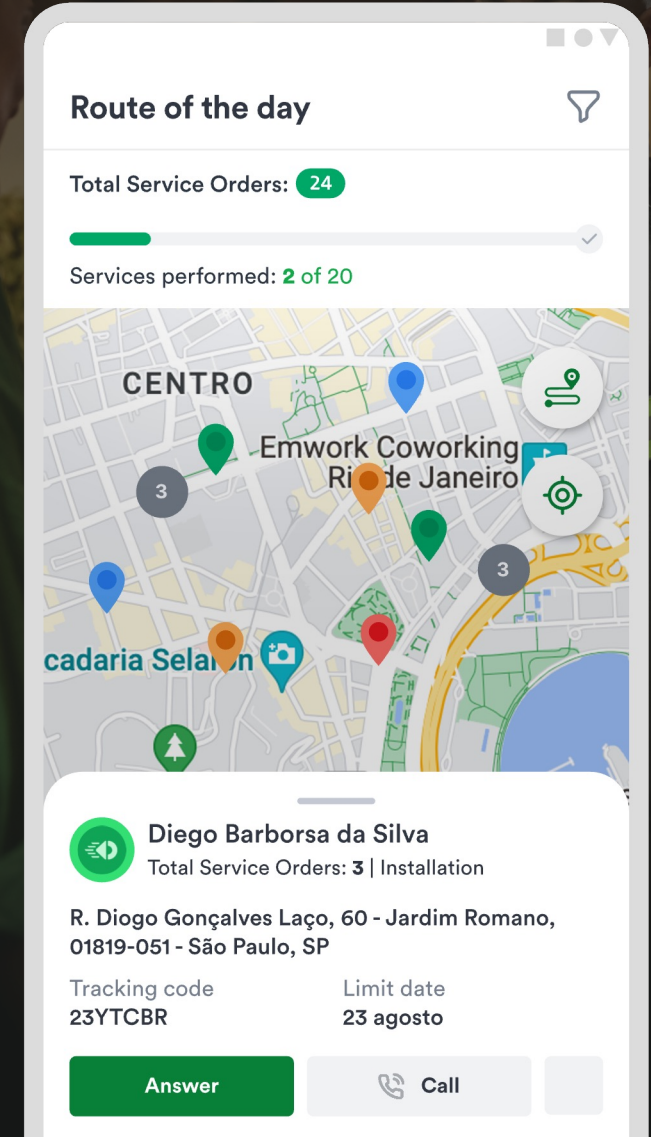
# The POS setup is fast and seamless

The sales Agents can do the setup themselves, or a Green Angel is immediately requested through the Green App

## The Sales Agent



## The Green Angel



Territories management

Lead targeting

Visits suggestions

Clients portfolio

Pricing

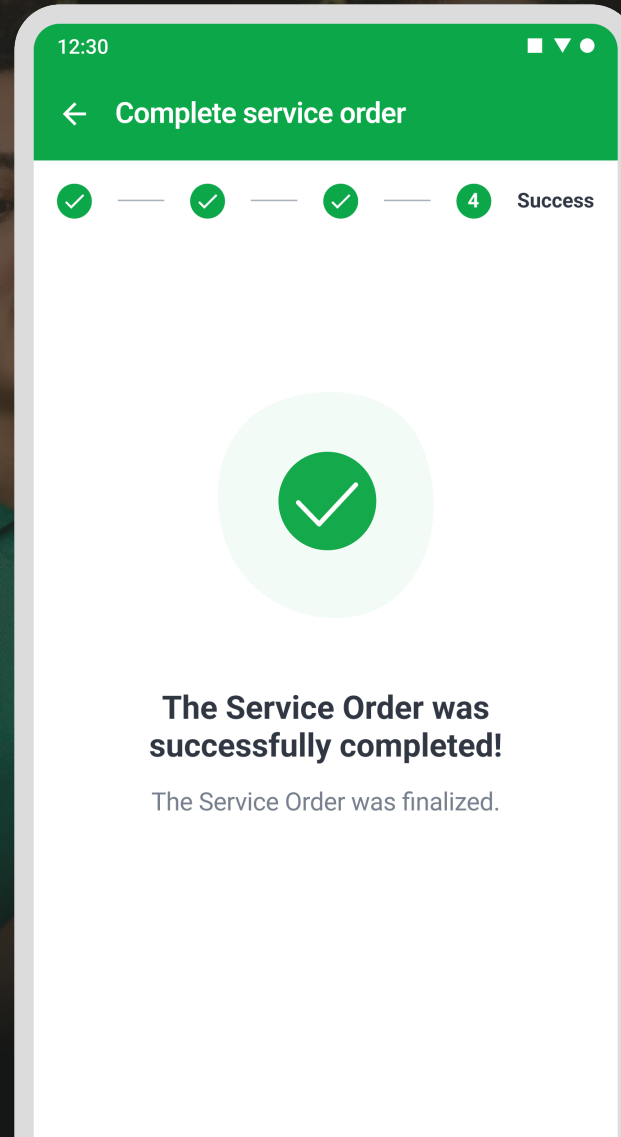
6 Setup

Management & analytics

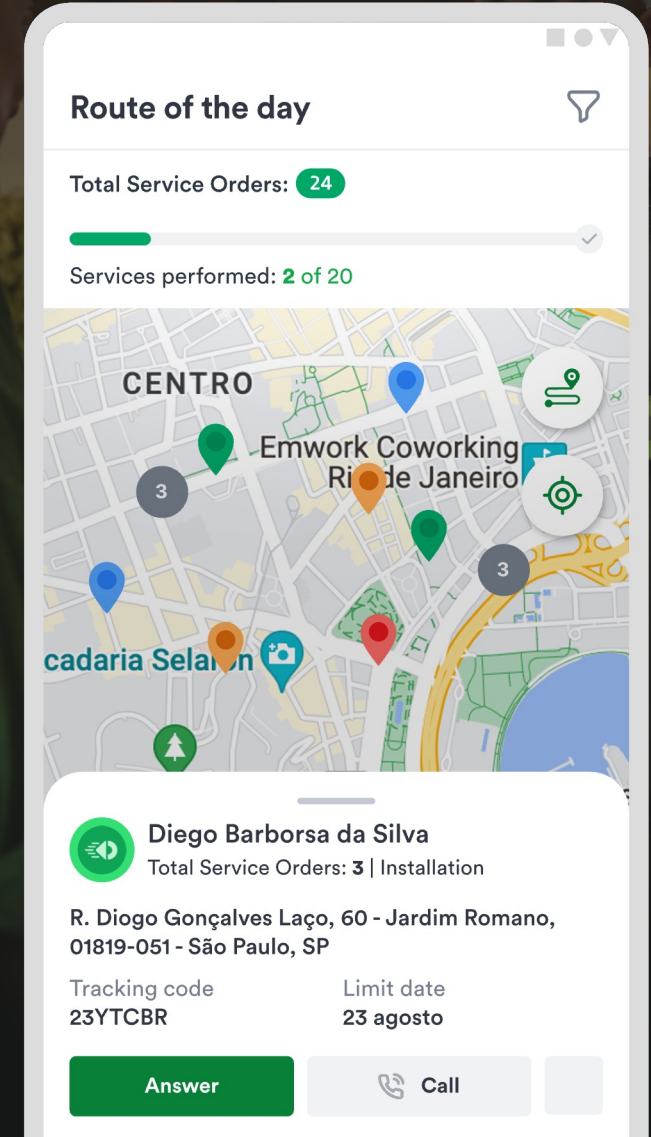
# The POS setup is fast and seamless

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## The Sales Agent



## The Green Angel



Territories management

Lead targeting

Visits suggestions

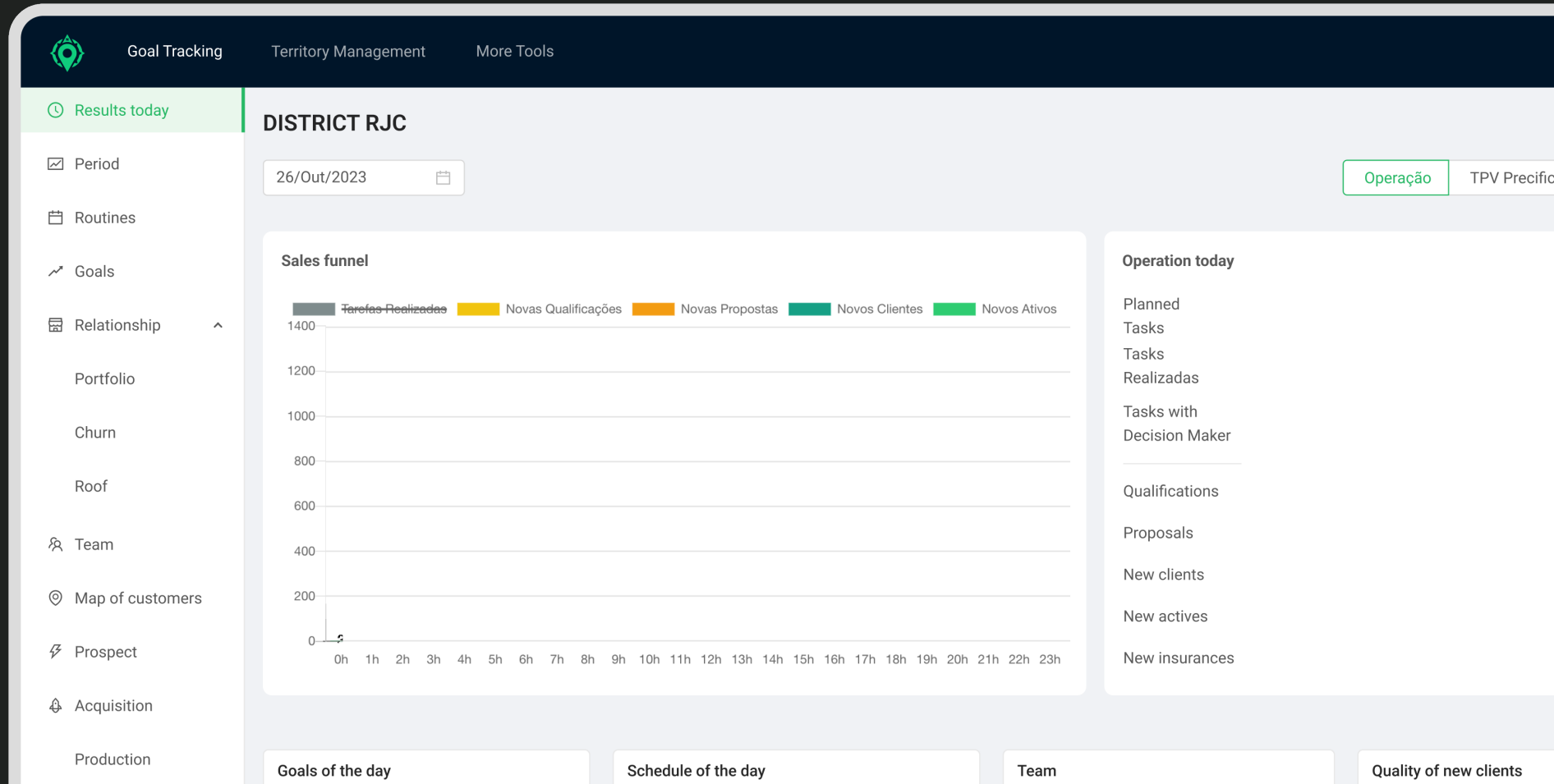
Clients portfolio

Pricing

Setup

7 Management & analytics

# Our sales leadership monitors performance and productivity through various dashboards



Territories management

Lead targeting

Visits suggestions

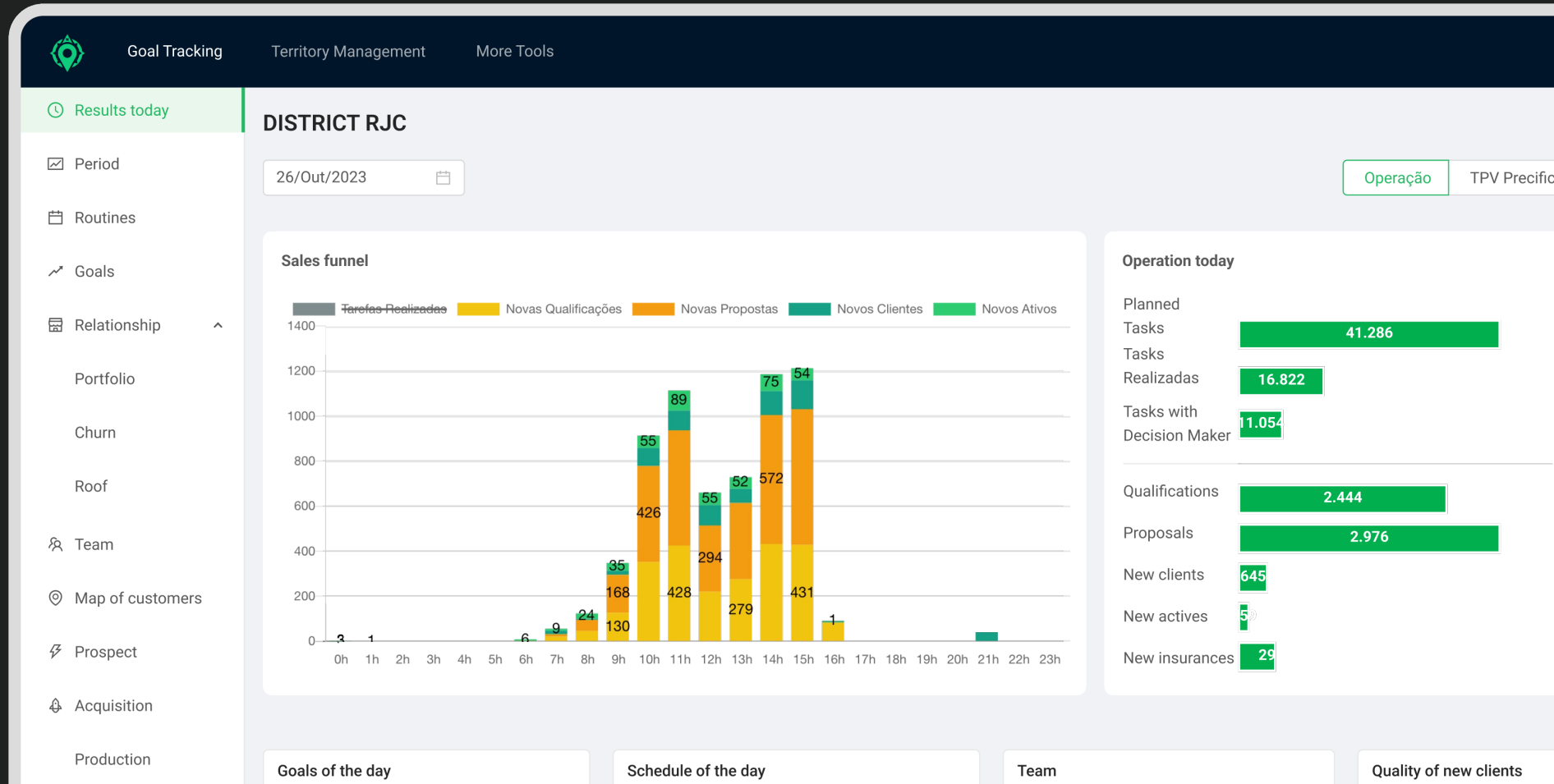
Clients portfolio

Pricing

Setup

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Territories management

Lead targeting

Visits suggestions

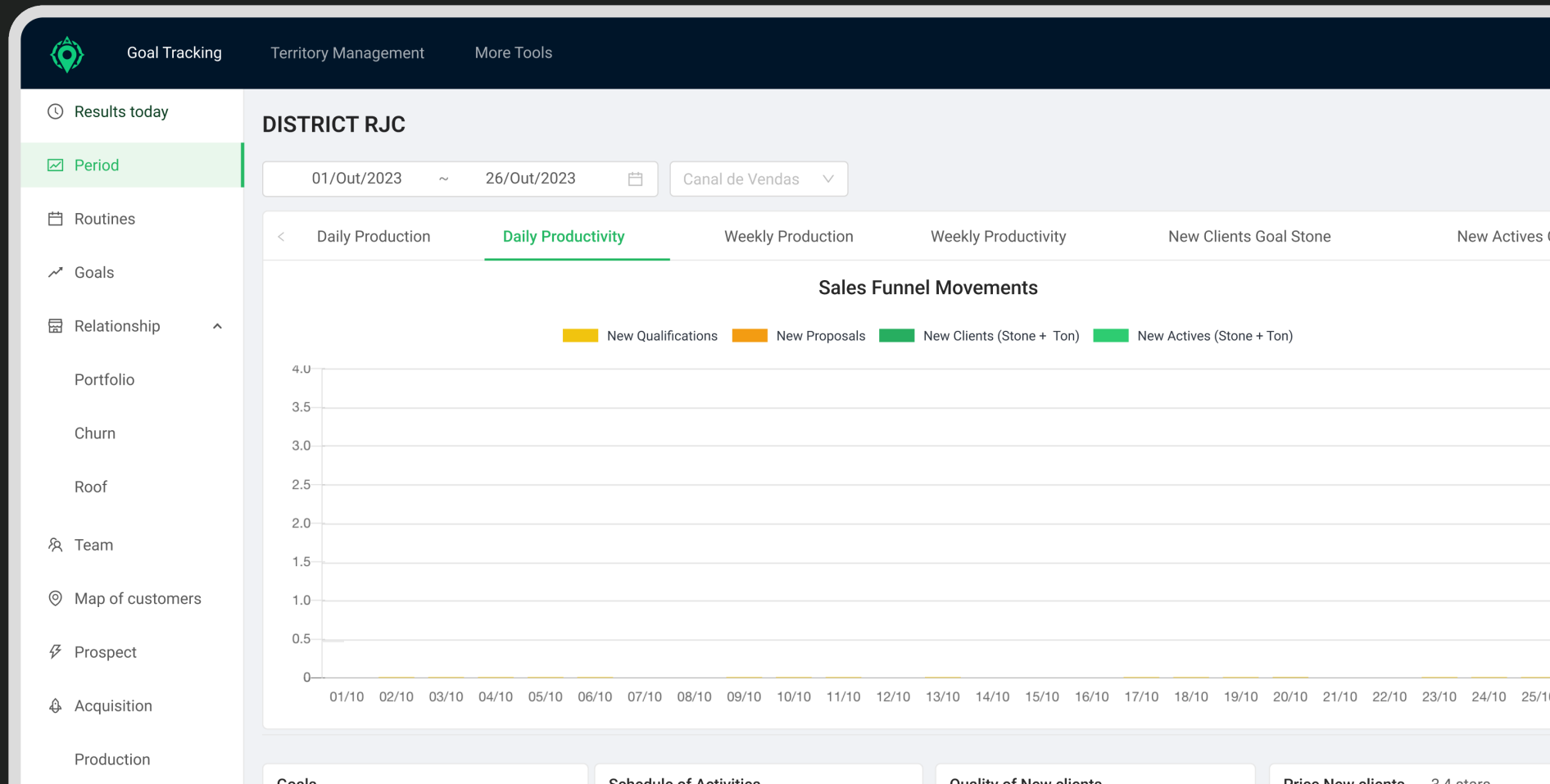
Clients portfolio

Pricing

Setup

7 Management & analytics

# Our sales leadership monitors performance and productivity through various dashboards



Territories management

Lead targeting

Visits suggestions

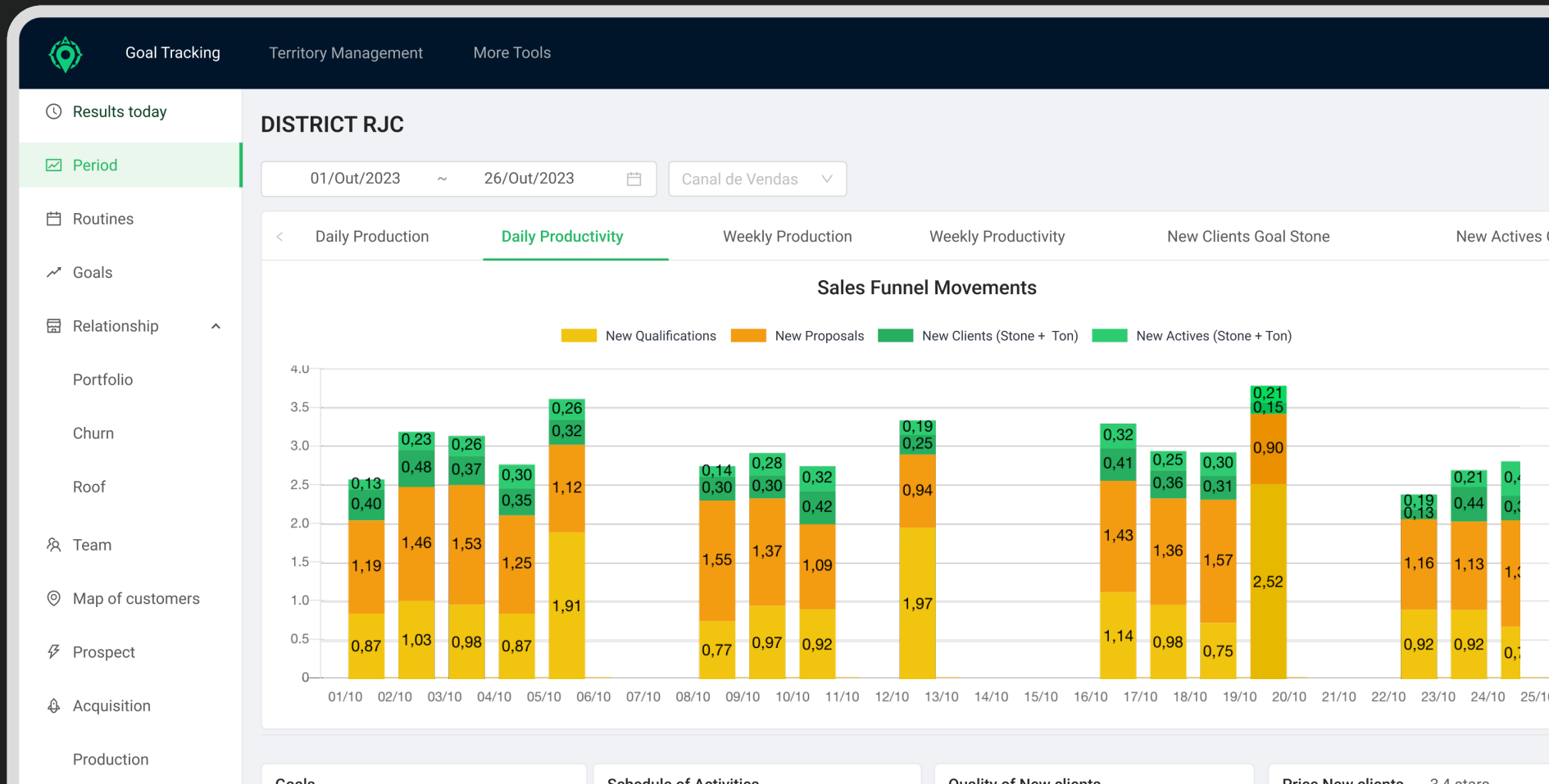
Clients portfolio

Pricing

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7 Management & analytics

# Our sales leadership monitors performance and productivity through various dashboards



Territories management

Lead targeting

Visits suggestions

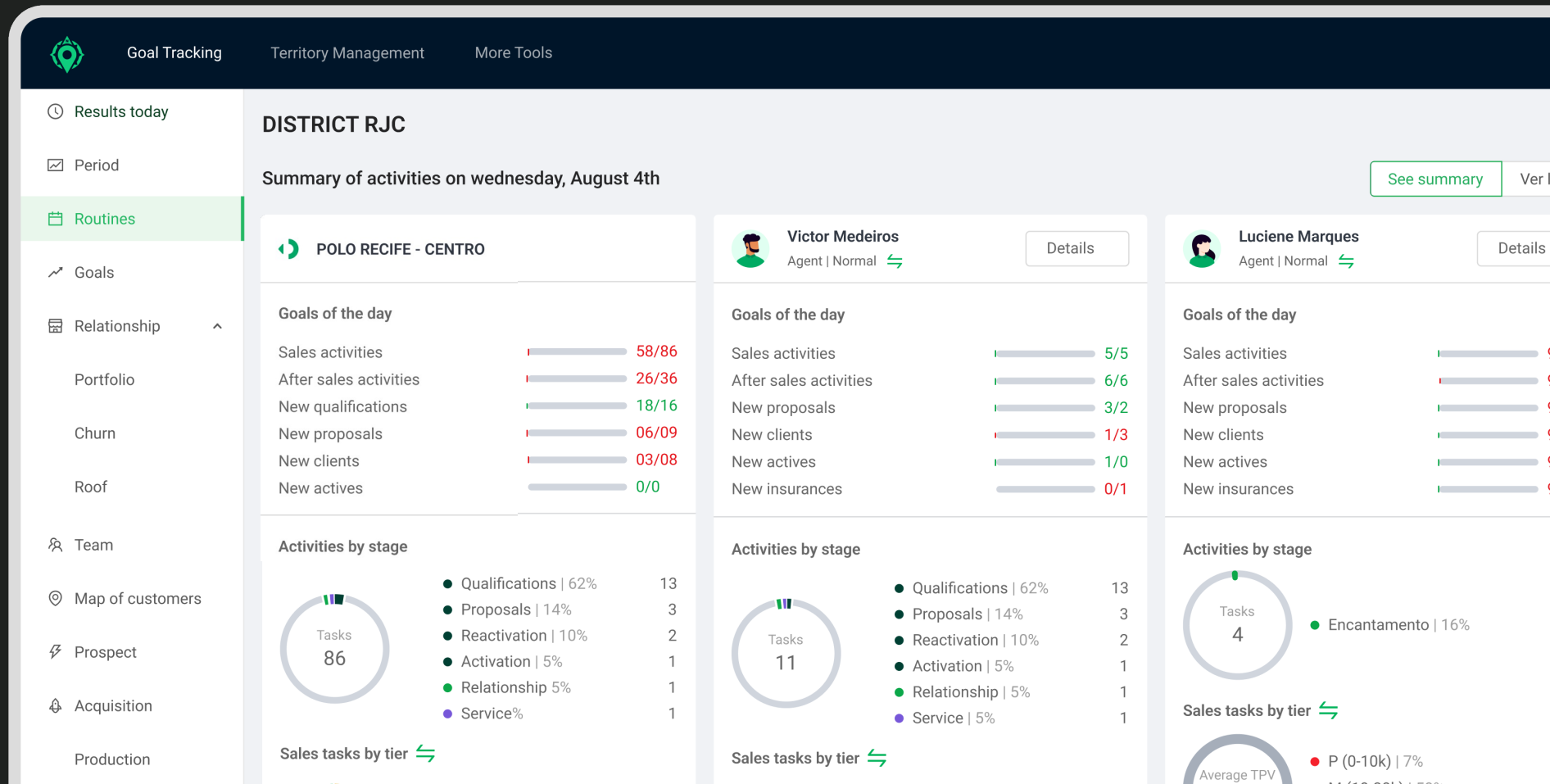
Clients portfolio

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Setup

7 Management & analytics

# Our sales leadership monitors performance and productivity through various dashboards



Territories management

Lead targeting

Visits suggestions

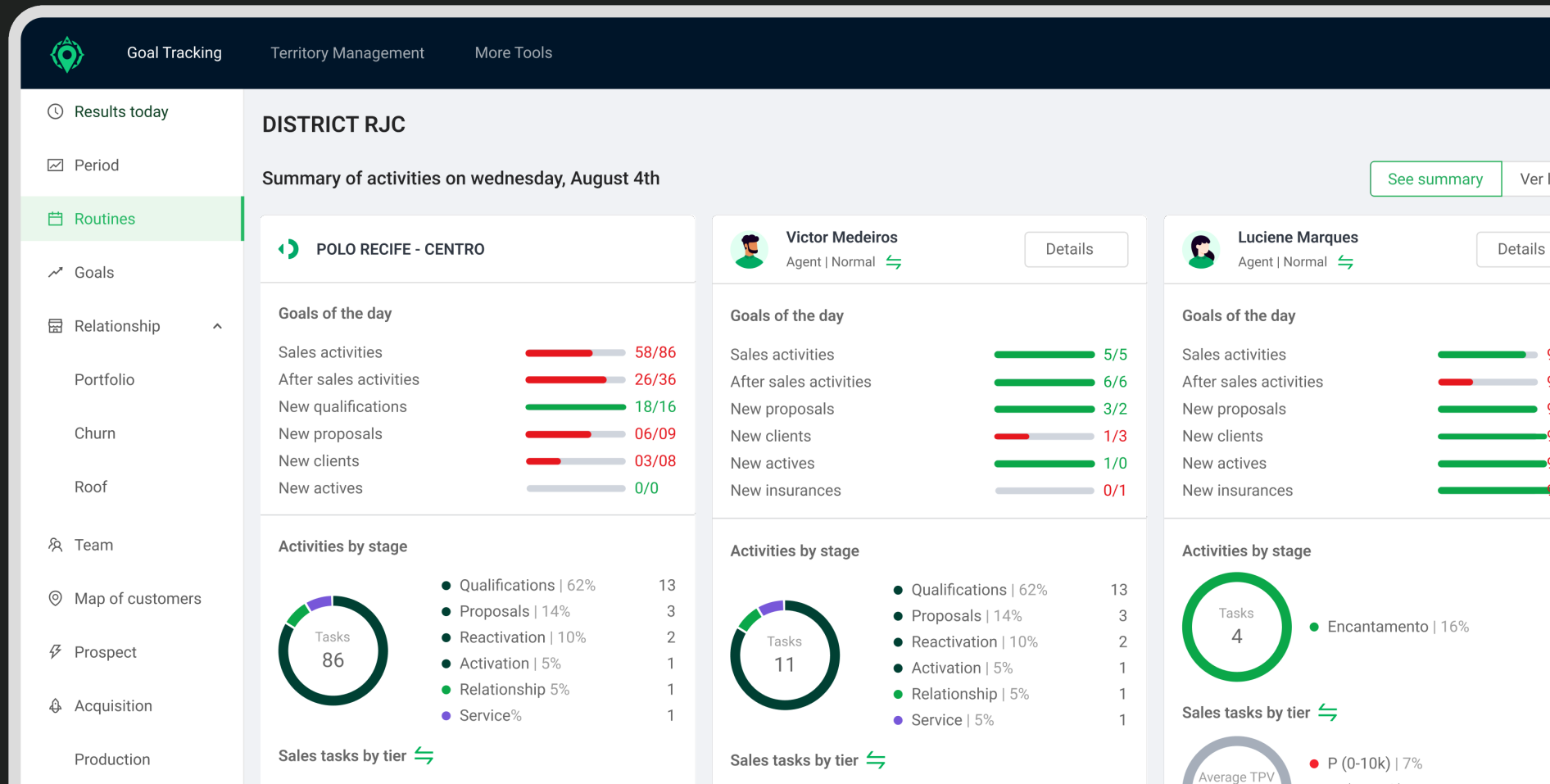
Clients portfolio

Pricing

Setup

7 Management & analytics

# Our sales leadership monitors performance and productivity through various dashboards



Territories management

Lead targeting

Visits suggestions

Clients portfolio

Pricing

Setup

7 Management & analytics

# Our sales leadership monitors performance and productivity through various dashboards

The dashboard displays performance metrics for 'DISTRICT RJC'. It includes a sidebar with navigation options like 'Results today', 'Goals', and 'Relationship'. The main content area shows three key metrics: Active Base (91% completion), Churn (100% completion), and New actives (Stone) (100% completion). Below these, there are tabs for 'Active Base', 'TPV and Revenue', 'Daily Achievement', 'Operations', and 'Action Plan'. A chart shows 'New actives Stone' performance over time, with a summary table below it.

Metric	Performed	MTD Goal	Goal of the month
Active Base	3.873	4.254	4.317
Churn	3,40%	3,41%	3,41%
New actives (Stone)	Performed	MTD Goal	Goal of the month

Metric	Value	Goal To Date	Delta of New actives Stone	Achievement To Date	Goal of the month
New actives Stone Performed	222	219	3	101,03 %	219

Territories management

Lead targeting

Visits suggestions

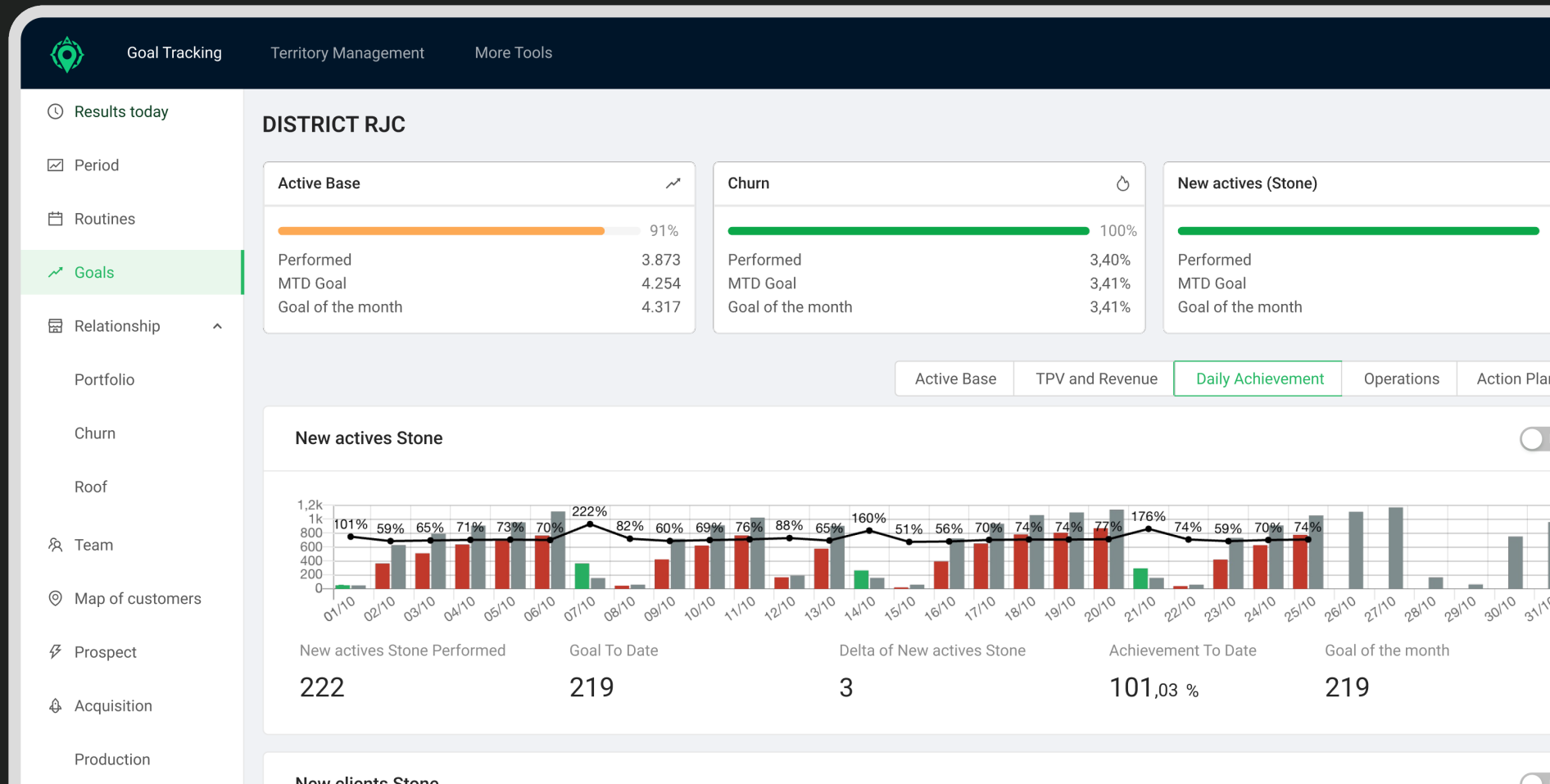
Clients portfolio

Pricing

Setup

7 Management & analytics

# Our sales leadership monitors performance and productivity through various dashboards



Territories management

Lead targeting

Visits suggestions

Clients portfolio

Pricing

Setup

7 Management & analytics

# Our sales leadership monitors performance and productivity through various dashboards

The dashboard displays performance metrics for 'DISTRICT RJC'. It includes a sidebar with navigation options like 'Results today', 'Goals', and 'Relationship'. The main content area shows three key metrics: Active Base (91% completion), Churn (100% completion), and New actives (Stone) (100% completion). Below these are two line charts: 'Evolution of the Active Base' and 'Evolution of the NNC', both showing data from October 2022 to the current month. The Active Base chart shows a steady increase from approximately 2,000 to 10,000. The NNC chart shows a steady increase from approximately 50 to 350.

Metric	Value
Active Base	91%
Performed	3.873
MTD Goal	4.254
Goal of the month	4.317

Metric	Value
Churn	100%
Performed	3,40%
MTD Goal	3,41%
Goal of the month	3,41%

Metric	Value
New actives (Stone)	100%
Performed	
MTD Goal	
Goal of the month	

Month	Active Base
Out/22	2000
Nov/22	3000
Dez/22	4000
Jan/23	5000
Fev/23	6000
Mar/23	7000
Abr/23	8000
Mai/23	9000
Jun/23	10000
Jul/23	11000
Ago/23	12000
Set/23	13000
Out/23	14000
Meta MTD	15000
Meta	16000

Month	NNC
Out/22	50
Nov/22	100
Dez/22	150
Jan/23	200
Fev/23	250
Mar/23	300
Abr/23	350
Mai/23	400
Jun/23	450
Jul/23	500
Ago/23	550
Set/23	600
Out/23	650
Meta MTD	700
Meta	750

Territories management

Lead targeting

Visits suggestions

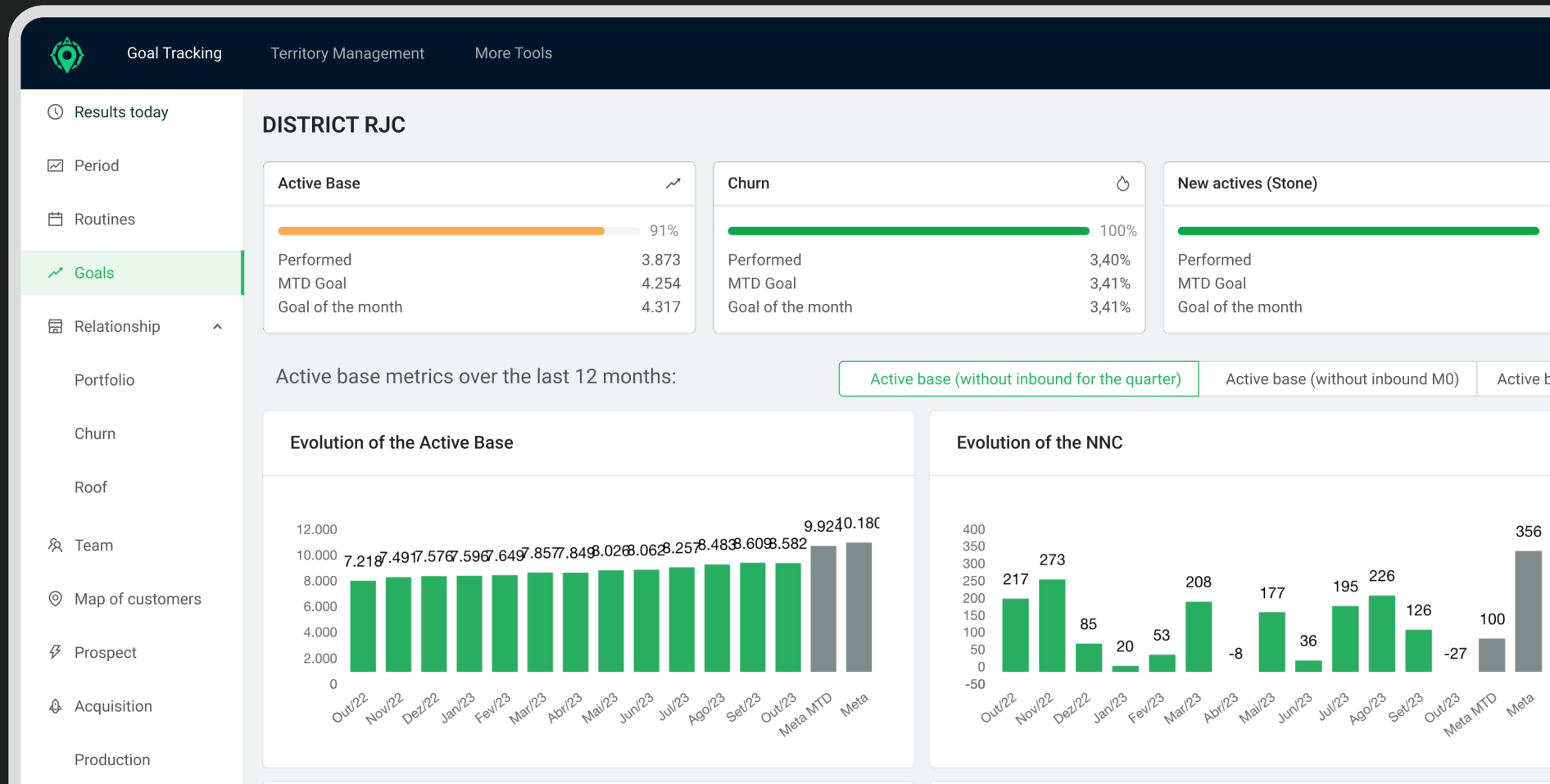
Clients portfolio

Pricing

Setup

7 Management & analytics

# Our sales leadership monitors performance and productivity through various dashboards



Territories management

Lead targeting

Visits suggestions

Clients portfolio

Pricing

Setup

7 Management & analytics

# Our sales leadership monitors performance and productivity through various dashboards

The dashboard for DISTRICT RJC provides a comprehensive overview of sales performance. It features a navigation menu on the left with options like Results today, Period, Routines, Goals, Relationship, Portfolio, Churn, Roof, Team, Map of customers, Prospect, Acquisition, and Production. The main content area is divided into several sections:

- Summary Metrics:**
  - Customers visited outside the portfolio: 3%
  - Total engagement: 47% (Engagement less than 70%)
  - Total conversion: 12% (Conversion greater or equal to 10% 10%)
- Task and Product Performance:**
  - Completed tasks: Products upsell
  - Legend: Open tasks (grey), Completed tasks TD Yes (blue), Completed tasks TD No (light blue), Converted customers (teal), Engagement (black), Conversion (dark grey)
- Period total:**
  - Customers with open tasks
  - Customers with completed tasks
  - Converted customers
- Key Performance Indicator:**
  - TD Yes: 75%

Territories management

Lead targeting

Visits suggestions

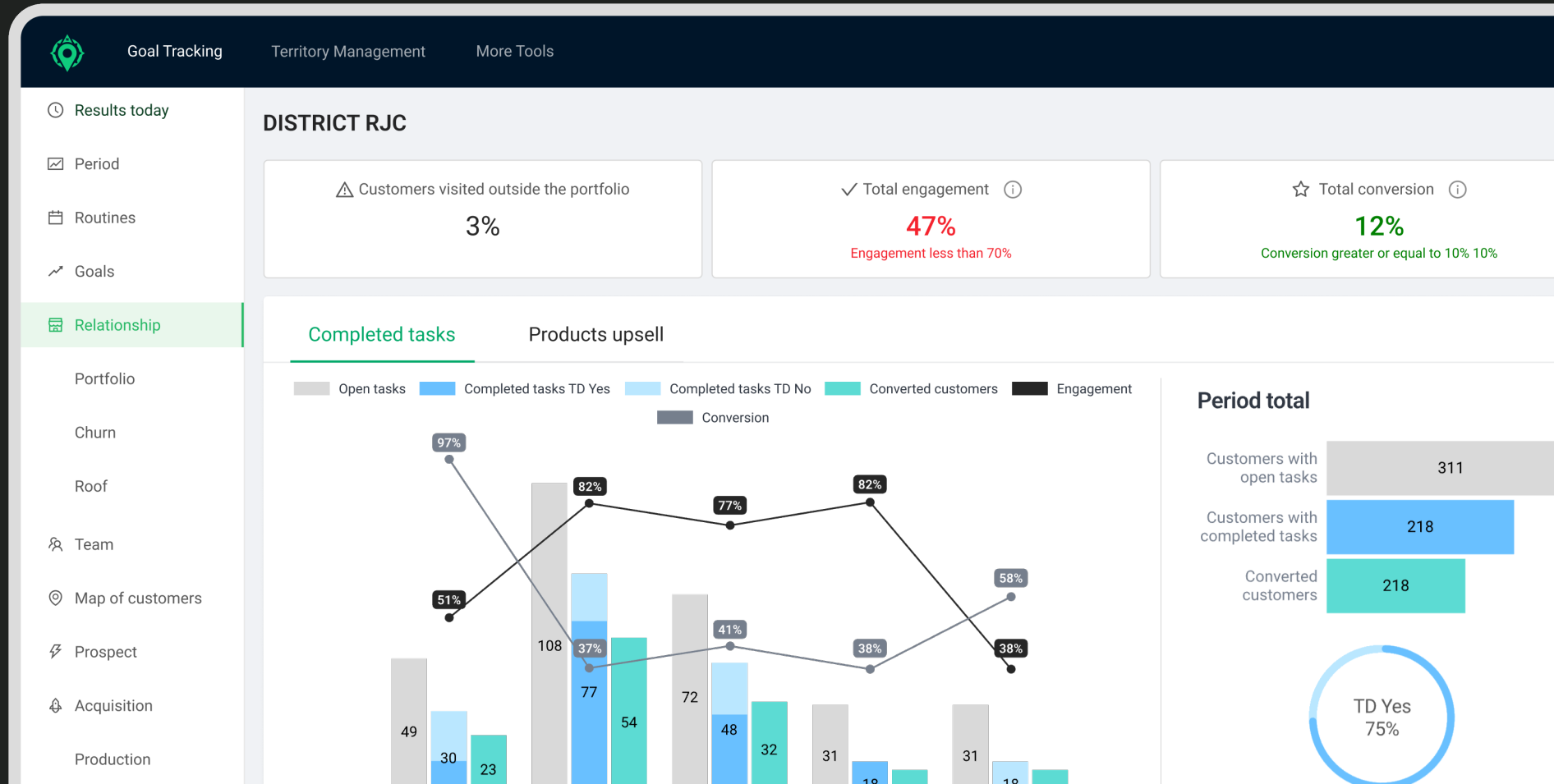
Clients portfolio

Pricing

Setup

7 Management & analytics

# Our sales leadership monitors performance and productivity through various dashboards



Territories management

Lead targeting

Visits suggestions

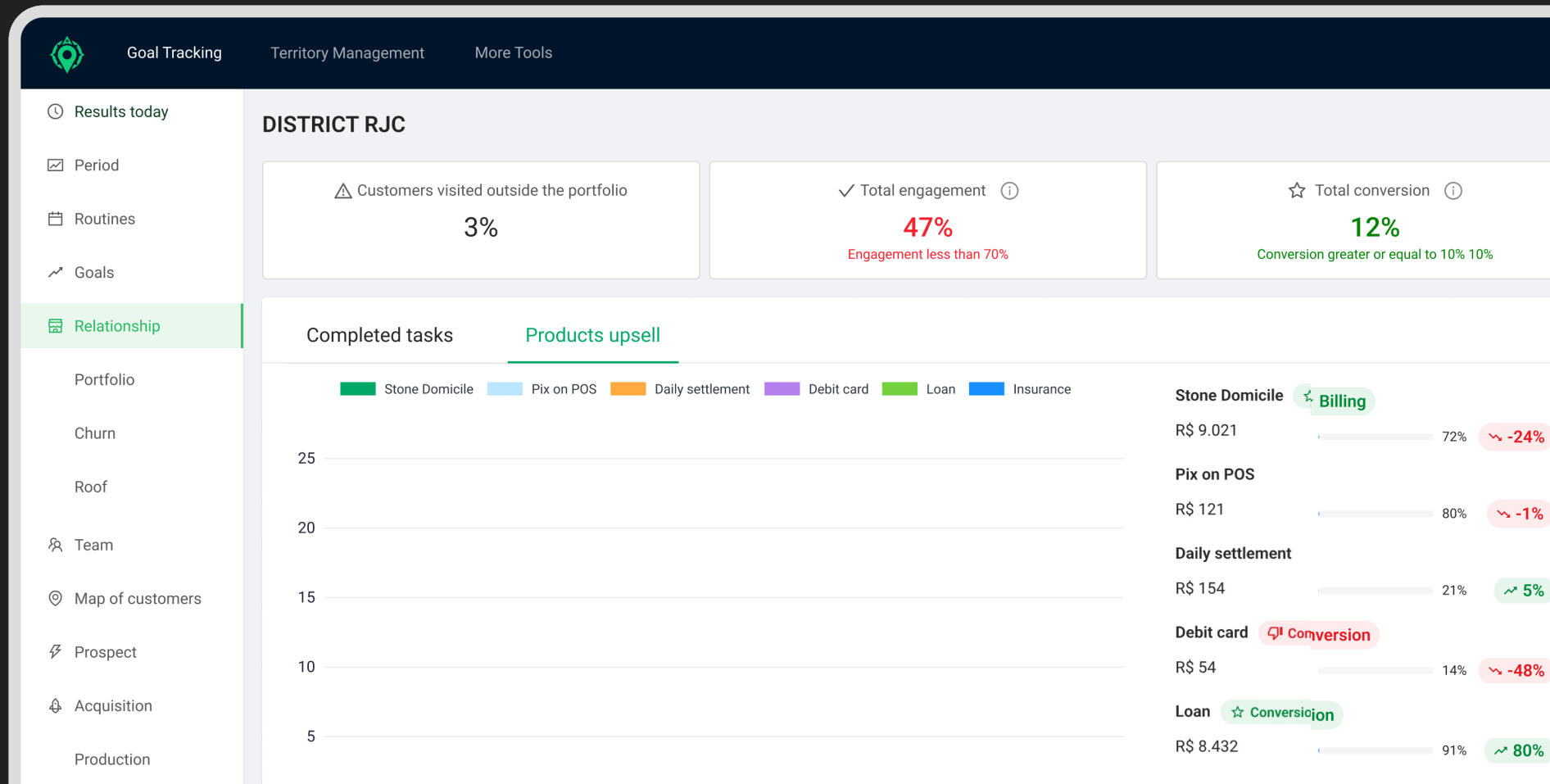
Clients portfolio

Pricing

Setup

7 Management & analytics

# Our sales leadership monitors performance and productivity through various dashboards



Territories management

Lead targeting

Visits suggestions

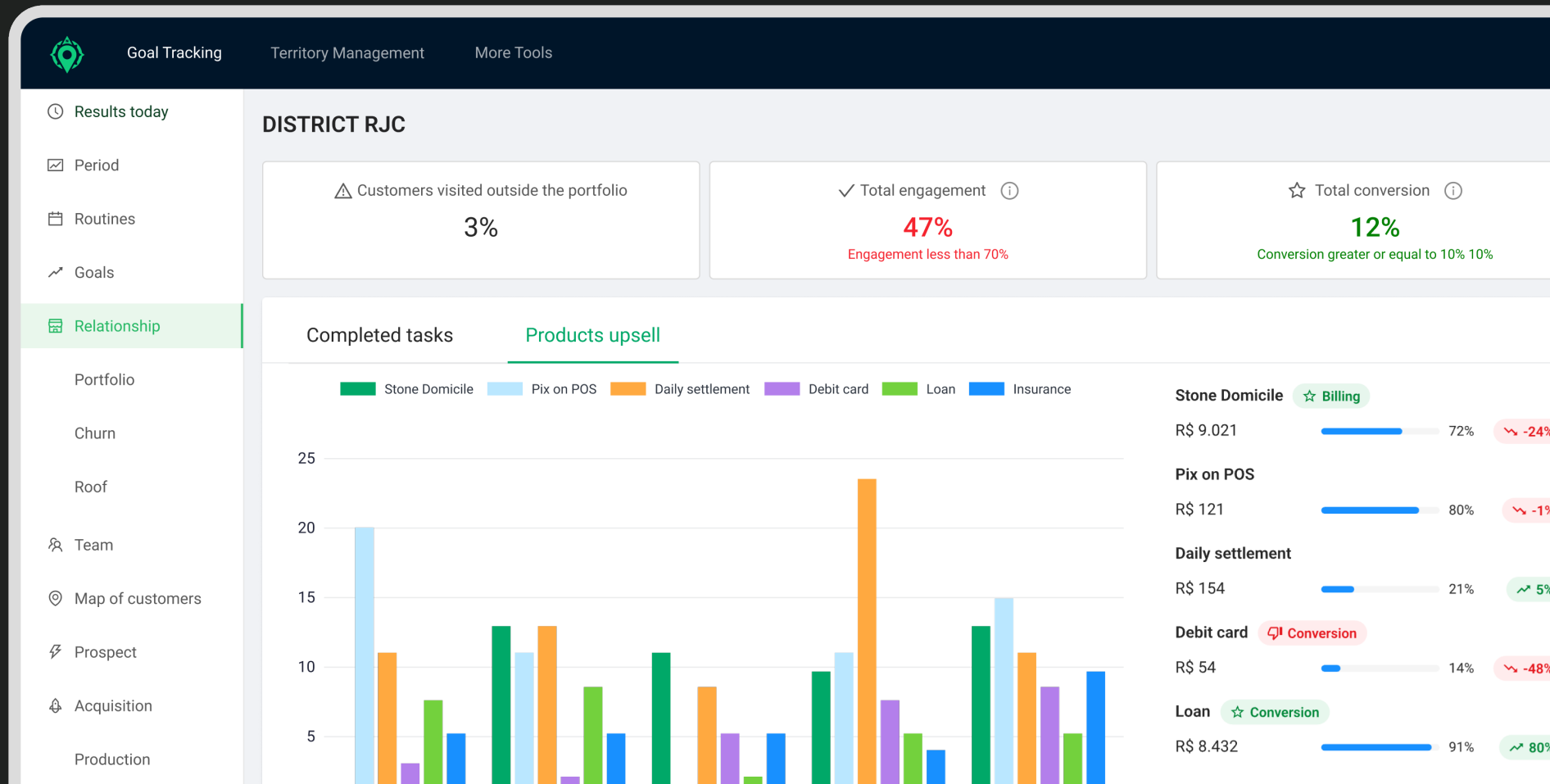
Clients portfolio

Pricing

Setup

7 Management & analytics

# Our sales leadership monitors performance and productivity through various dashboards



Territories management

Lead targeting

Visits suggestions

Clients portfolio

Pricing

Setup

7 Management & analytics

# Our sales leadership monitors performance and productivity through various dashboards

The screenshot displays the StoneCo Marco Polo dashboard interface. The top navigation bar includes 'Goal Tracking', 'Territory Management', and 'More Tools'. A left sidebar menu lists various dashboard sections: 'Results today', 'Period', 'Routines', 'Goals', 'Relationship', 'Portfolio', 'Churn', 'Roof', 'Team', 'Map of customers' (highlighted), 'Prospect', 'Acquisition', and 'Production'. The main content area is titled 'DISTRICT RJC' and features a 'Map of the route' with a Google Maps view. A pop-up window for 'Eprom Informatica' is open, showing details such as 'Av. Rio Branco; 156;', 'Sem tarefas agendadas', 'Última tarefa há 655 dias', '6% \$ 10k', and 'Aprovado'. The map shows a grid of streets with numerous colored pins representing customer locations. At the bottom of the dashboard, there is a summary bar with metrics: 'Qualificações 10', 'Propostas 16', 'Clientes M-0 a M-3 27', 'Base ativa 112', and 'Reduzindo volume'. A notification icon and 'Receber Relatório por' are also visible.

Territories management

Lead targeting

Visits suggestions

Clients portfolio

Pricing

Setup

7 Management & analytics

# And our logistics operation is backed by routing and optimization systems

The screenshot displays the 'Dash Angels | Senninha stone' application interface. At the top, there's a green header with the text 'Dash Angels | Senninha stone' and a user greeting 'Hi, Juliana'. Below the header, a navigation bar contains several buttons: '<', 'Settings', 'Polygon', 'Report DOA', 'Stock coverage', and 'Cockpit Distrital'. A location dropdown menu is open, showing 'Nordeste > District BA2 > BA - Ilhéus Stone Pagamentos'. The main area is a map of Rio de Janeiro, Brazil, with numerous colored markers (orange, red, yellow, blue, green) representing different data points. A legend on the right side of the map provides details for these markers:

- Unallocated - Future maturity: 82 visitas (115 OSs)
- Not allocated - Expired: 82 visitas (115 OSs)
- Unallocated - Due today: 82 visitas (115 OSs)
- Downloaded: 82 visitas (115 OSs)

At the bottom left, the 'stoneco' logo and 'Green App' logo are visible.

Territories management

Lead targeting

Visits suggestions

Clients portfolio

Pricing

Setup

7 Management & analytics

# And our logistics operation is backed by routing and optimization systems

The screenshot displays a software interface for 'Dash Angels | Senninha' on the 'stone' platform. The user is identified as 'Olá, Juliana'. The main navigation includes 'Início / Senninha / Cockpit Distrital' and a 'Cockpit Distrital' section with a 'Filter itinerary' button and a 'Timeline' view selected. The current view is for 'Nordeste > District BA2 > BA - Ilhéus Stone Pagamentos'. A legend identifies activity types: Instalation (green), Uninstallation (red), Change (blue), Ton (light green), Mainatence (grey), Supply (orange), and Event (purple). Summary statistics show 42h, 300km, and 340 OS. A table lists three users: Maurício Felipe Moraes de Araújo, Rita Soares da Cruz, and Jorge Henrique da Silva, with their activity timelines from 09h to 18h. A sidebar on the right asks 'Which itinerary will you choose today?' with options for 'Senninha (no polygon)', 'Senninha (Polygon)', and 'Distrital', and a 'Make itinerary' button. An 'Overview' section at the bottom shows 'No polygon' and 'Ótimo'.

**Dash Angels | Senninha** stone Olá, Juliana

Início / Senninha / Cockpit Distrital

← **Cockpit Distrital** Filter itinerary Timeline Ma

Nordeste > District BA2 > BA - Ilhéus Stone Pagamentos

**Senninha (no polygon)**

● Instalation ● Uninstallation ● Change ● Ton ● Mainatence ● Supply ● Event 🕒 42h 📏 300km 📄 340 OS

Green Angels	09h	10h	11h	12h	13h	14h	15h	16h	17h	18h
Maurício Felipe Moraes de Araújo	Instalation	Instalation	Change		Change	Change	Event	Maintenance	Uninstallation	Uninstallation
Rita Soares da Cruz	Instalation	Instalation	Change		Change	Change	Event	Maintenance	Uninstallation	Uninstallation
Jorge Henrique da Silva	Instalation	Instalation	Change		Change	Change	Event	Maintenance	Uninstallation	Uninstallation

Which itinerary will you choose today?

Senninha (no polygon)

Senninha (Polygon)

Distrital

**Make itinerary**

**Overview**

No polygon Ótimo

Territories management

Lead targeting

Visits suggestions

Clients portfolio

Pricing

Setup

7 Management & analytics

# And our logistics operation is backed by routing and optimization systems

The screenshot displays the Stone App interface for a user named Juliana. The main header is green and contains the text 'Dash Angels | Senninha' and the Stone logo. Below the header, there is a breadcrumb trail: 'Início / Senninha / Cockpit Distrital'. The main content area shows a map of a neighborhood in Rio de Janeiro with a route marked by numbered stops (1-8). The route starts at stop 1, goes to stop 2, then to stop 3, 4, 5, 6, 7, and finally to stop 8. The map includes labels for various locations such as 'Bakery Café Rio', 'Il Piccolo Biergarten', 'Pouso Real', 'Arcos Rio Palace', 'Bistrô da Lapa', 'Creche Municipal Arco-Íris', 'Rio de Janeiro Cathedral', and 'Paiol 08'. A sidebar on the right contains the following information:

- Location: Nordeste > District BA2 > BA - Ilhéus Stone Pagamentos
- Details - no polygon
- User: Jorge Henrique da Silva
- Total time: 8
- Total kilometers: 40k
- Total orders: 1
- User: Mauricio Felipe Moraes de Souza

stoneco

Green App

✓ Territories management

✓ Lead targeting

✓ Visits suggestions

✓ Clients portfolio

✓ Pricing

✓ Setup

✓ Management & analytics



# Demo #2

## Solving client issues



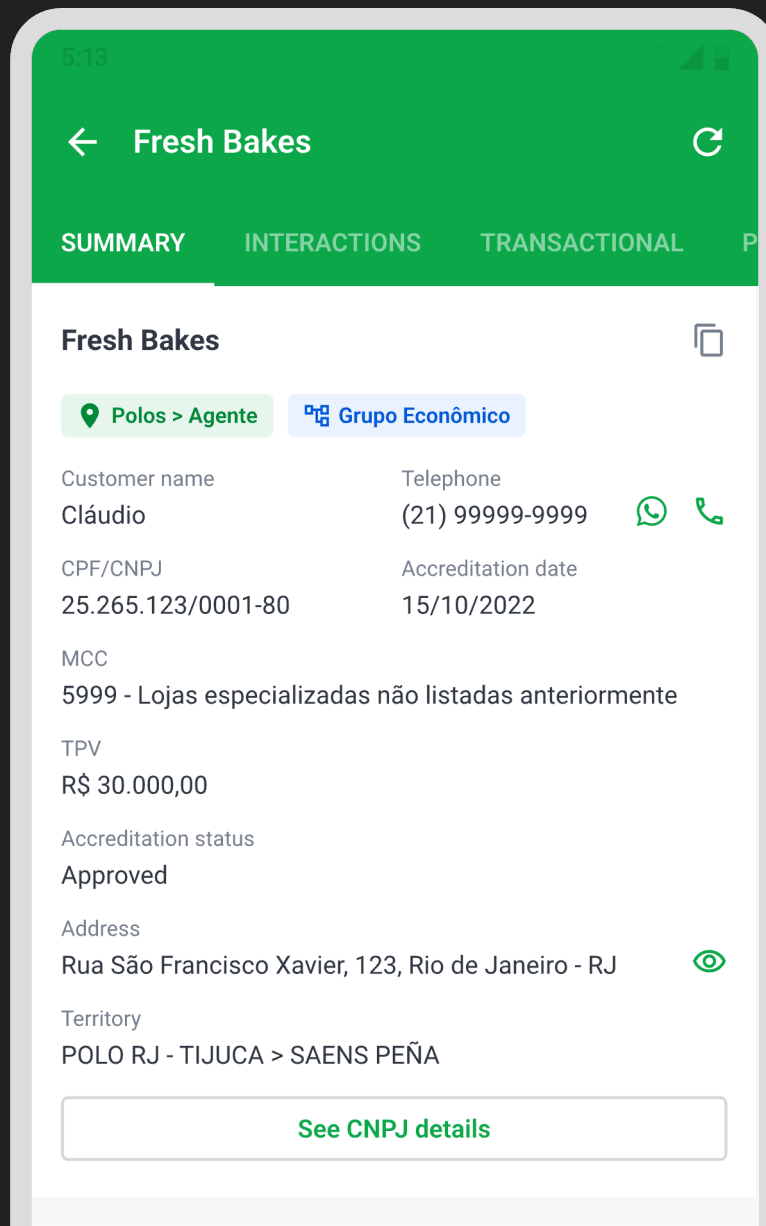
1 Servicing through hubs

Servicing through bots

Servicing through enchanters

The clients can reach out to the agents directly for any reason...

...And the agents have the tools to deal with it



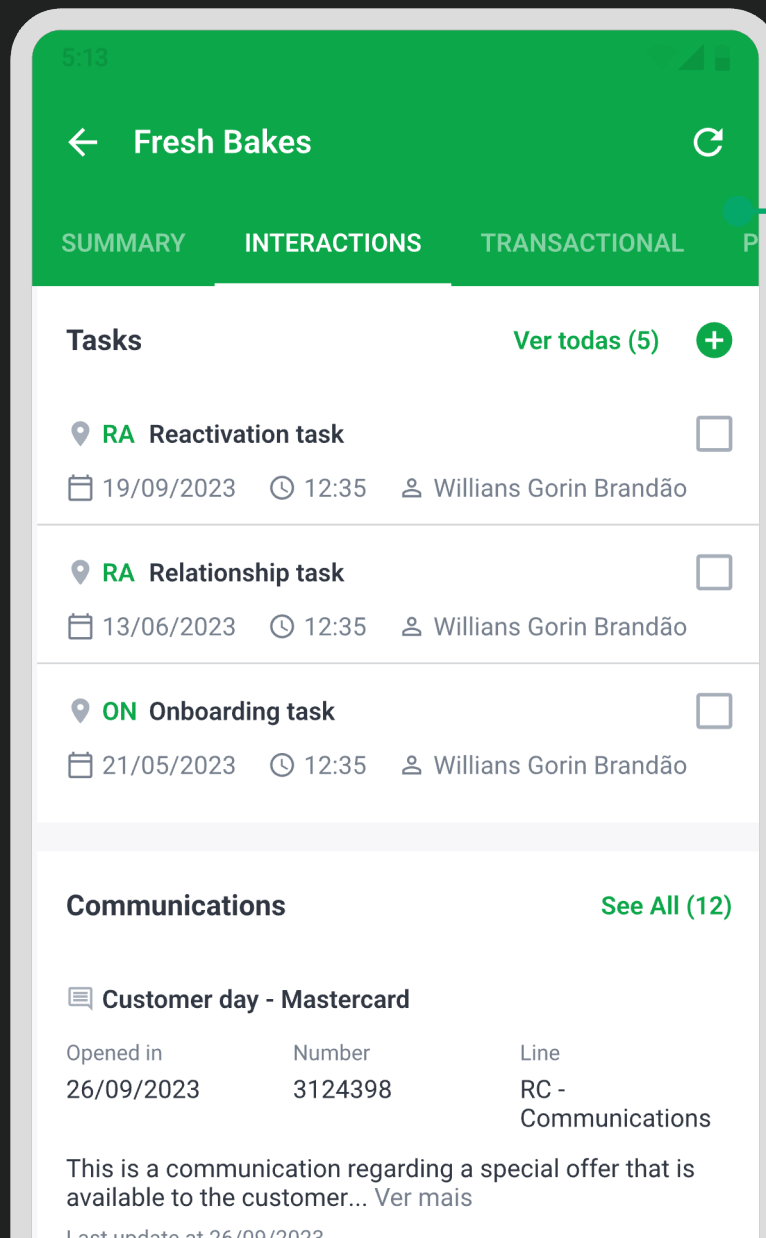
1 Servicing through hubs

Servicing through bots

Servicing through enchanters

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CRM DATA

Check all interactions with Stone

1 Servicing through hubs

Servicing through bots

Servicing through enchanters

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CRM DATA

Check all interactions with Stone

PROFITABILITY

Check where the client is more profitable

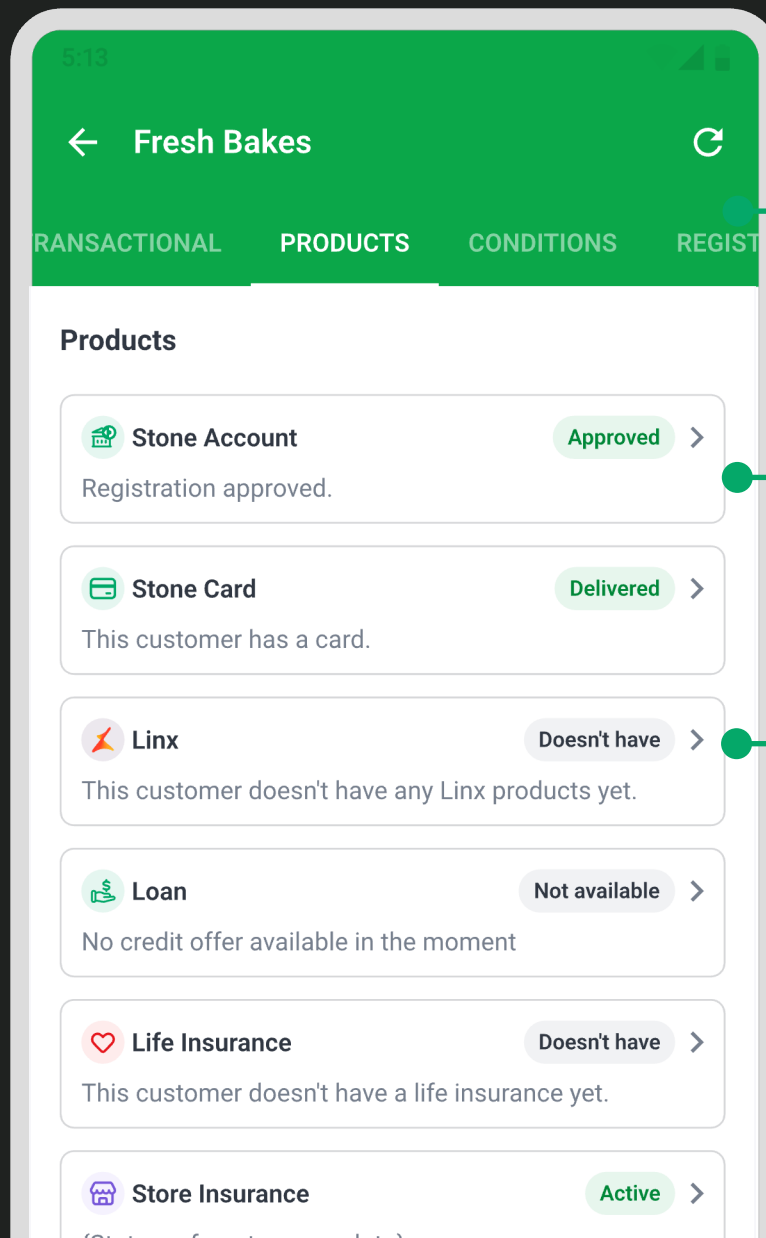
1 Servicing through hubs

Servicing through bots

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CRM DATA

Check all interactions with Stone

PROFITABILITY

Check where the client is more profitable

PRODUCTS ENGAGEMENT

Identify upsell and retention opportunities

1 Servicing through hubs

Servicing through bots

Servicing through enchanters

The clients can reach out to the agents directly for any reason...

...And the agents have the tools to deal with it

5:13

← Fresh Bakes ↻

TRANSACTIONAL PRODUCTS CONDITIONS REGISTER

Taxa de vendas Ver propostas sugeridas

	Débito	Crédito	2 a 6x	7 a 12x
	1,06%	1,70%	3,79%	3,99%
	1,70%	2,50%	3,79%	4,29%
	-	2,79%	3,79%	4,09%
	-	4,10%	5,25%	5,50%

Pix no POS

0,50%

Ver histórico de negociações e renegociações >

Renegociação

Antecipação

Taxa de automática	Taxa da pontual
2,34%	1,45%
Antecipação automática	Modalidade de antecipação
Disponibilidade	Manual

### CRM DATA

Check all interactions with Stone

### PROFITABILITY

Check where the client is more profitable

### PRODUCTS ENGAGEMENT

Identify upsell and retention opportunities

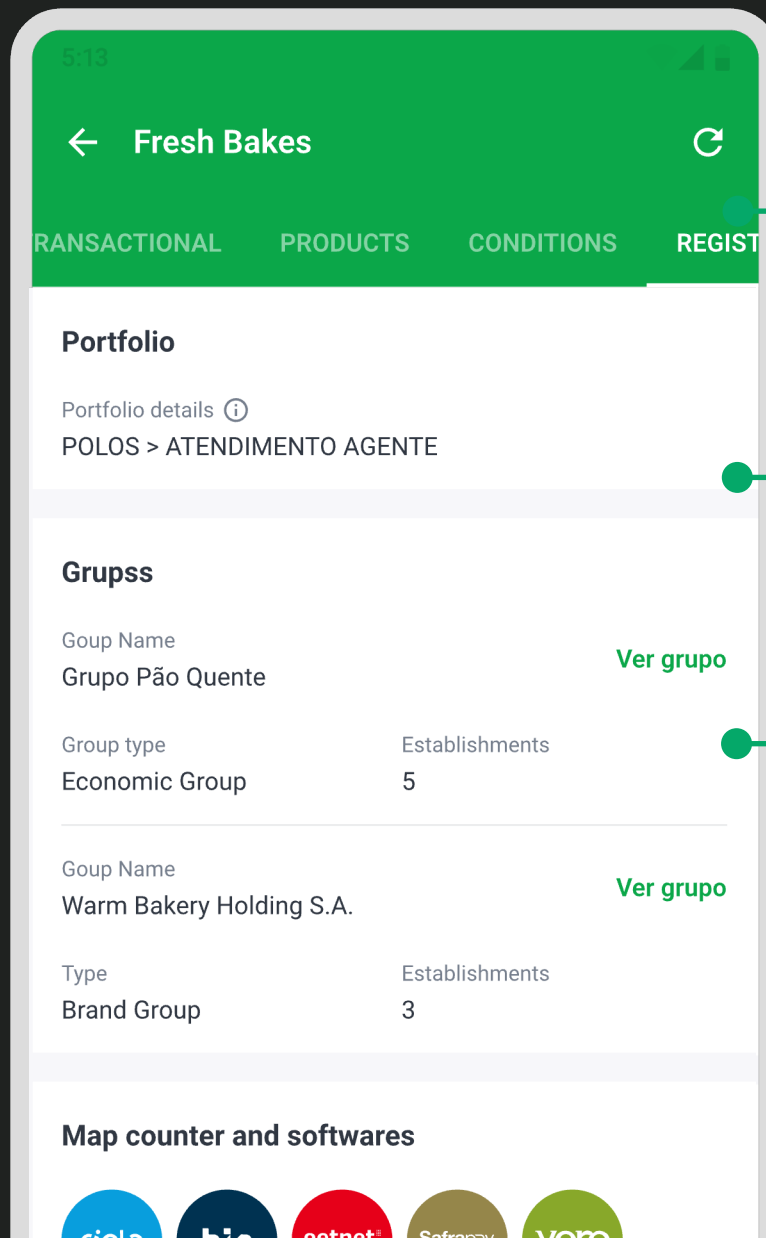
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CRM DATA

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PROFITABILITY

Check where the client is more profitable

PRODUCTS ENGAGEMENT

Identify upsell and retention opportunities

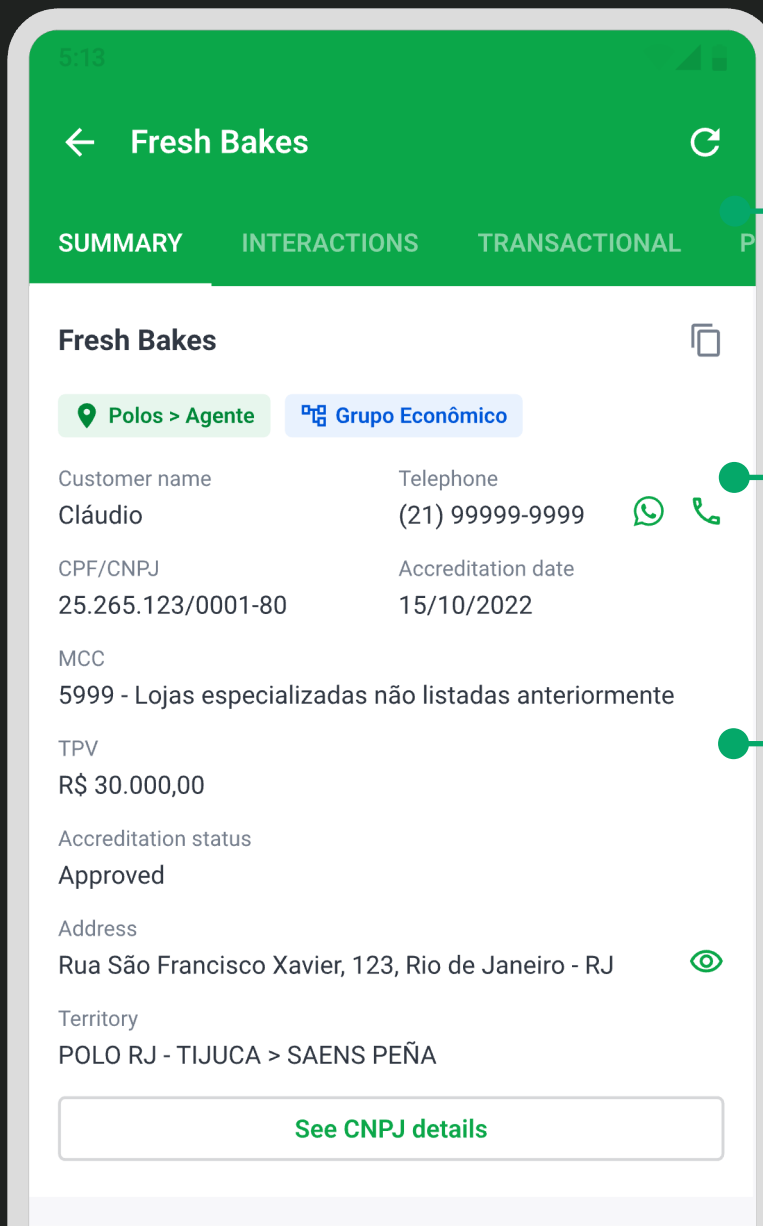
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### CRM DATA

Check all interactions with Stone

### PROFITABILITY

Check where the client is more profitable

### PRODUCTS ENGAGEMENT

Identify upsell and retention opportunities

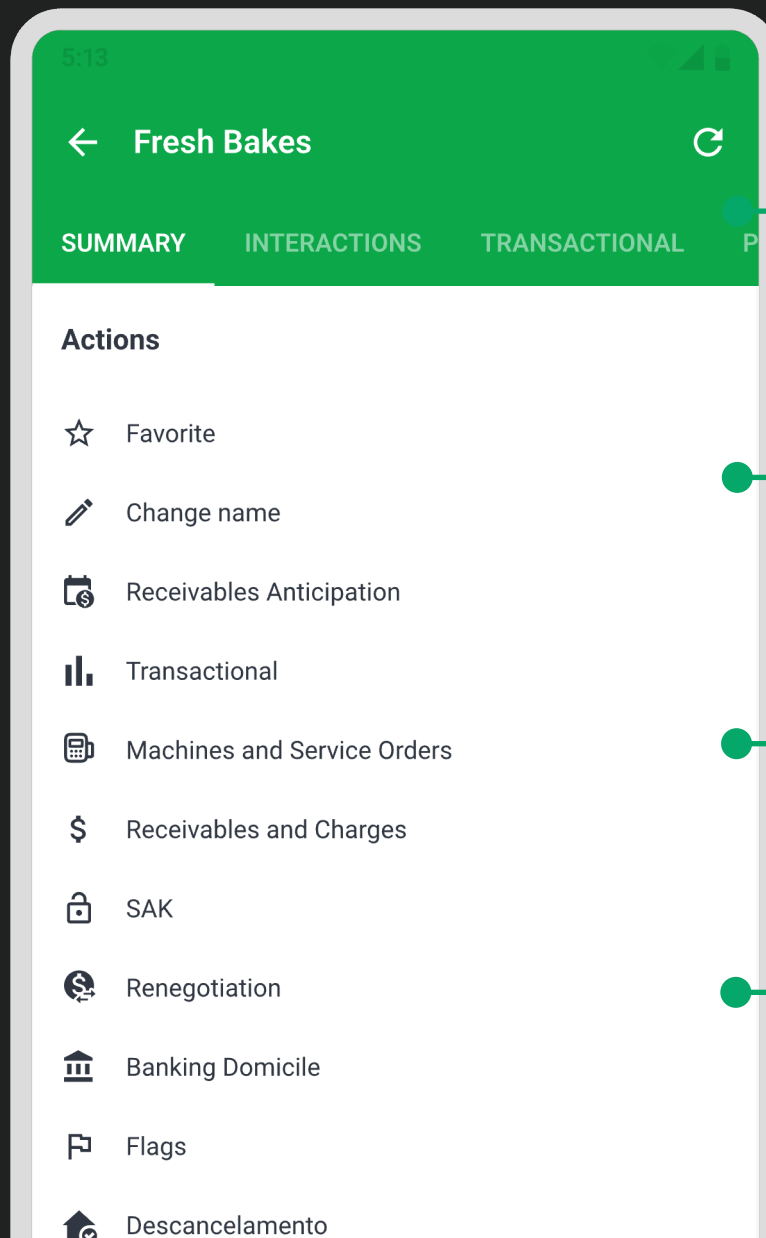
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The clients can reach out to the agents directly for any reason...

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### CRM DATA

Check all interactions with Stone

### PROFITABILITY

Check where the client is more profitable

### PRODUCTS ENGAGEMENT

Identify upsell and retention opportunities

### SERVICE TOOLS

Solve any kind of issue quickly

Servicing through hubs

2 Servicing through bots

Servicing through enchanters

# Our clients can contact our chatbot for simple requests and immediate responses

The image shows a screenshot of a website with a chatbot overlay. The website background is dark with white text. The chatbot window is white with a green header and footer. The chatbot messages are in light blue and light green bubbles. The website text includes 'How can we help you?', 'I'm already a customer', 'Questions, problems or...', '24 hour service every day', '3004 9680', 'Capitals and metropolitan', '0800 326 0506', and 'Other regions'. The chatbot messages include 'Welcome to Stone service!', 'Hey! I'm here to help you.', 'To begin, I need your registered CNPJ number.', and 'If you are not a Stone customer yet, just type "I am not a customer yet".' The chatbot interface also shows a 'Type your message' input field and a send button.

out Stone Blog Service Downlo

## How can we help you?

mer

proposal

to 7pm

### I'm already a customer

Questions, problems or  
24 hour service every day

**3004 9680**  
Capitals and metropolitan

**0800 326 0506**  
Other regions

stone

app

Stone

Welcome to Stone service!

TODAY

Rafael 12:34 PM  
hey

Stone 12:34 PM  
Hey! I'm here to help you. 😊

Stone 12:34 PM  
To begin, I need your registered CNPJ number.  
  
If you are not a Stone customer yet, just type "I am not a customer yet".

Rafael 12:34 PM

Type your message

One

Servicing through hubs

2 Servicing through bots

Servicing through enchanters

# Our clients can contact our chatbot for simple requests and immediate responses

The image shows a screenshot of a website with a chatbot overlay. The website background is dark with white text. The chatbot window is white with a green header and footer. The chatbot messages are in light blue bubbles, and the user's messages are in light green bubbles. The website text includes navigation links, a main heading, and contact information.

out Stone Blog Service Downlo

## How can we help you?

mer  
proposal  
to 7pm

### I'm already a c

Questions, problems or  
24 hour service every day

**3004 9680**  
Capitals and metropolita

**0800 326 0506**  
Other regions

stoneco

App

stone

Stone

TODAY

Rafael 12:34 PM  
hey

Stone 12:34 PM  
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Stone 12:34 PM  
To begin, I need your registered CNPJ number.  
  
If you are not a Stone customer yet, just type "I am not a customer yet".

Rafael 12:34 PM  
12237246700

Stone 12:34 PM  
Can you explain, in a few words, how I can help you today?

Type your message

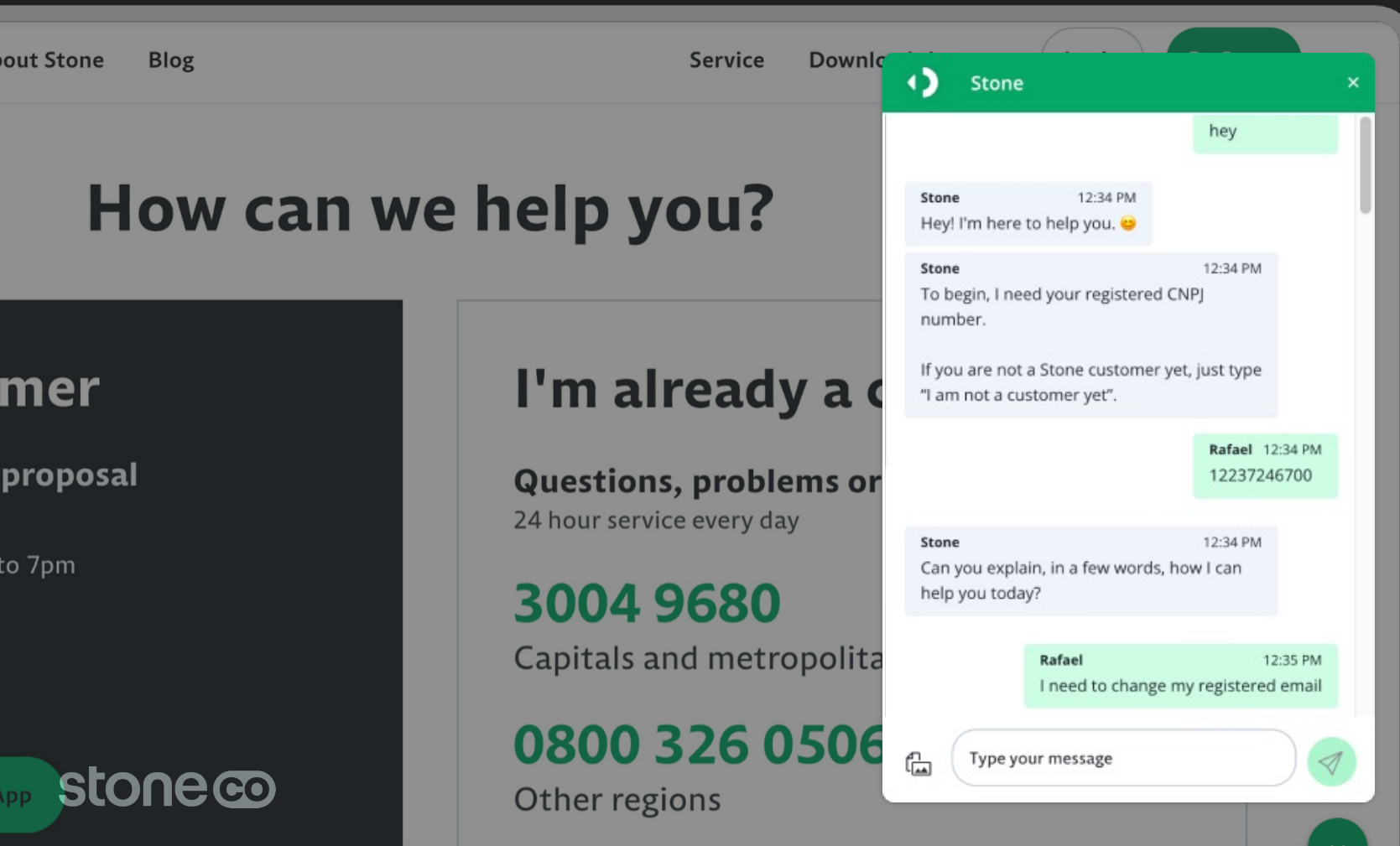
One

Servicing through hubs

2 Servicing through bots

Servicing through enchanters

# Our clients can contact our chatbot for simple requests and immediate responses

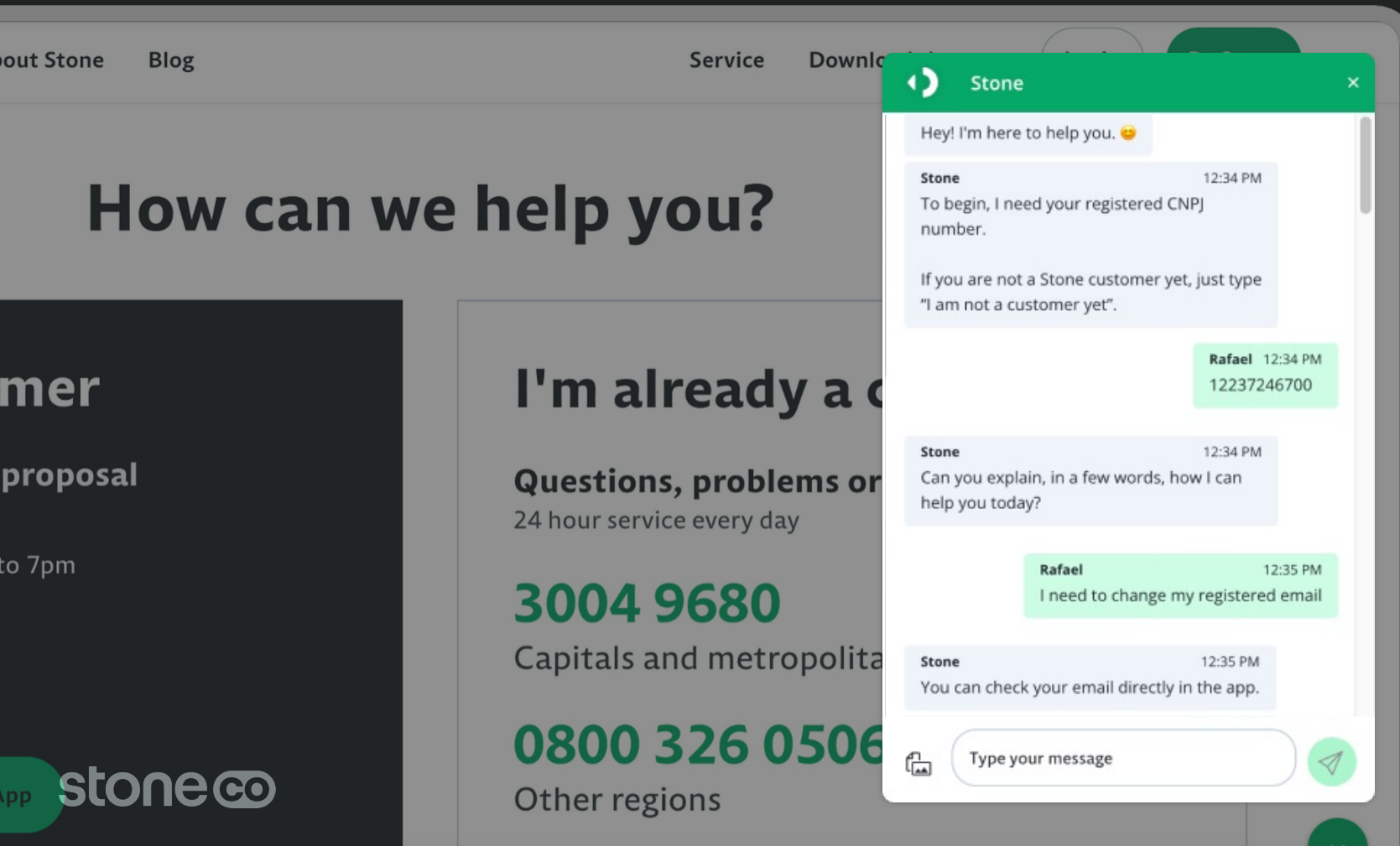


Servicing through hubs

2 Servicing through bots

Servicing through enchanters

# Our clients can contact our chatbot for simple requests and immediate responses

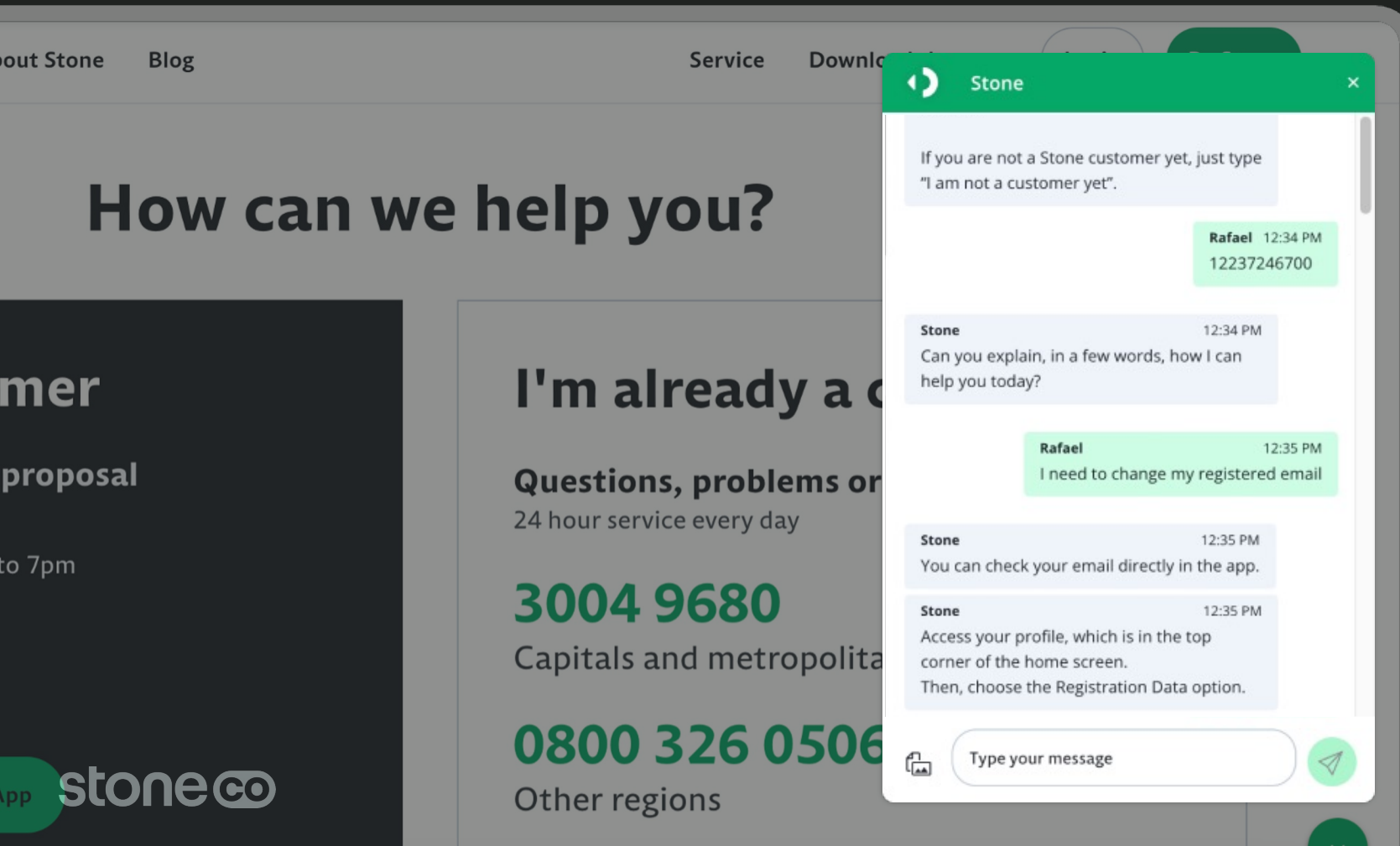


Servicing through hubs

2 Servicing through bots

Servicing through enchanters

# Our clients can contact our chatbot for simple requests and immediate responses



Servicing through hubs

2 Servicing through bots

Servicing through enchanters

# Our clients can contact our chatbot for simple requests and immediate responses

The screenshot shows a mobile app interface with a chat window overlaid on a blurred background. The chat window has a green header with a back arrow, the name 'Stone', and a close 'x' icon. The conversation is as follows:

- Stone** (12:34 PM): Can you explain, in a few words, how I can help you today?
- Rafael** (12:35 PM): I need to change my registered email
- Stone** (12:35 PM): You can check your email directly in the app.
- Stone** (12:35 PM): Access your profile, which is in the top corner of the home screen. Then, choose the Registration Data option.
- Stone** (12:35 PM): To change, tap "Change" next to the email, enter the new email twice and then send a photo of your face and your document. For security, your order is analyzed and approved within 2 hours.

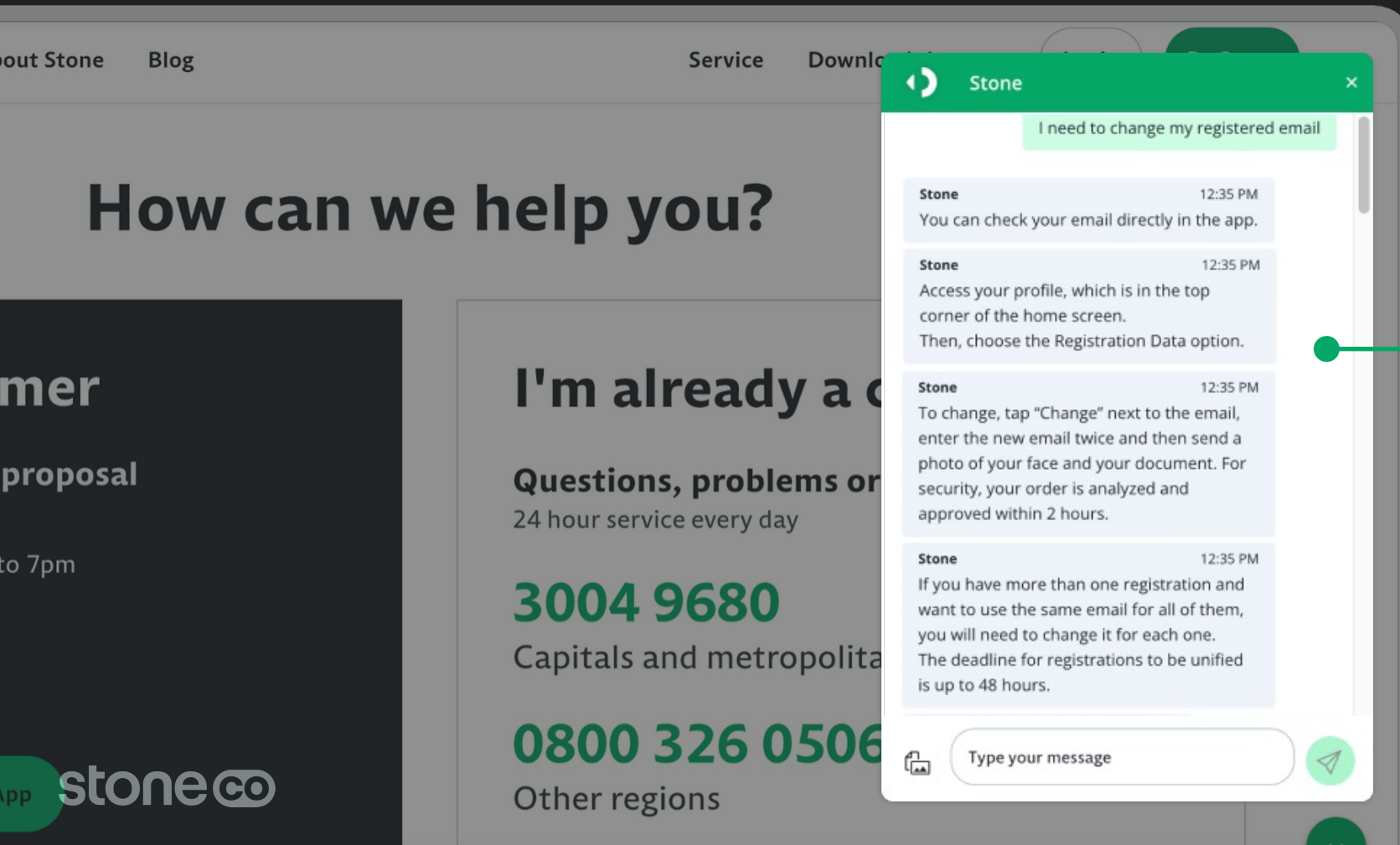
At the bottom of the chat window is a text input field with the placeholder 'Type your message', a paper plane icon for sending, and a camera icon for attachments. The background app interface includes a navigation bar with 'Home', 'Service', and 'Download' options, and a main heading 'How can we help you?'. Below this, there are sections for 'I'm already a customer' with contact information: '3004 9680' for 'Capitals and metropolitan areas' and '0800 326 0506' for 'Other regions'. The 'stoneco' logo is visible in the bottom left corner.

Servicing through hubs

2 Servicing through bots

Servicing through enchanters

# Our clients can contact our chatbot for simple requests and immediate responses



## RETENTION OF REQUESTS

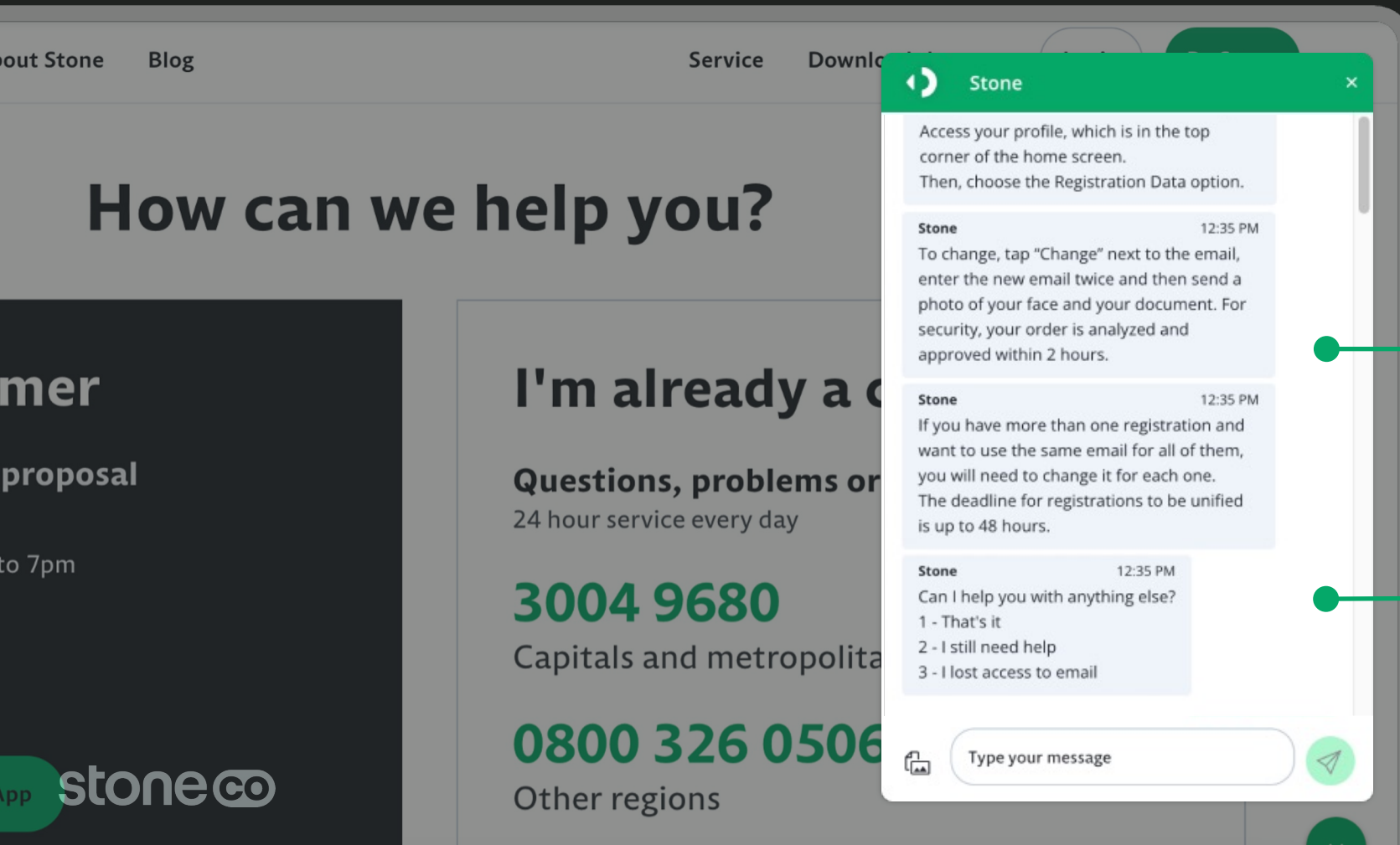
Providing quick and effective resolutions through bots

Servicing through hubs

2 Servicing through bots

Servicing through enchanters

# Our clients can contact our chatbot for simple requests and immediate responses



Stone

Access your profile, which is in the top corner of the home screen. Then, choose the Registration Data option.

Stone 12:35 PM  
To change, tap "Change" next to the email, enter the new email twice and then send a photo of your face and your document. For security, your order is analyzed and approved within 2 hours.

Stone 12:35 PM  
If you have more than one registration and want to use the same email for all of them, you will need to change it for each one. The deadline for registrations to be unified is up to 48 hours.

Stone 12:35 PM  
Can I help you with anything else?  
1 - That's it  
2 - I still need help  
3 - I lost access to email

Type your message

## RETENTION OF REQUESTS

Providing quick and effective resolutions through bots

## COMPREHENSIVE EXPERIENCE

Access to merchant data to answer questions and execute actions

Servicing through hubs

Servicing through bots

3 Servicing through enchanters

# Our enchanters are available 24/7 on multiple channels to serve our clients

## OMNICHANNEL PLATFORM

Chat

Whatsapp

Telephone

stoneco

One

The screenshot displays a user interface for an omnichannel platform. At the top, three navigation buttons are visible: "Servicing through hubs", "Servicing through bots", and "3 Servicing through enchanters". The main interface shows a list of active chats on the left, including "Natalia Oliveira" (Available | 01:24:50), "Rafael" (Online | 02:04, Chatbot), and "Leandro" (Online | 02:04, Novo). The "Rafael" chat is selected and expanded into a larger view. This view shows a chat history with a "Bot" header. The chat content includes a message from "Stone" (11:26) asking for help, a response from "Rafael" (11:26) stating "I want help from an attendant", another "Bot" header, a message from "Stone" (11:26) saying "Okay, just a moment, please...", and a final message from "Stone" (11:26) saying "Good afternoon! 😊❤️ This is Lucas from Stone, who am I talking to?". The interface also features a search bar at the bottom with the placeholder text "Digite sua mensagem".

Servicing through hubs

Servicing through bots

3 Servicing through enchanters

# Our enchanters are available 24/7 on multiple channels to serve our clients

## OMNICHANNEL PLATFORM

Chat

Whatsapp

Telephone

The screenshot displays a user interface for an omnichannel platform. At the top, there are three buttons: 'Servicing through hubs', 'Servicing through bots', and '3 Servicing through enchanters'. Below these, a large white text block reads 'Our enchanters are available 24/7 on multiple channels to serve our clients'. On the left, under the heading 'OMNICHANNEL PLATFORM', there are three icons with labels: 'Chat', 'Whatsapp', and 'Telephone'. The main part of the image is a screenshot of a chat application. The chat window is titled 'Leandro' and shows a conversation. The chat history includes a bot message: 'Stone: Tell me, in a few words, what you need to know:'. A user message follows: 'Rafael: I want help from an attendant'. Another bot message: 'Stone: Okay, just a moment, please...'. A final user message: 'Stone: Good afternoon! 😊❤️ This is Lucas from Stone, who am I talking to?'. The chat window also shows a 'Fila de espera' (Waiting Queue) section with 'Natalia Oliveira' and 'Rafael' listed. The bottom of the chat window has a text input field with the placeholder 'Digite sua mensagem'.

3 Servicing through hubs


2 Servicing through bots

3 Servicing through enchanters

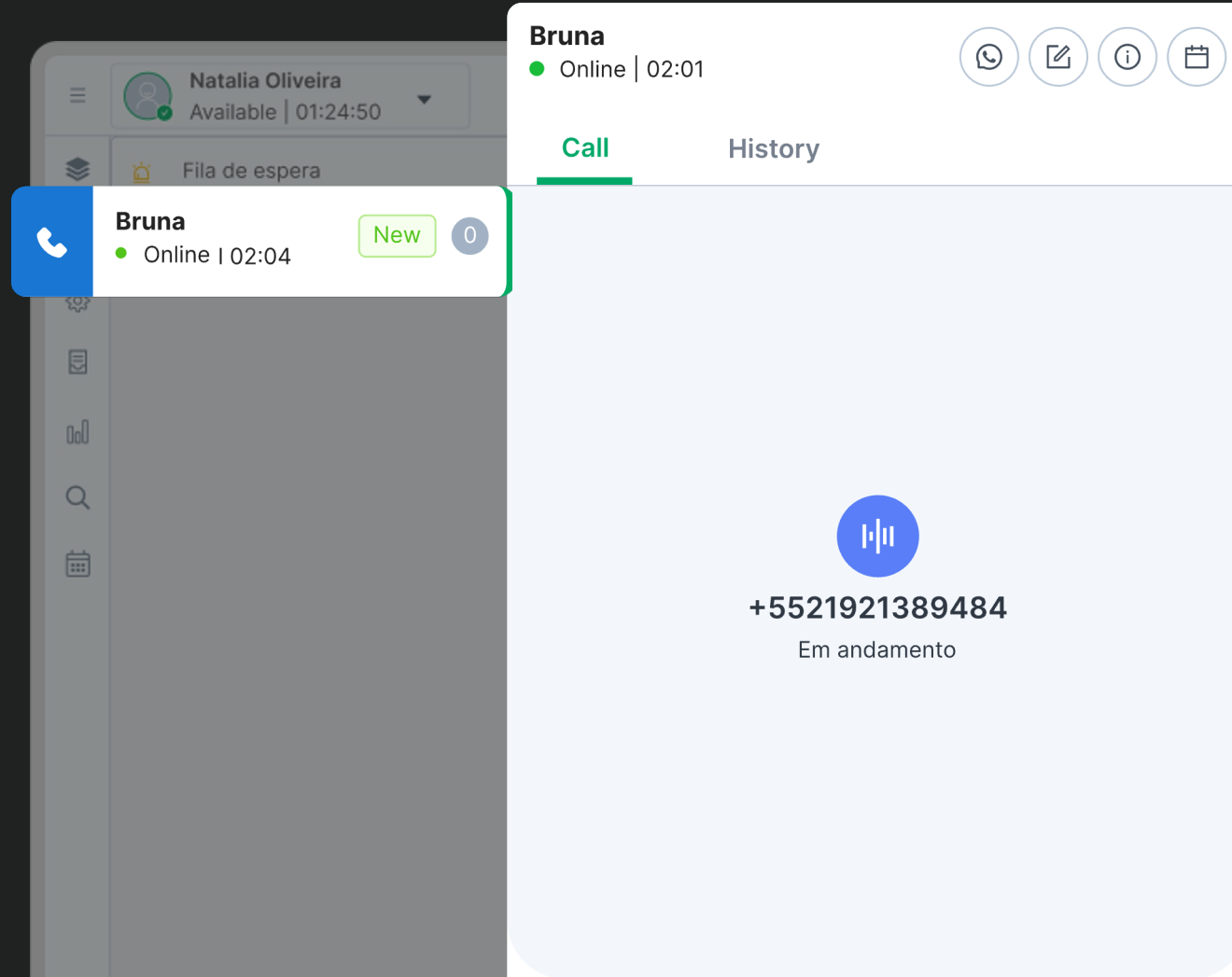
# Our enchanters are available 24/7 on multiple channels to serve our clients

## OMNICHANNEL PLATFORM

 Chat

 Whatsapp

 Telephone



Servicing through hubs

Servicing through bots

3 Servicing through enchanters

# We provide a 360 degree view of clients lifecycle to optimize the service process

The screenshot displays the Stone CRM interface. At the top, a navigation bar shows three options: 'Servicing through hubs', 'Servicing through bots', and '3 Servicing through enchanters'. The main interface is divided into several sections:

- Top Bar:** Shows the user 'Natalia Oliveira' with a status of 'Available' and a timer '01:24:50'. There are also notification and profile icons.
- Left Sidebar:** A 'Fila de espera' (Waiting Queue) section lists three agents: Rafael (Online | 02:04, Chatbot), Andressa (Inativo | 18:33:17, Novo), and Leandro (Inativo | 18:33:17, Novo).
- Chat History:** A chat window for 'Rafael' (Online | 02:01) shows a conversation with a bot named 'Stone'. The bot asks for information, and Rafael responds. A message from 'Stone' says: 'Good afternoon! 🍌🍌 This is Lucas from Stone, who am I talking to?'
- Customer Identification Pop-up:** A modal window titled 'Customer identification' is open, showing details for 'Cor e Unha - 985191073'. It includes a phone number '09.698.928/0001-66', a 'Contact attached' status, and a card for 'Rafael Duarte' with phone number '(21) 32563555' and email 'tijuca1@coreunha.com.br'. Below this, it lists 'Contract' as 'Volume Exemption Contract' and 'Volume exemption' as 'Enabled' with a 'Pix tax' of '0,5%'. The 'Client status' is 'Approved' and the 'Sales agent' is 'Jordan Da Rocha Dos Santos · jordan.santos@stone.com.br'.

The Stone logo is visible in the bottom left corner, and the 'One' logo is in the bottom right corner.

3 Servicing through hubs

2 Servicing through bots

3 Servicing through enchanters

# We provide a 360 degree view of clients lifecycle to optimize the service process

The screenshot displays the StoneCo customer service interface. On the left, a sidebar shows a queue of clients: Rafael (Online | 02:04), Andressa (Inativo | 18:33:17), and Leandro (Inativo | 18:33:17). The main chat window shows a conversation with Rafael. The chat history includes messages from Rafael, a Bot, and Stone. A product recommendation overlay is visible on the right, showing suggestions for this client (Pix and Store insurance) and all products (Payment link, Raio-x, Life insurance, Loan, Linx, Anticipation). The TPV (Total Potential Value) is also displayed, with options for Quarterly, Semi-annual, and Annual.

**Products** 0/2 used suggestions

Suggestions for this client

- Pix Offer
- Store insurance Offer

All Products

- Payment link Enabled
- Raio-x Enabled
- Life insurance Received offer
- Loan Unavailable
- Linx Doesn't have
- Anticipation Enabled

TPV

- Quarterly
- Semi-annual
- Annual

stoneco One

3 Servicing through hubs

2 Servicing through bots

3 Servicing through enchanters

# We provide a 360 degree view of clients lifecycle to optimize the service process

The screenshot displays the StoneCo customer service interface. On the left, a sidebar shows a list of customers: Rafael (Online | 02:04), Andressa (Inativo | 18:33:17), and Leandro (Inativo | 18:33:17). The main chat window shows a conversation with Rafael. The chat history includes messages from a Bot, Rafael, and Stone. The TPV dashboard on the right shows a line graph of TPV from January to October, with a 'Monthly average' section below it. The dashboard also includes a 'Security verification' section indicating that the customer is not verified.

**TPV**

Quarterly | Semi-annual | **Annual**

50k  
25k  
0

JAN FEB MAR APR MAY JUN JUL AUG SEP OCT

**Monthly average**

3 months <b>R\$ 25.126,89</b>	6 months <b>R\$ 26.219,04</b>	9 months <b>R\$ 26.038,43</b>
----------------------------------	----------------------------------	----------------------------------

**Security verification**

This customer is not verified !

Start new verification

stoneco One

3 Servicing through hubs

2 Servicing through bots

3 Servicing through enchanters

# We provide a 360 degree view of clients lifecycle to optimize the service process

The screenshot displays a customer service dashboard. On the left, a sidebar shows a queue of customers: Rafael (Online | 02:04), Andressa (Inativo | 18:33:17), and Leandro (Inativo | 18:33:17). The main chat window shows a conversation with Rafael. A bot named Stone is assisting him. A security verification overlay is active, displaying a table of verification records and a table of records.

**Security verification**

This customer is not verified ! Start new verification

Contact	Date	Status
> Rafael Rodrigues Duarte	03/10/2023 10:36:38	✓
> Rafael Rodrigues Duarte	03/10/2023 10:36:38	!
> Rafael Rodrigues Duarte	03/10/2023 10:36:38	!

**Records**

Cases Communications Sales agent tasks

Reason	Sales agent	Goal	Date	Status
Onboarding	Natalia Oliveira	Install the POS	03/10/2023 at 10:36	✓

Servicing through hubs

Servicing through bots

3 Servicing through enchanters

# We provide a 360 degree view of clients lifecycle to optimize the service process

The screenshot displays a customer service dashboard. On the left, there is a 'Fila de espera' (Waiting Queue) with three entries: Rafael (Online | 02:04), Andressa (Inativo | 18:33:17), and Leandro (Inativo | 18:33:17). The main chat window shows a conversation with Rafael. The chat history includes messages from a Bot, Stone, Rafael, and another Bot. A 'Records' table is overlaid on the right side of the chat window, showing a list of sales agent tasks.

Reason	Sales agent	Goal	Date	Status
Onboarding	Natalia Oliveira	Install the POS	03/10/2023 at 10:36	✓
Proposal	Natalia Oliveira	Complete the sale	01/10/2023 at 11:29	✓
Prospection	Natalia Oliveira	Make an offer	29/09/2023 at 13:49	✓

stoneco One

3 Servicing through hubs

3 Servicing through bots

3 Servicing through enchanter

# First use case of AI to drive productivity for our enchanter: **Summarization of conversations**

The screenshot displays a customer service interface with a sidebar on the left, a central chat window, and a right-hand panel. The sidebar shows a list of customers: Rafael (Online | 02:04), Andressa (Inativo | 18:33:17), and Leandro (Online | 02:04). The central chat window shows a conversation with Rafael. A 'Super Summarize' button is visible above the chat history. The right-hand panel shows customer identification details for 'Cor e Unha - 985191073', including contact information and contract details.

**Customer Identification Panel:**

- Customer ID: 985191073
- Company: Cor e Unha - 985191073
- Phone: 09.698.928/0001-66
- Contact attached: Rafael Duarte (21) 32563555, tijuca1@coreunha.com.br
- Contract: Volume Exemption Contract
- Volume exemption: Enabled
- Pix tax: 0,5%
- Client status: Approved
- Sales agent: Jordan Da Rocha Dos Santos · jordan.santos@stone.com.br

3 Servicing through hubs

3 Servicing through bots

3 Servicing through enchanterers

# First use case of AI to drive productivity for our enchanterers: **Summarization of conversations**

The screenshot displays a customer service interface with a chat window and a summary overlay. The chat window shows a conversation with Rafael, who is online. The summary overlay, titled 'Super Summarize', provides a concise summary of the chat history. The chat history shows Rafael asking for help, Stone providing instructions on how to use the service, Rafael asking if Stone can help with anything else, and Stone responding that the order is analyzed and approved within 2 hours. Rafael then says 'no, thanks' and Stone responds 'You're welcome. Have a good day!'. The interface also shows a list of active chats on the left, including Rafael, Andressa (inativo), and Leandro. On the right, there is a 'Customer identification' section for 'Cor e Unha - 985191073' with contact details and a 'Contract' section for 'Volume Exemption Contract' with details like 'Volume exemption: Enabled' and 'Pix tax: 0,5%'. The Stone logo is visible in the bottom left corner, and the 'One' logo is in the bottom right corner.

**Super Summarize**

**Whatsapp History**

Enter your document and enter the new email twice. Tap Continue and upload a photo of your document and a photo of your face.

**Stone** 11:26  
For security, your order is analyzed and approved within 2 hours.

**Stone** 11:26  
Can I help you with anything else?

**Rafael** 11:26  
no, thanks

**Stone** 11:26  
You're welcome. Have a good day!

**Customer identification** 985191073

**Cor e Unha - 985191073**  
09.698.928/0001-66

Contact attached

**Rafael Duarte**  
(21) 32563555  
tijuca1@coreunha.com.br

Contract  
Volume Exemption Contract

Volume exemption ⓘ Enabled Pix tax 0,5%

Client status  
Approved

Sales agent  
Jordan Da Rocha Dos Santos · jordan.santos@stone.com.br

See details

3 Servicing through hubs

3 Servicing through bots

3 Servicing through enchanterers

# First use case of AI to drive productivity for our enchanterers: **Summarization of conversations**

The screenshot displays a customer service interface. On the left, a sidebar shows a list of active chats with agents: Rafael (Online | 02:04), Andressa (Inativo | 18:33:17), and Leandro (Online | 02:04). A 'Fila de espera' (Waiting Queue) icon is also visible. The main chat window shows a conversation with Rafael. A white callout box with a green checkmark and the text 'Super Summarize' is overlaid on the chat. The chat history shows messages from Stone: 'Enter your document and enter the new email twice. Tap Continue and upload a photo of your document and a photo of your face.', 'For security, your order is analyzed and approved within 2 hours.', 'Can I help you with anything else?', and 'You're welcome. Have a good day!'. Rafael's response is 'no, thanks'. On the right, a 'Customer identification' panel shows details for 'Cor e Unha - 985191073', including contact information for Rafael Duarte and contract details.

**Super Summarize**

Customer identification: 985191073

Cor e Unha - 985191073  
09.698.928/0001-66

Contact attached: Rafael Duarte  
(21) 32563555  
tijuca1@coreunha.com.br

Contract: Volume Exemption Contract

Volume exemption: Enabled | Pix tax: 0,5%

Client status: Approved

Sales agent: Jordan Da Rocha Dos Santos · jordan.santos@stone.com.br

See details

3 Servicing through hubs

3 Servicing through bots

3 Servicing through enchanter

# First use case of AI to drive productivity for our enchanter: **Summarization of conversations**

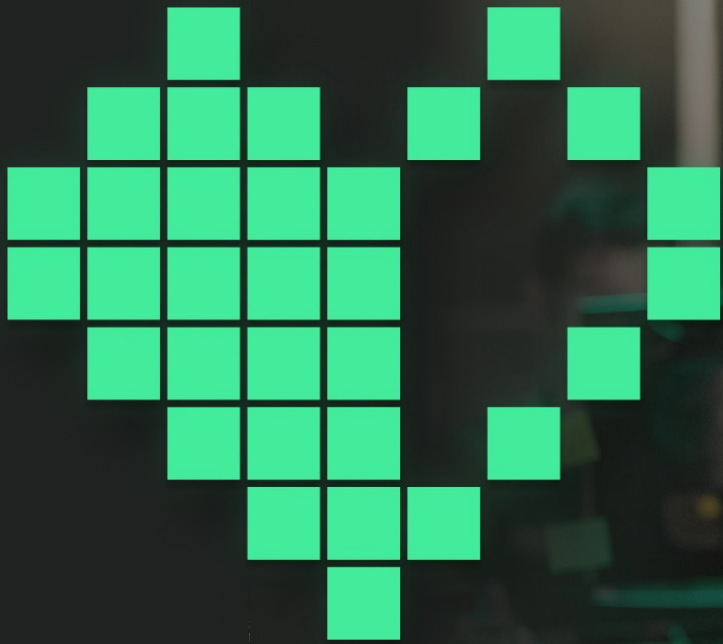
The screenshot displays a customer service interface with a sidebar on the left showing a list of agents: Natalia Oliveira (Available | 01:24:50), Rafael (Online | 02:04), Andressa (Inativo | 18:33:17), and Leandro (Online | 02:04). The main chat window shows a conversation with Rafael. A 'Super Summarize' button is overlaid on the chat. A pop-up window titled 'Customer service summary: Rafael' contains the following information:

- 1. Customer name: Rafael
- 2. Customer CNPJ/CPF: 12237246700
- 3. Reason for the call: Change of registered email
- 4. Summary of the reason for the call: The customer needs to change the email registered in their account
- 5. Summary of the actions that the agent performed: The agent explained to the customer how to change the email registered in the application, informed him about the need to send a photo of his face and document for security analysis, and also provided guidance on unification of Registrations with the same email. The customer then reported that he had lost access to his email and the agent explained how to proceed in this case, again mentioning the need to send photos for analysis.

The chat history shows the following messages:

- Stone: Enter your document and enter the new email twice. Tap Continue and upload a photo of your document and a photo of your face.
- Stone: For security, your order is analyzed and approved within 2 hours.
- Stone: Can I help you with anything else?
- Rafael: no, thanks
- Stone: You're welcome. Have a good day!

The interface also shows a customer profile for Rafael Duarte (21) 32563555, tjuca1@coreun, with a contract volume exemption enabled and a sales agent Jordan Da Rocha Dos Santos (jordan.santos@stone.com.br).



## Wrap up

1

Our Operations Platform is a strategic asset that is hard to replicate

2

Leverages our operations by distributing new products with little incremental effort

3

Grow productivity through artificial intelligence and expand the operations platform ecosystem to new parties

# Break

**stone** 

Investor  
Day 2023

Module 5

# Financial Outlook

MATEUS SCHERER

CFO

5.1

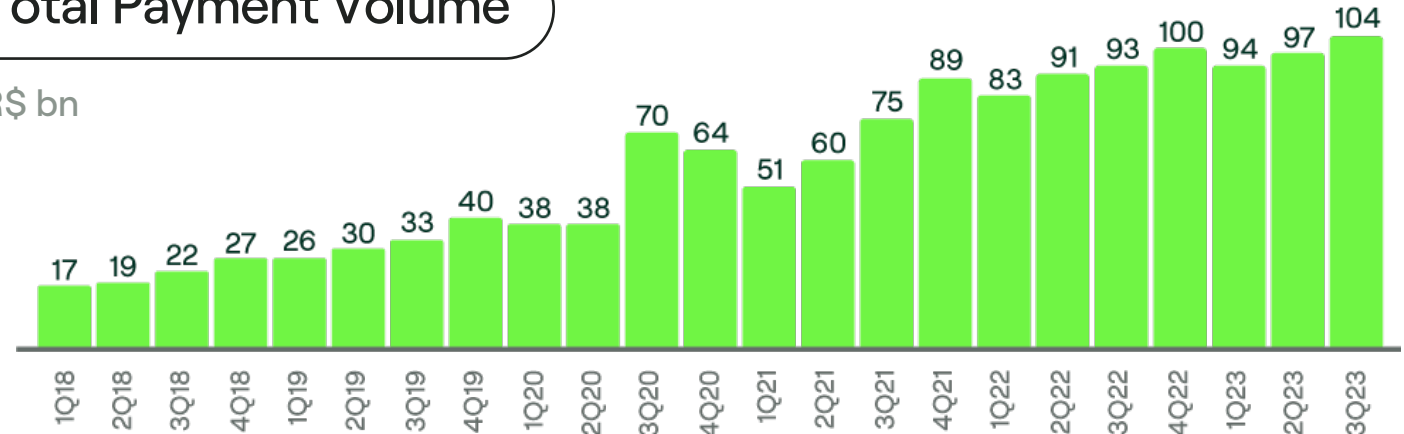
# Our financial journey

# Growth trajectory

Throughout our journey, we developed a **strong growth engine** that allowed us to **scale rapidly**...

## Total Payment Volume

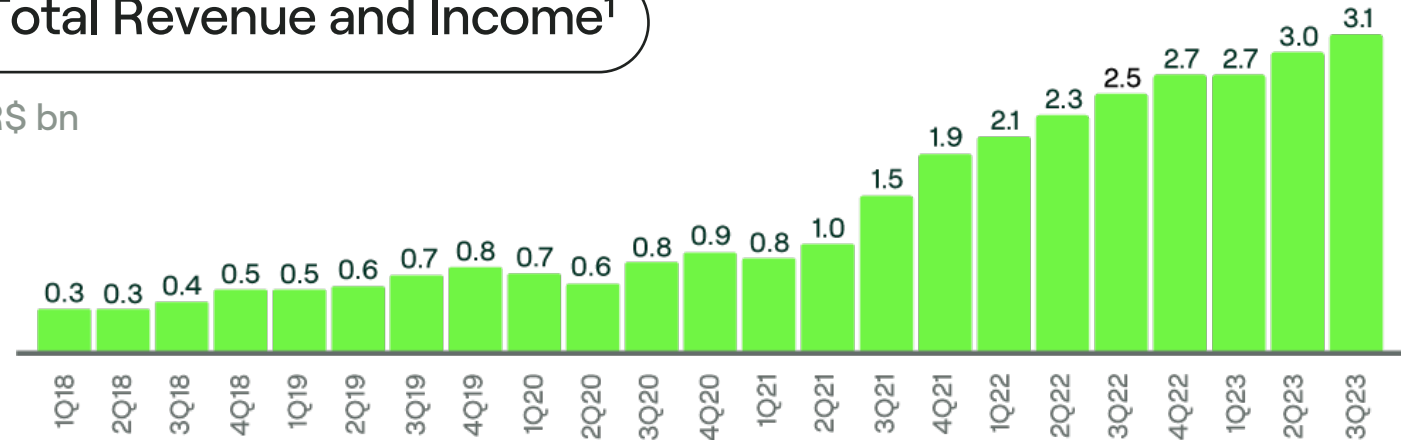
R\$ bn



Growth  
3Q18/3Q23  
**4.7x**

## Total Revenue and Income<sup>1</sup>

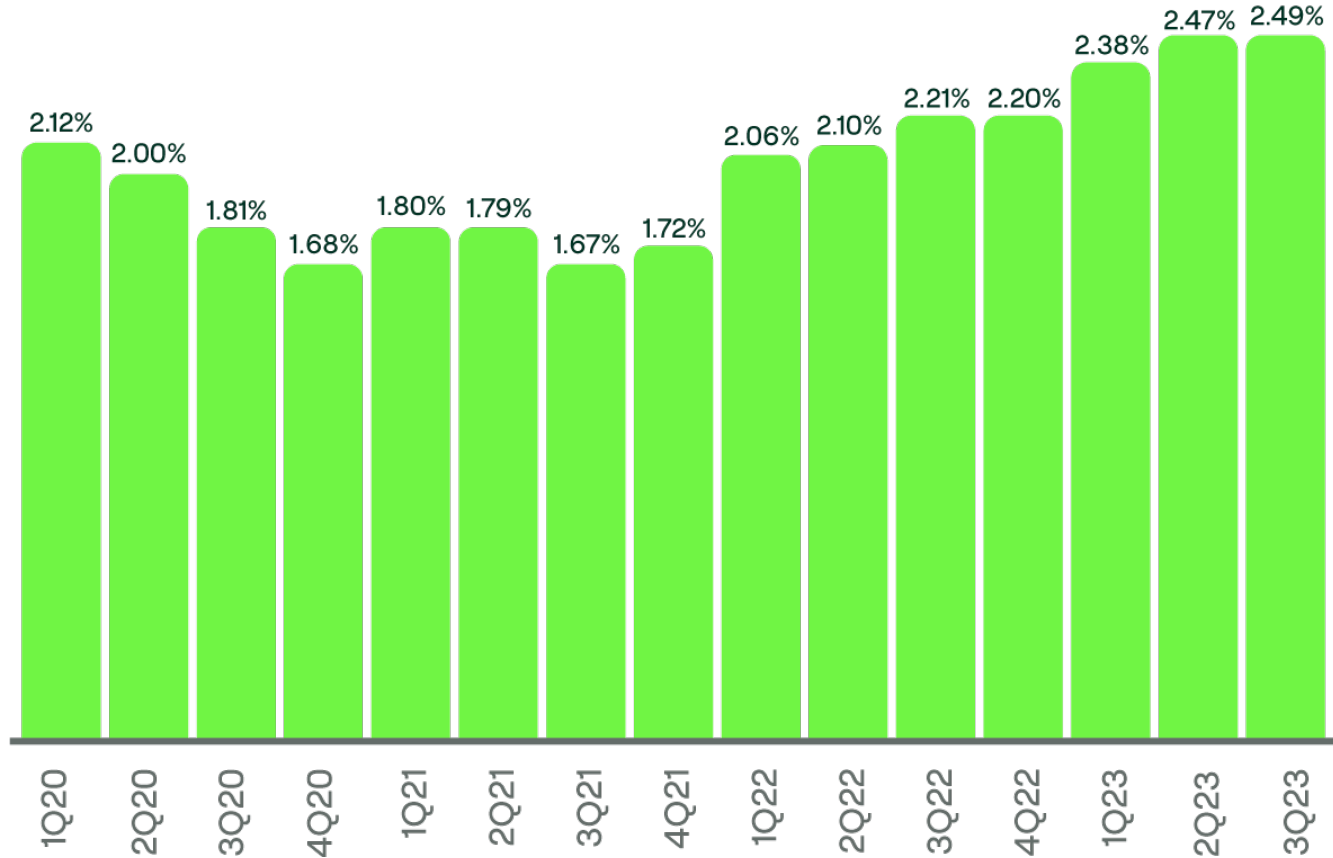
R\$ bn



Growth  
3Q18/3Q23  
**7.8x**

# Monetization Discipline

MSMB Take Rate<sup>1</sup> %



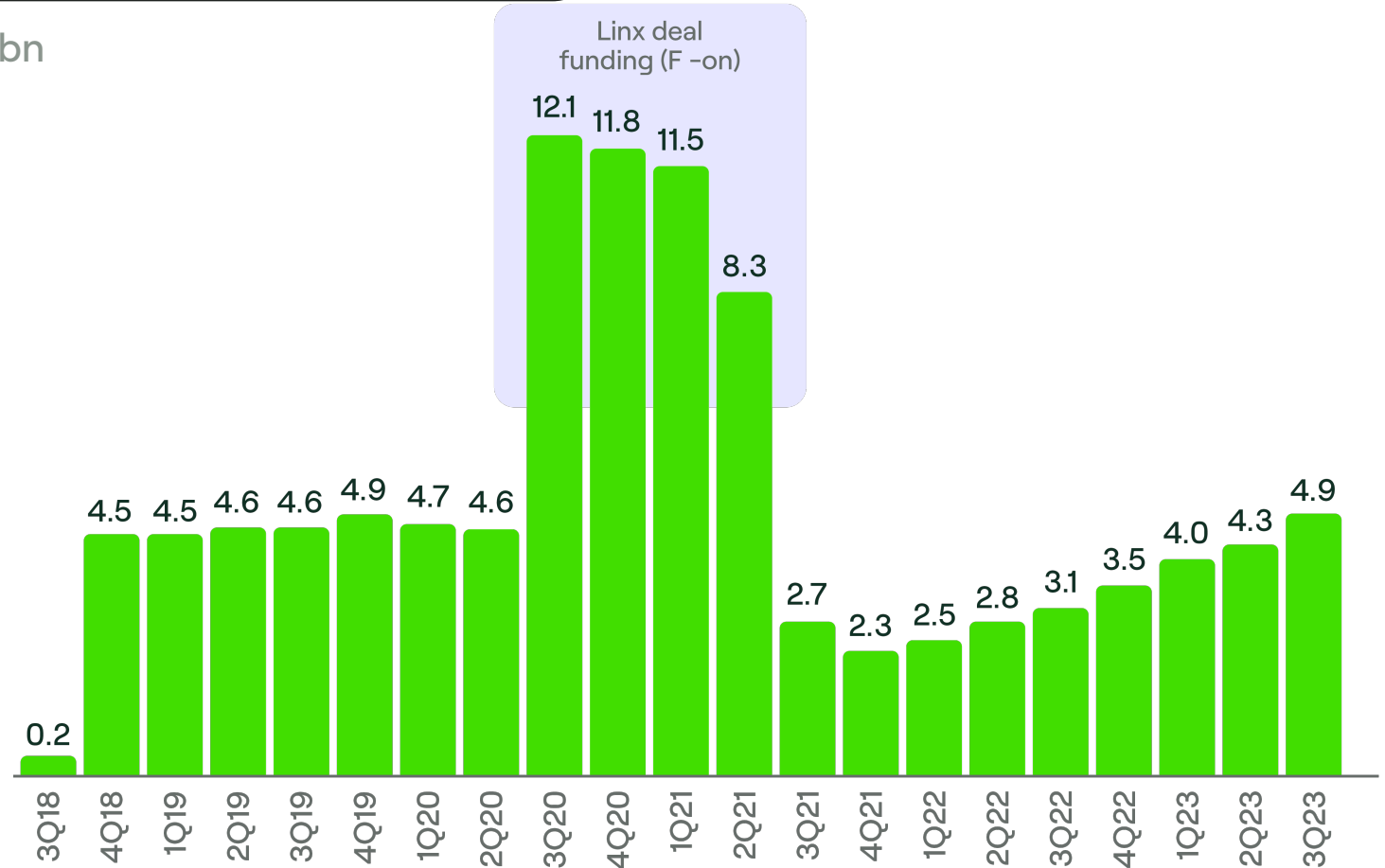
... And while investing to grow, we were always disciplined about monetization...

# Recap on Stone Co's financial performance

... And with that, we built a strong cash generating business model.

## Adjusted Net Cash Position

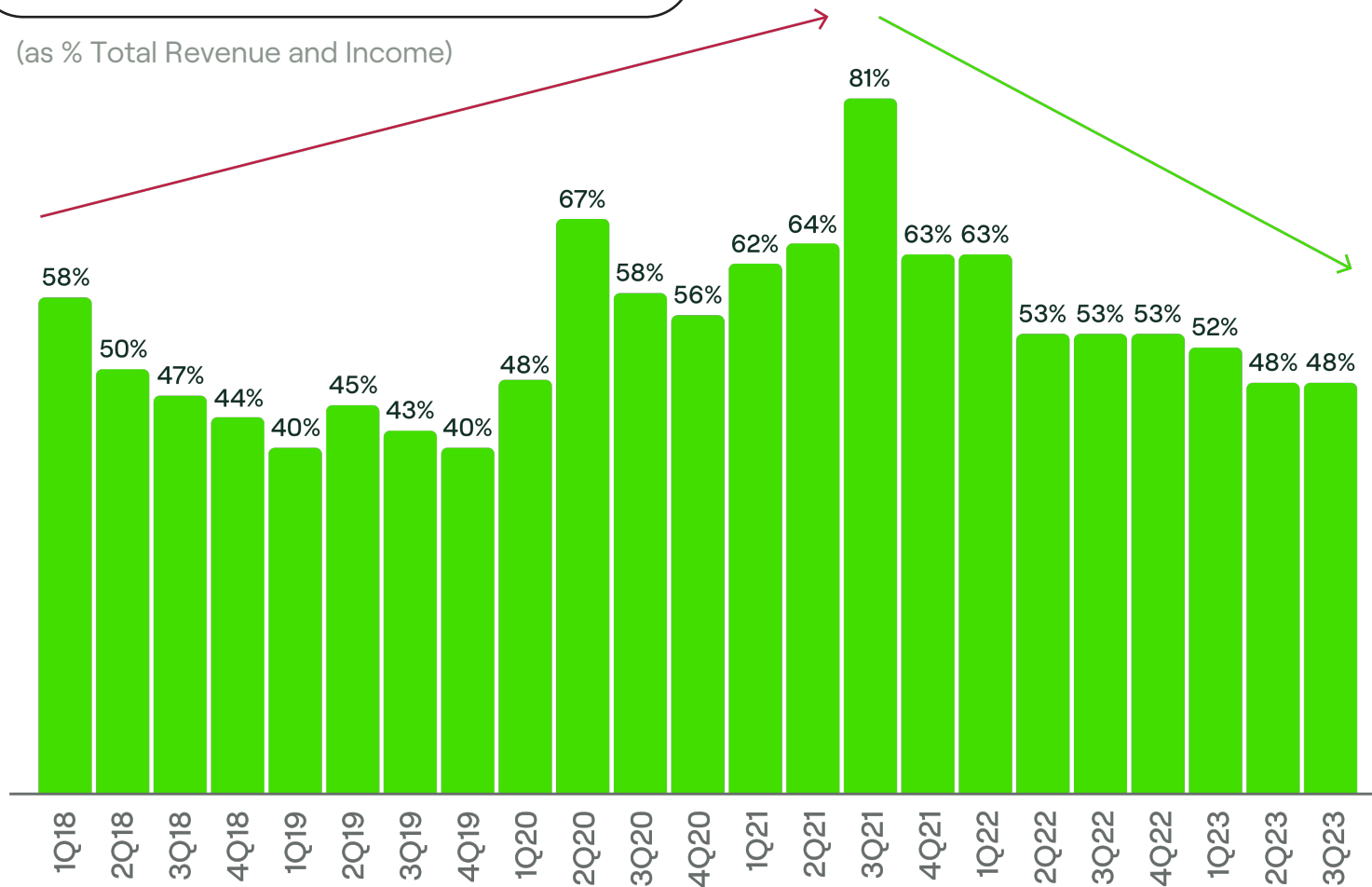
R\$ bn



# Recap on Stone Co's financial performance

## Total Revenue and Expenses<sup>1</sup>

(as % Total Revenue and Income)



...but historically we prioritized speed over efficiency, which means there's still potential to improve profitability

# Key Takeaways from our Financial Journey



Our powerful growth engine will continue to drive us forward into winning in MSMB.



The commitment to monetization remains steadfast, now enhanced with a broader set of monetization tools.



While speed is essential, efficiency will also become a key pillar of our sustained growth.



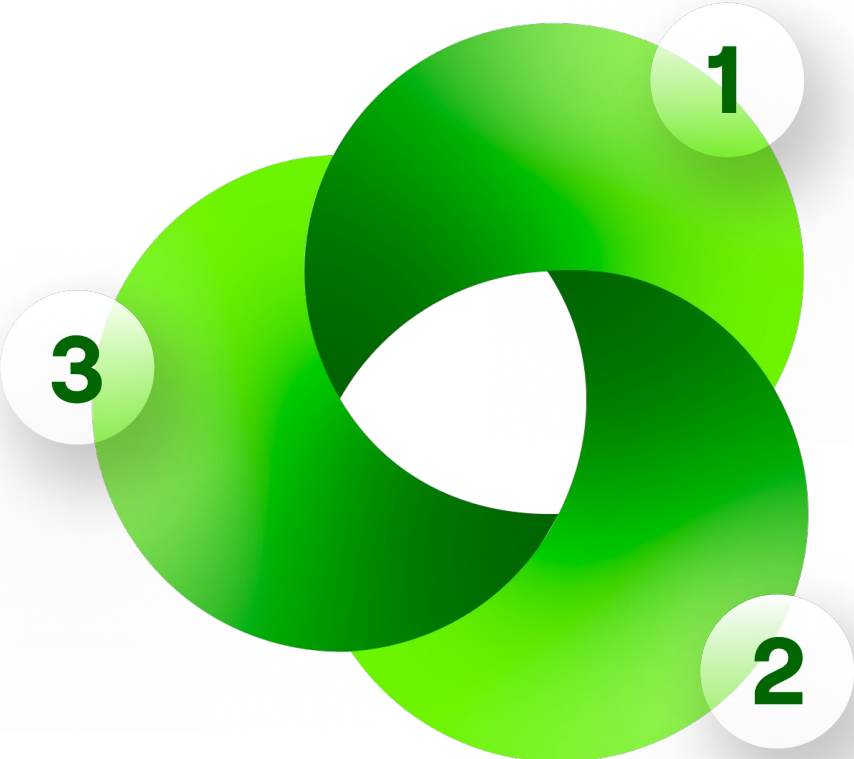
Improving profitability and cash generation over time.

5.2

# Translating Strategy into Financial Results

# From strategy to finance

SCALE THROUGH  
PLATFORMS

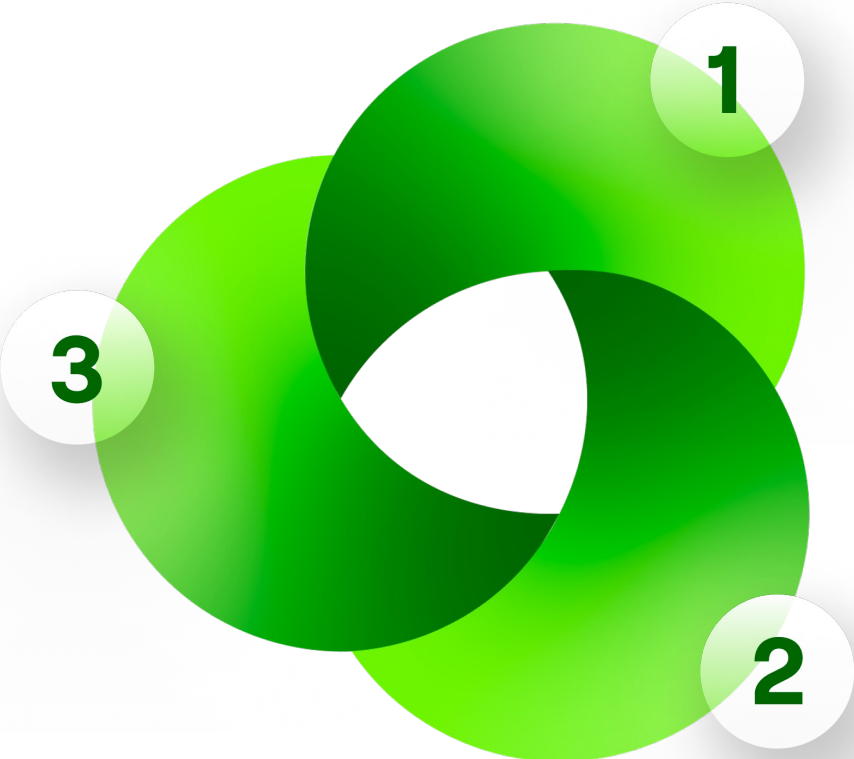


WIN IN THE  
MSMB MARKET

DRIVE ENGAGEMENT

# From strategy to finance

SCALE THROUGH  
PLATFORMS



WIN IN THE  
MSMB MARKET

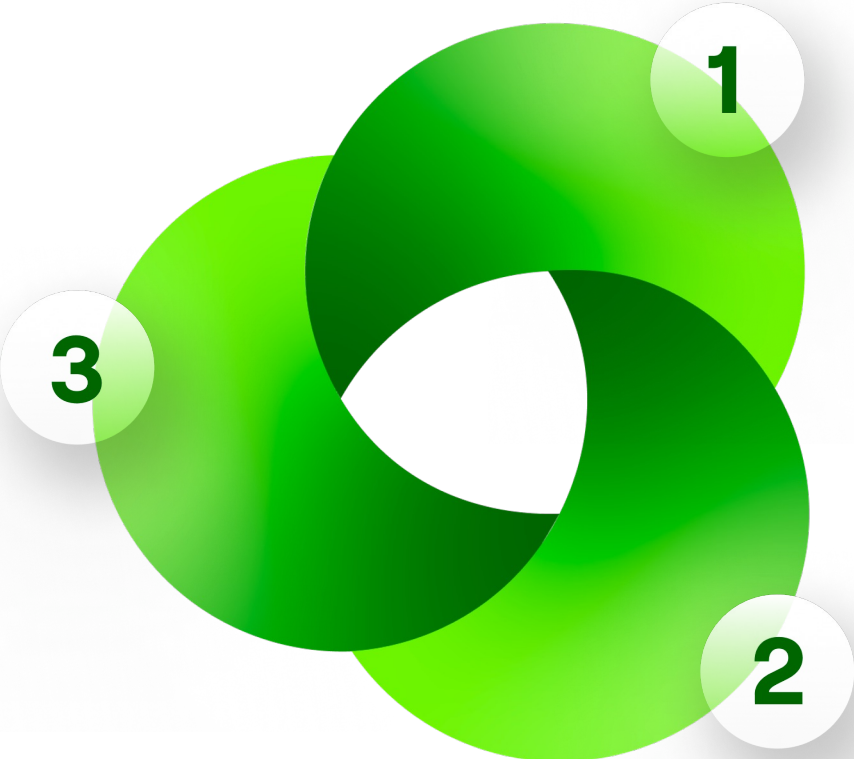
Grow the base

MSMB TPV  
Client Deposits

DRIVE ENGAGEMENT

# From strategy to finance

SCALE THROUGH  
PLATFORMS



WIN IN THE  
MSMB MARKET

Grow the base

DRIVE ENGAGEMENT

Monetize

MSMB Take Rate

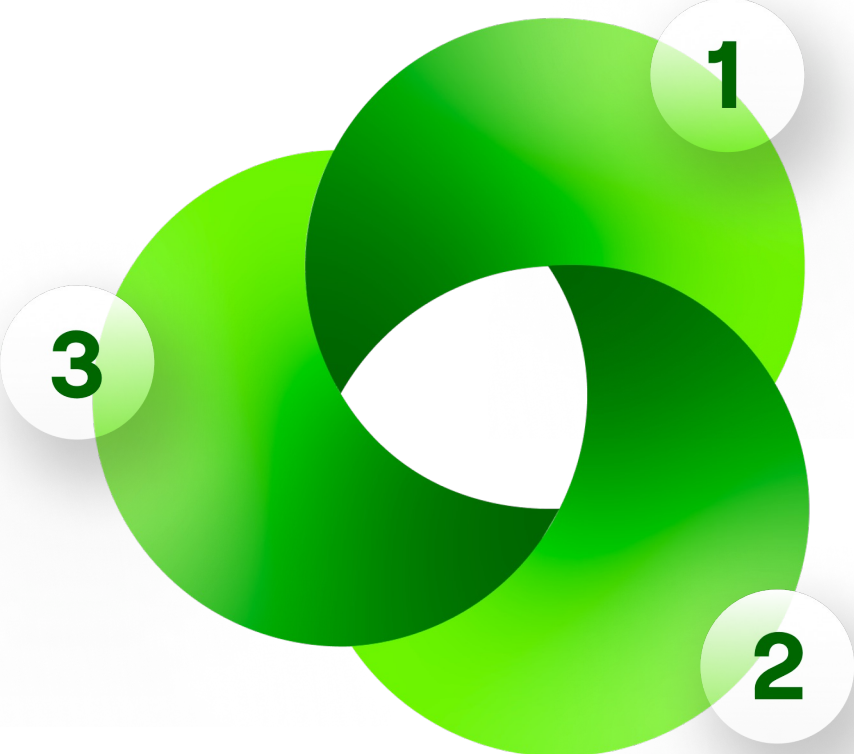
Credit Portfolio

# From strategy to finance

SCALE THROUGH  
PLATFORMS

Gain operational  
leverage

Net Income  
Adm. Expenses



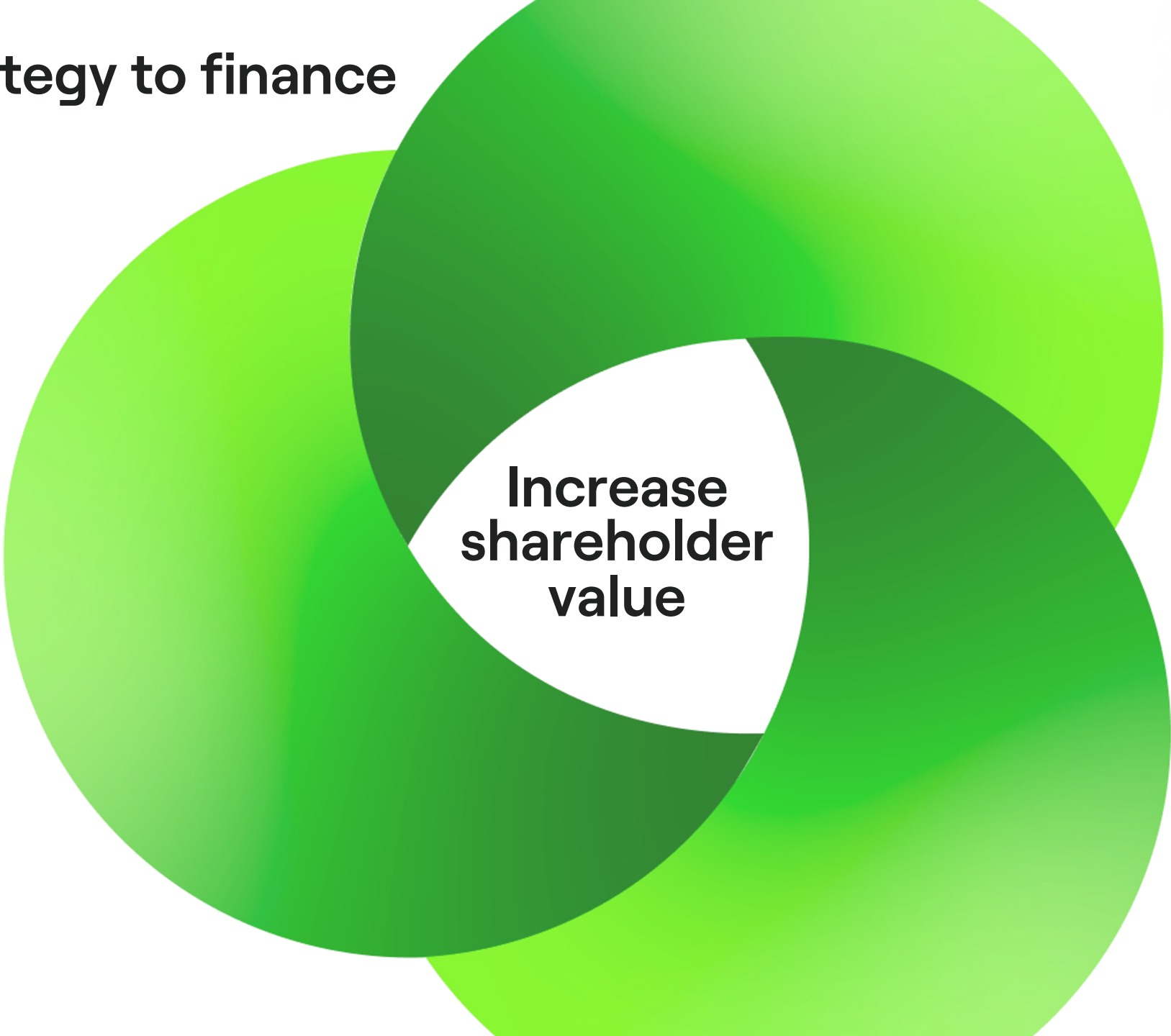
WIN IN THE  
MSMB MARKET

Grow the base

DRIVE ENGAGEMENT

Monetize

# From strategy to finance



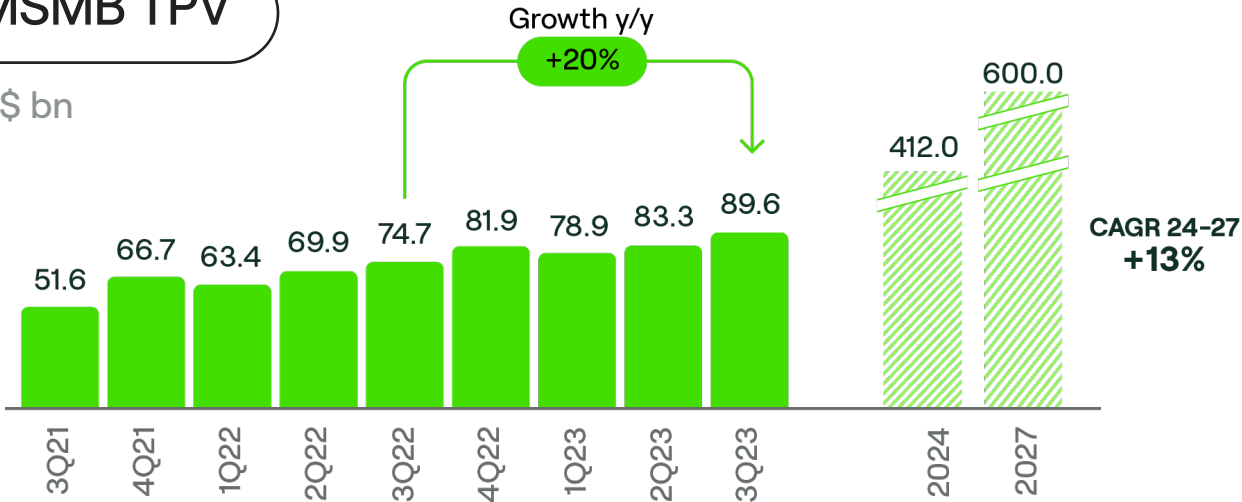
1

# Grow the base

Our guidance metrics

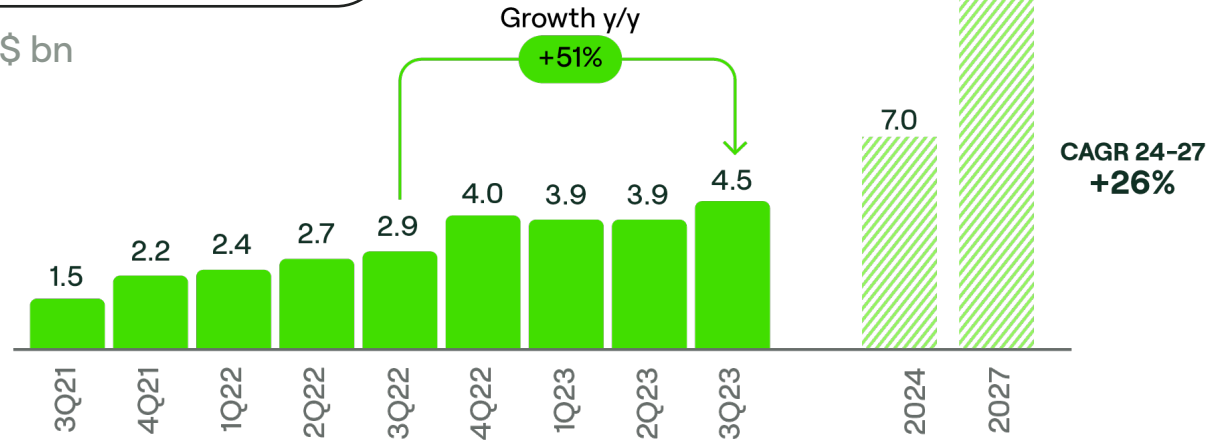
### MSMB TPV

R\$ bn



### Client Deposits

R\$ bn



1

# Grow the base

- Our distribution model is far from saturation.
- We have a big TPV Pool within our software businesses
- We are in the early beginnings of our banking journey.
- Consistently offering the best client service is part of our growth journey.

Our operational  
model is **far from  
saturation**

Despite our current national footprint  
reaching 90% of the cities in Brazil,  
and **+99% of the services' GDP...**

# Our operational model is far from saturation

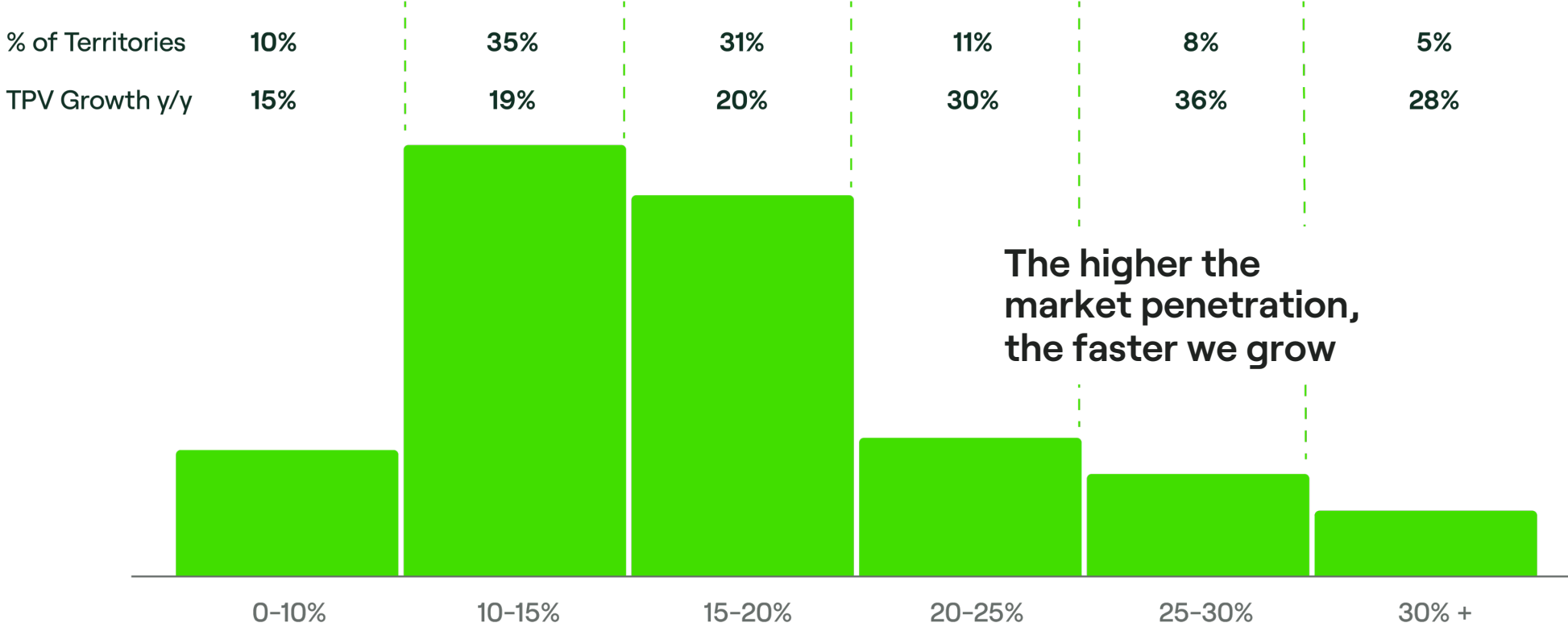
Despite our current national footprint reaching 90% of the cities in Brazil, and **+99% of the services' GDP...**

...all of our territories **continue to grow across the board**, regardless of their maturity levels

# Our operational model is far from saturation

## Distribution of territories by MSMB market penetration

Median of TPV Growth (3Q22x3Q23)



The higher the market penetration, the faster we grow

**Unique software  
assets with strong  
presence in the  
medium segment**

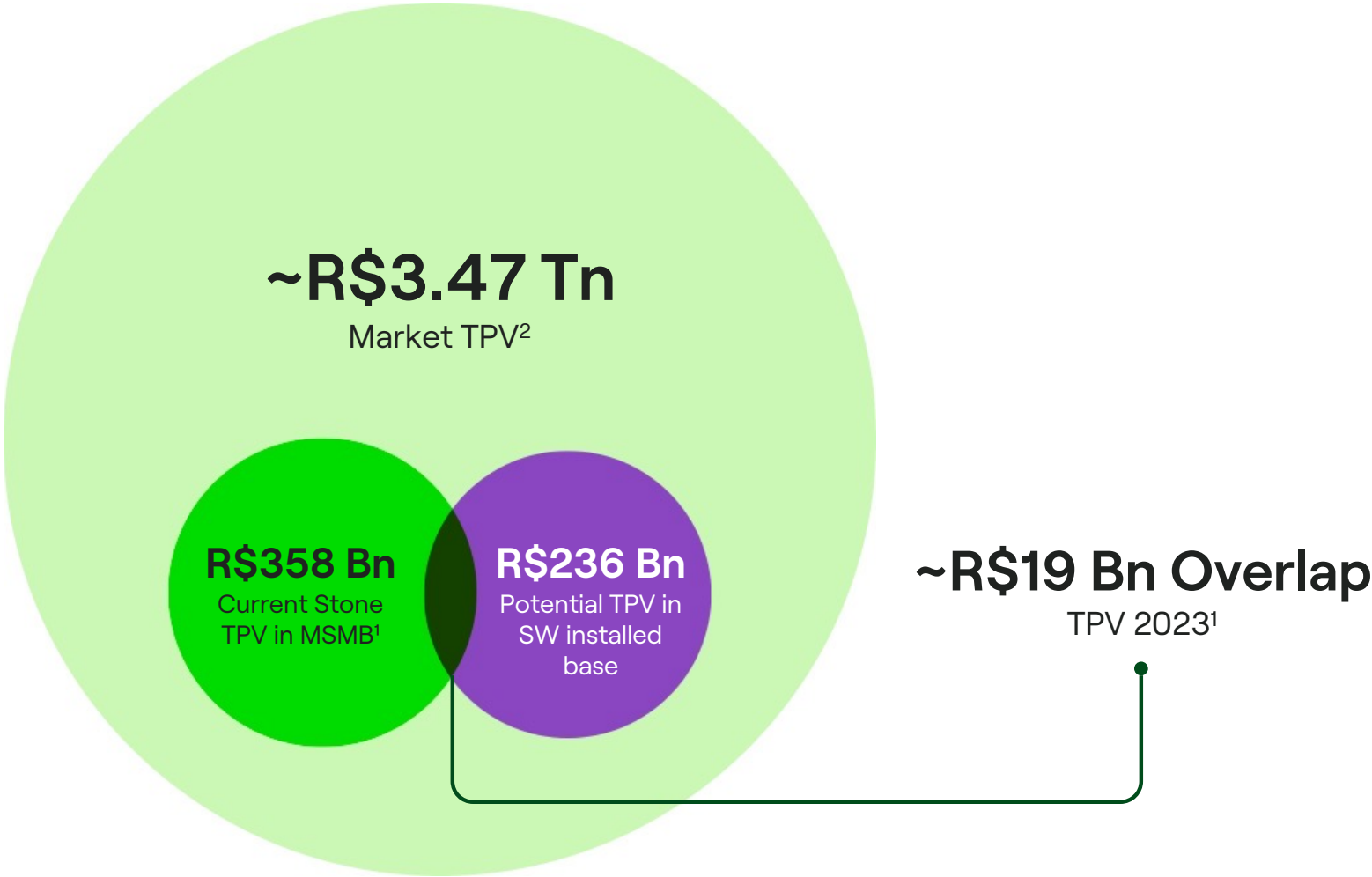
**We decided to prioritize four  
verticals** within our software  
business.

There is a **substantial TPV Pool**  
**within these verticals.**

Now, **we have the right setup**  
to seize this opportunity.

# Unique software assets with strong presence in the medium segment

- Retail
- Food
- Pharma
- Gas Station



# Early beginnings of our **Banking** **Journey**

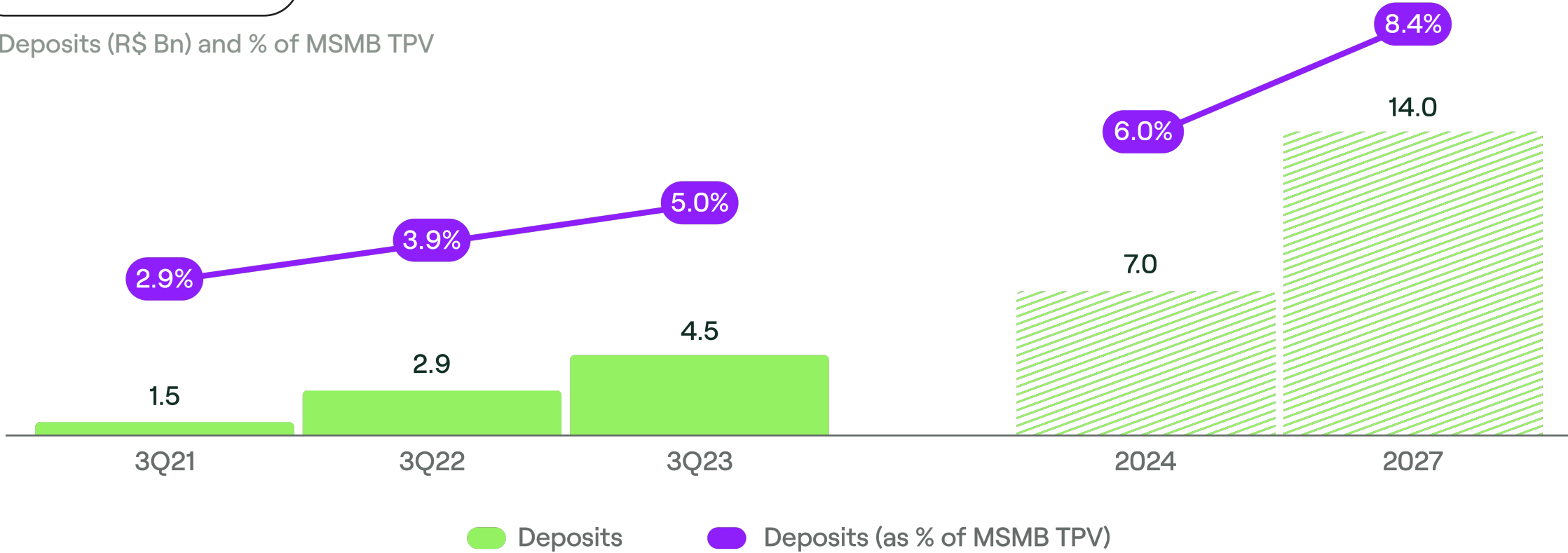
Payments **unlocked cash-in**  
for our banking solutions.

Now, there's a **huge opportunity**  
to **increased engagement**.

# Early beginnings of our **Banking Journey**

## Clients deposits

Deposits (R\$ Bn) and % of MSMB TPV



**Our banking engagement is improving and will drive deposits growth of 3x between '23 and '27**

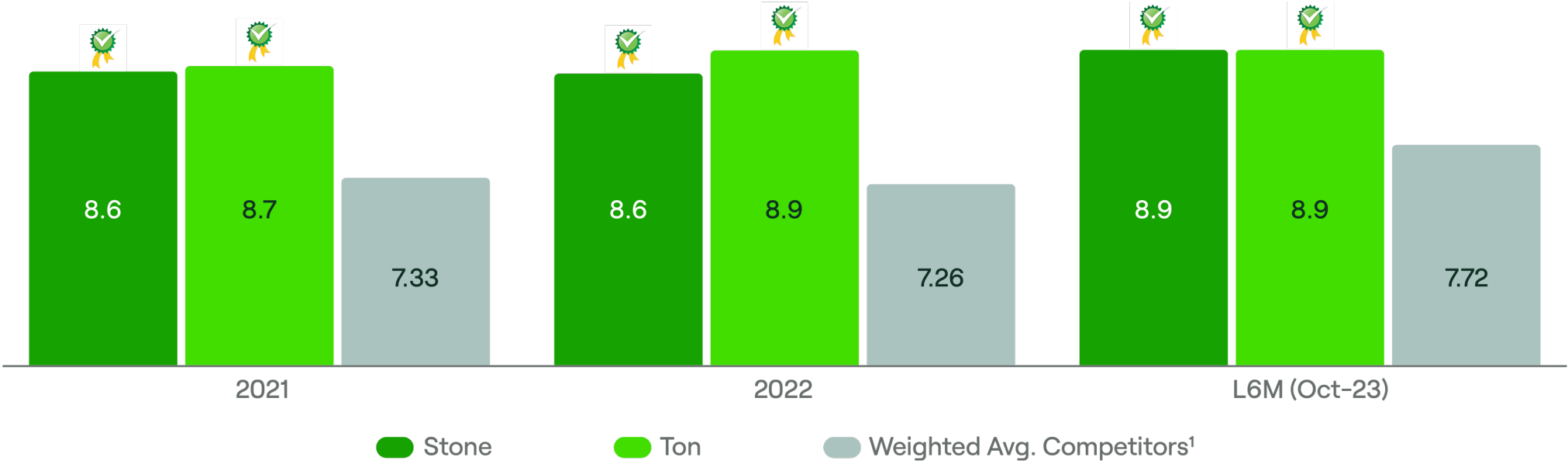
# Sustained best service in the market

We have always strived to provide Clients with the best service in the market, and this is an important enabler for our growth.

# Sustained best service in the market

We have consistently presented the best client satisfaction levels in our industry

Reclame Aqui Score

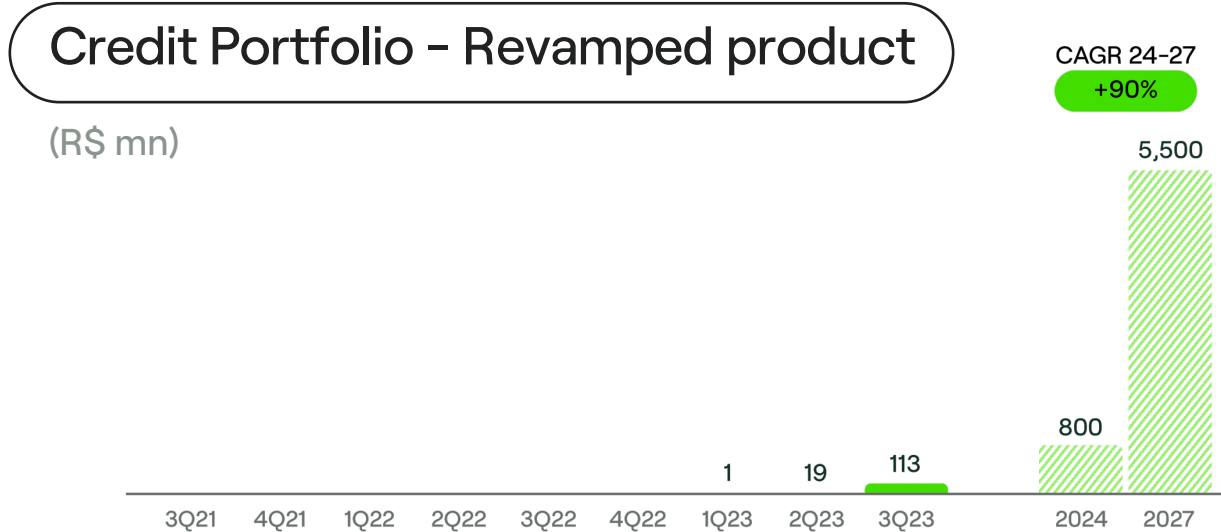
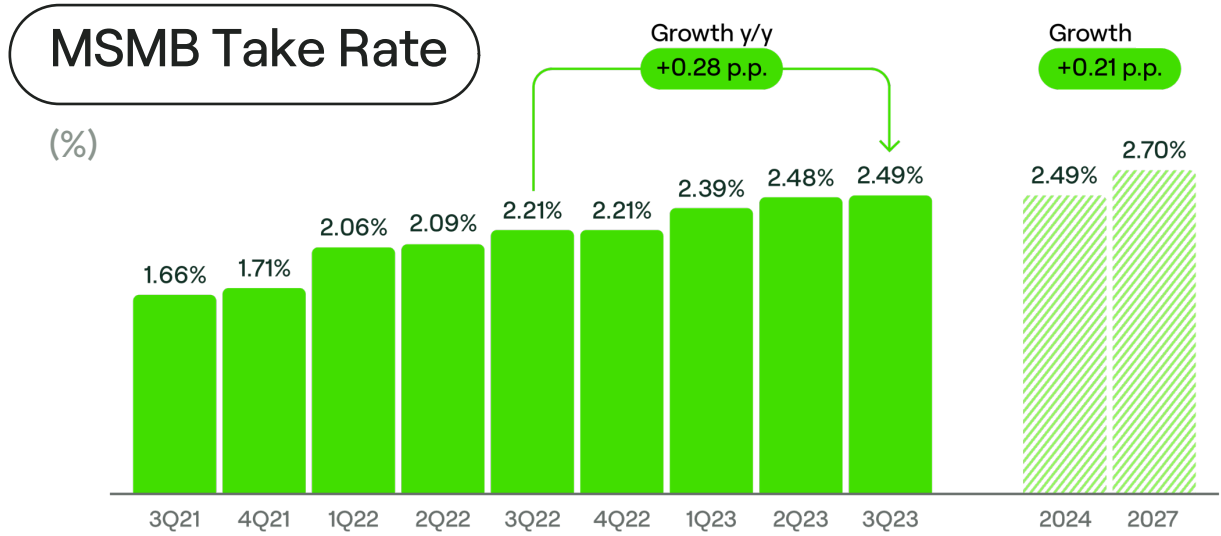


1. Includes Pageseguro, Cielo, Rede, Getnet and MercadoPago, weighted by the total number of complaints at Reclame Aqui (31-Oct-2023)

# 2

## Monetize

Our guidance metrics



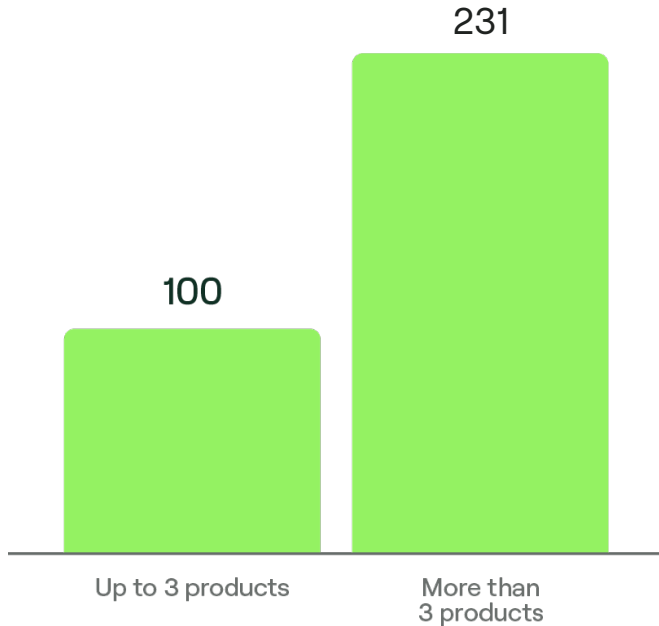
# 2

## Monetize

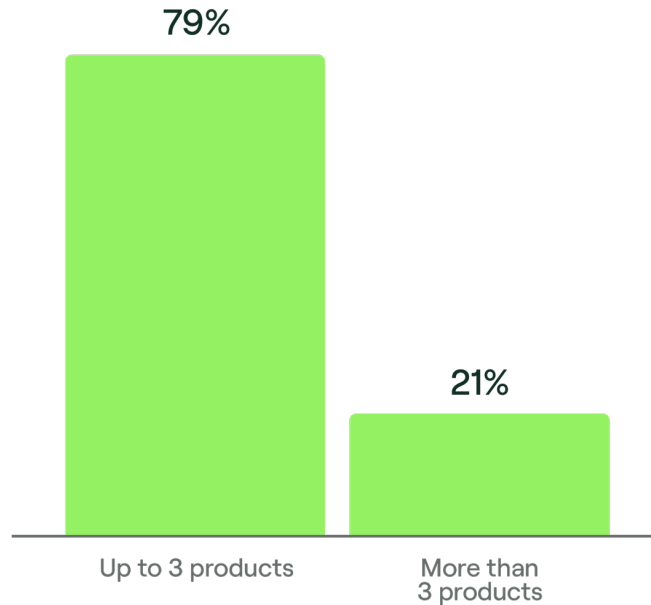
- Increasingly, we can **build bundles and rely on more levers to improve monetization.**
- We **can already see** in our base that **clients that use more solutions** have significantly **better economics.**
- The **percentage of merchants using more solutions are improving consistently.**

# Build and price bundles

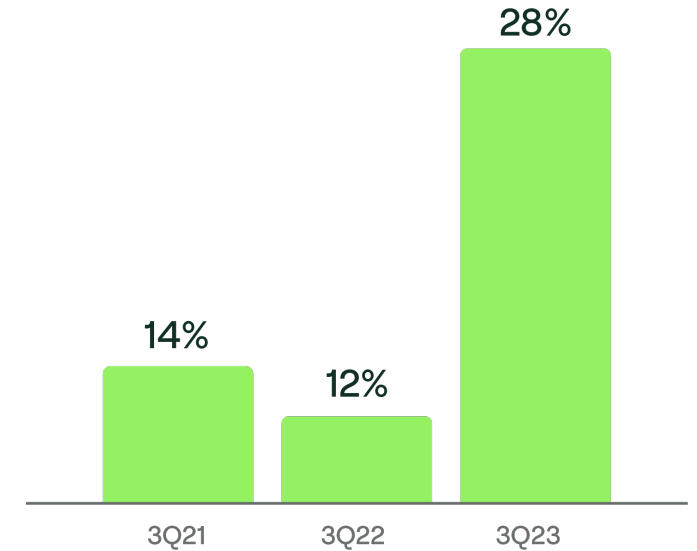
Net ARPAC<sup>1</sup> by number of products used



Share of clients by number of products used



% of clients with more than 3 products by sales cohort



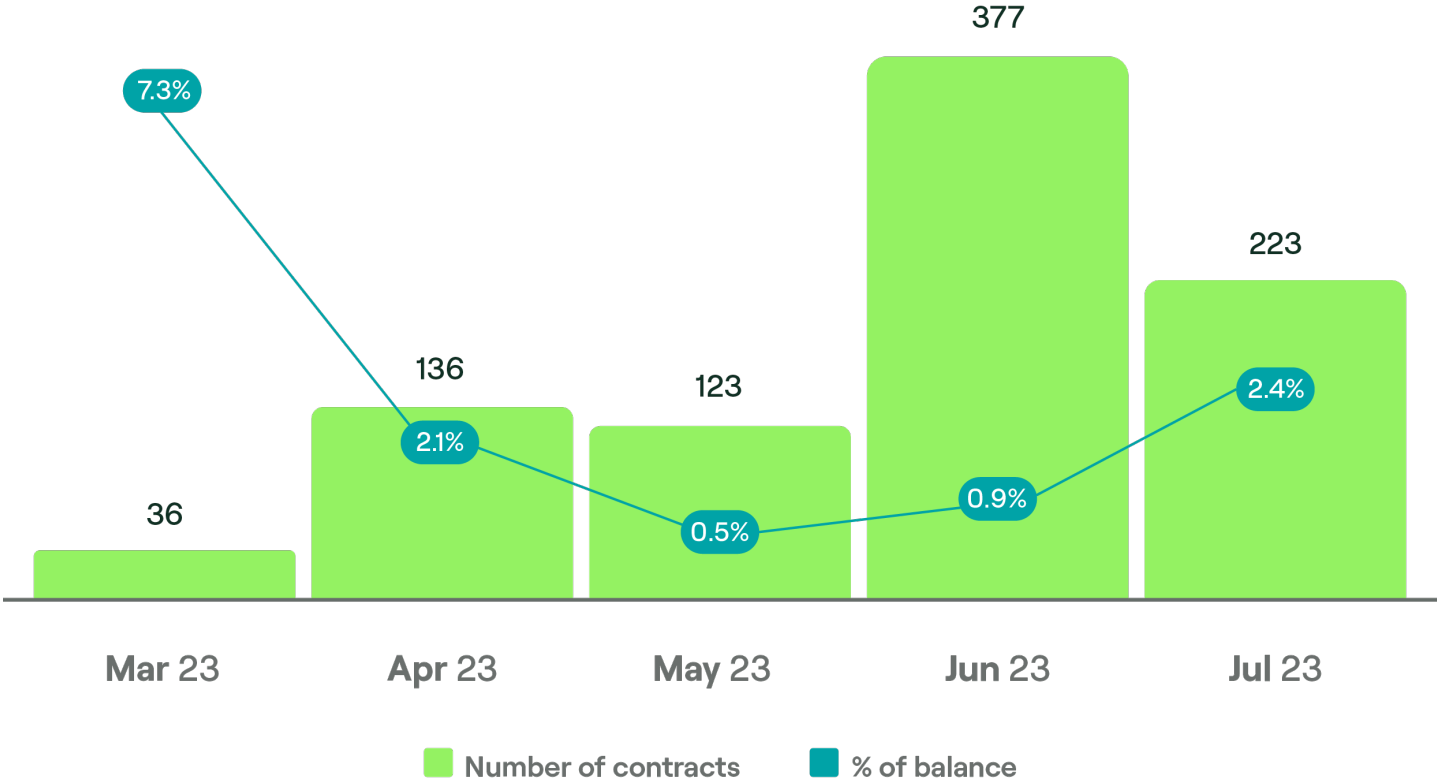
The **more products** our clients use, the **higher their monetization** and there's a **sizeable opportunity to improve engagement**.

# Credit Deployment

As we resume our credit deployment, we unlock another monetization lever as an upside.

# Revamped capability to deploy credit

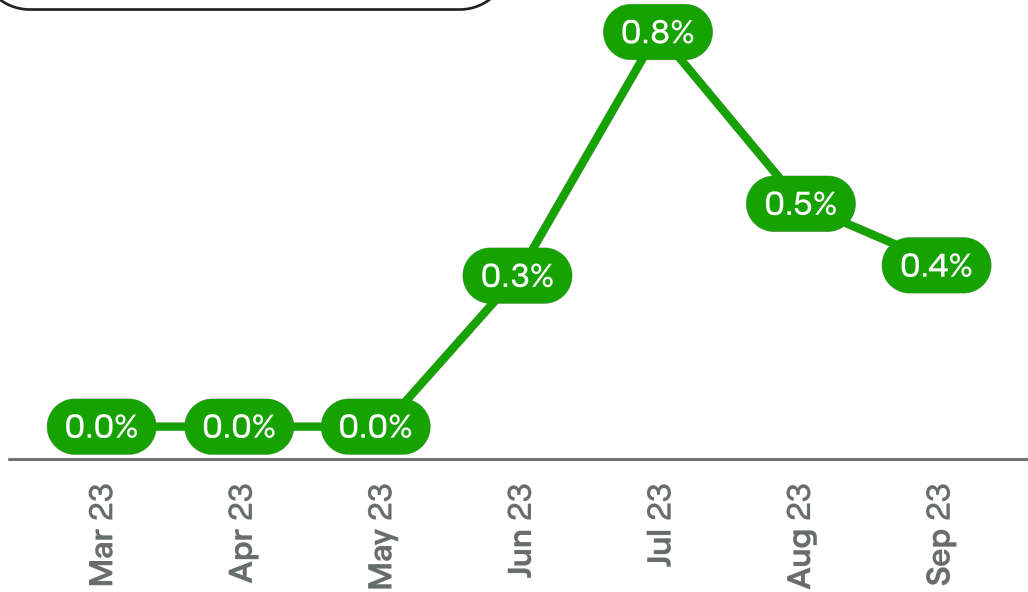
Non-performing loans by vintage over 30 days in the third month



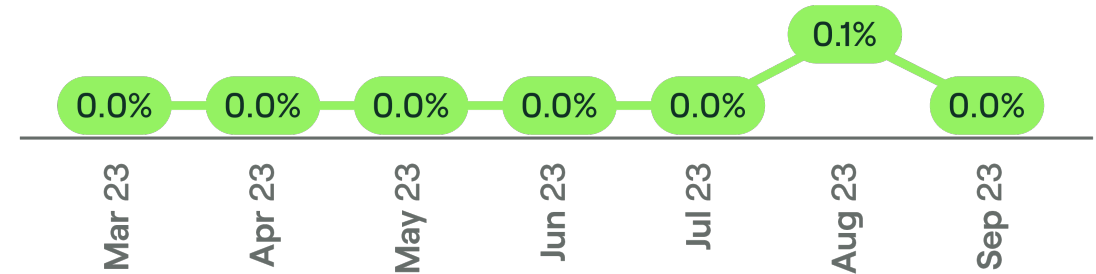
Since resuming our product, **all vintages show low NPL ratios** 3 months since underwriting...

# Revamped capability to deploy credit

NPL 15-90 Portfolio



NPL over 90 Portfolio



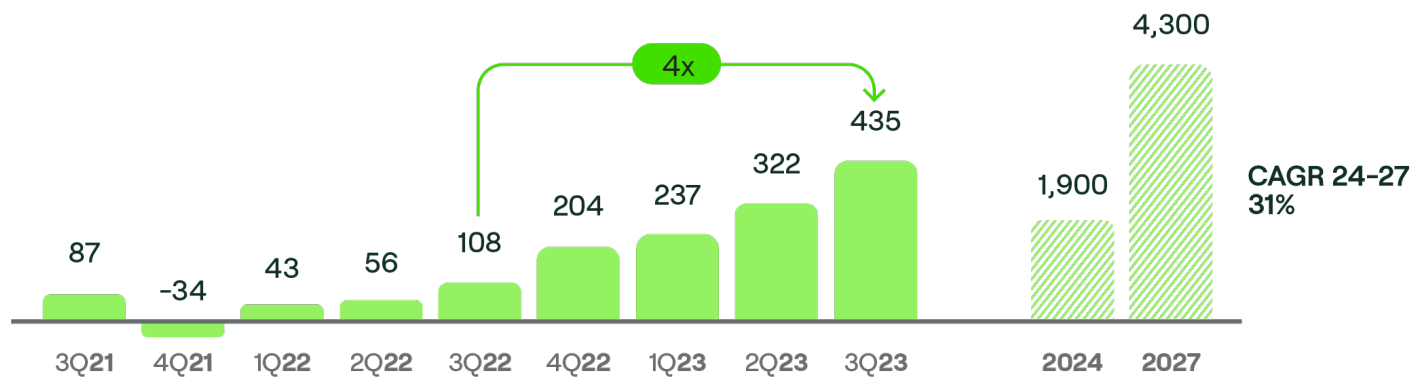
...Which leads to **overall low NPL Ratio for the portfolio. We are being cautious** in our approach to credit and have **positive early signs**

# 3

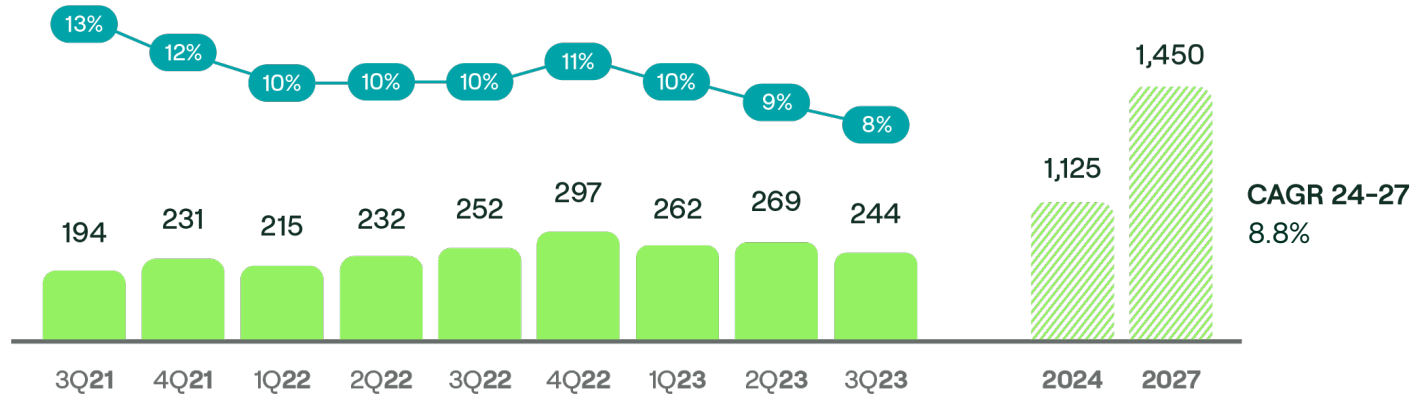
# Gain Operational Leverage

Our guidance metrics

### Adjusted Net Income (R\$ mn)



### Adm. Expenses (Adj. R\$ mn and % of revenues)



3

# Gain Operational Leverage

Our guidance metrics

Our **foundational assets** are platforms to sustain **future growth at low marginal costs**.

We will **improve operational leverage** through diligent **costs savings processes**

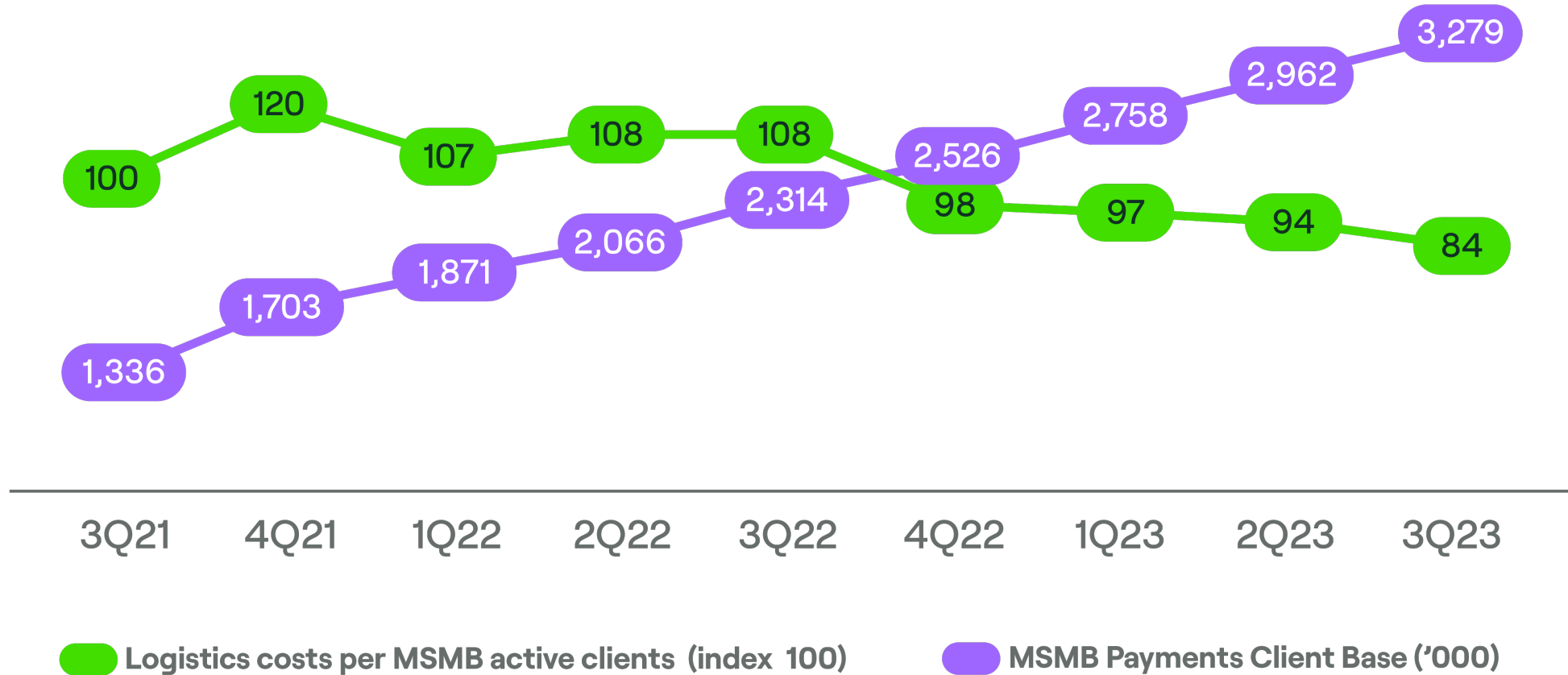
# Foundational assets: **our logistics platform**

**We invested consistently over the past 10 years to set-up our logistics operations nationwide.**

Now that this infrastructure is in place, **we have been able to achieve diminishing costs as we scale.**

# Foundational assets: our logistics platform

COGS efficiency (Logistics)



# Foundational assets: **our client service platform**

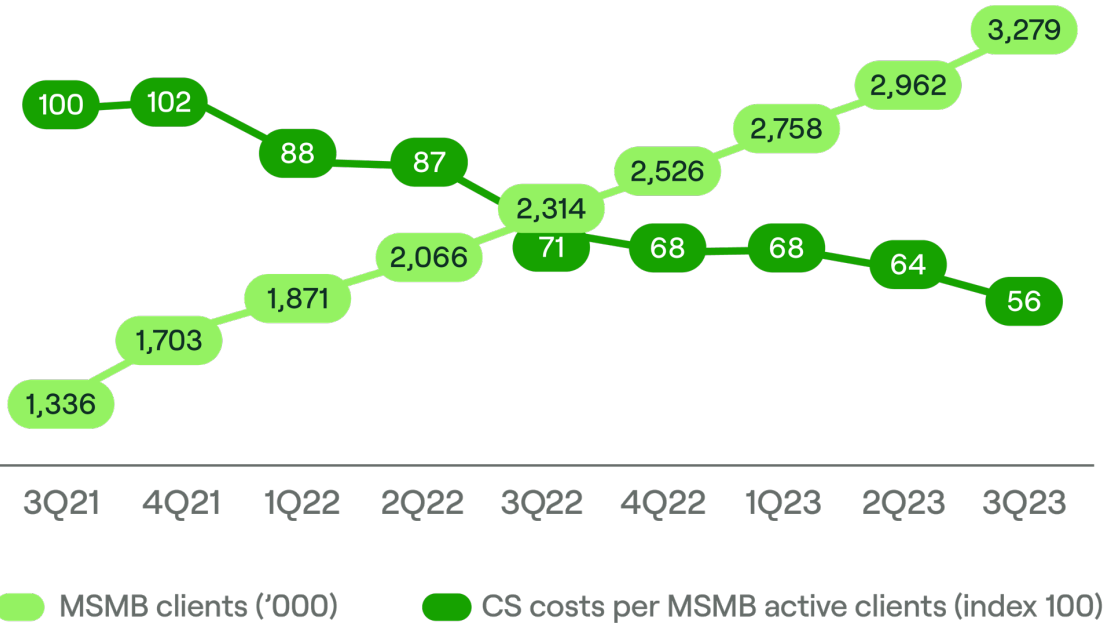
**We have consistently improved cost per client in our client service operations.**

We believe our clients should have less and less reasons to contact us.

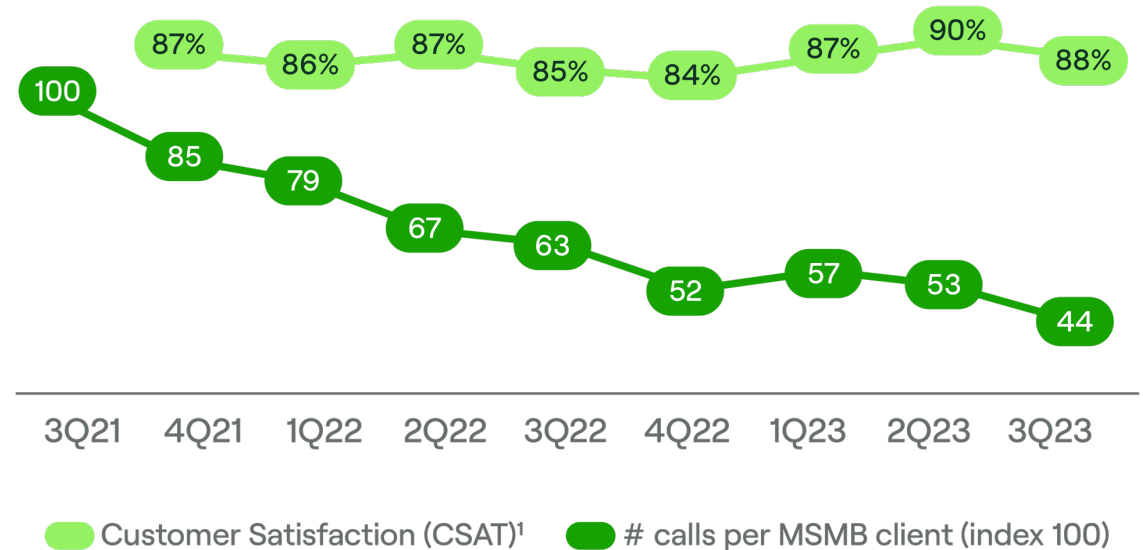
But when they do, we continue to offer the highest service standards in the industry.

# Foundational assets: our client service platform

## COGS efficiency (client Service)



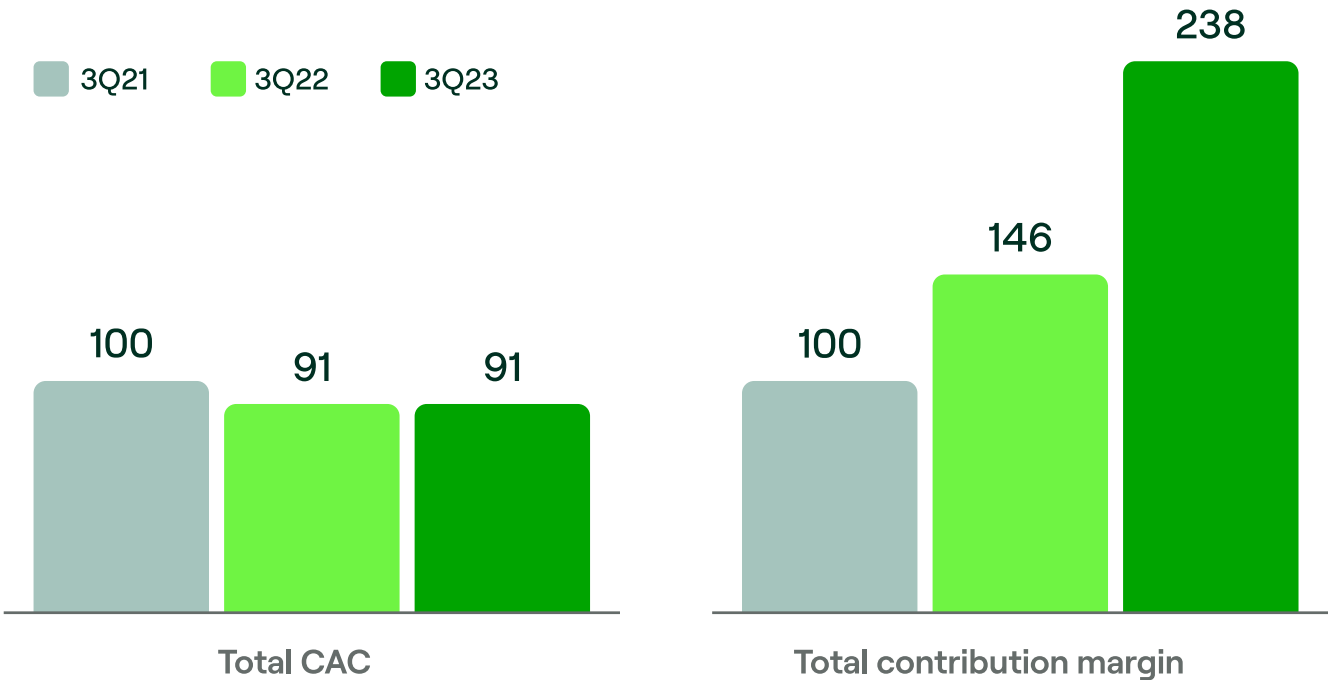
## # calls per client vs client satisfaction



# Foundational assets are platforms for future growth

## Evolution of Total CAC vs. Contribution Margin MSMB<sup>1</sup>

Index 100



This has allowed us to improve contribution margin per client and decrease CAC while we scale the business.

1. Excluding Pagar.me SMB

# Higher discipline in **cost and expenses**

**We prioritized speed over efficiency in our journey.**

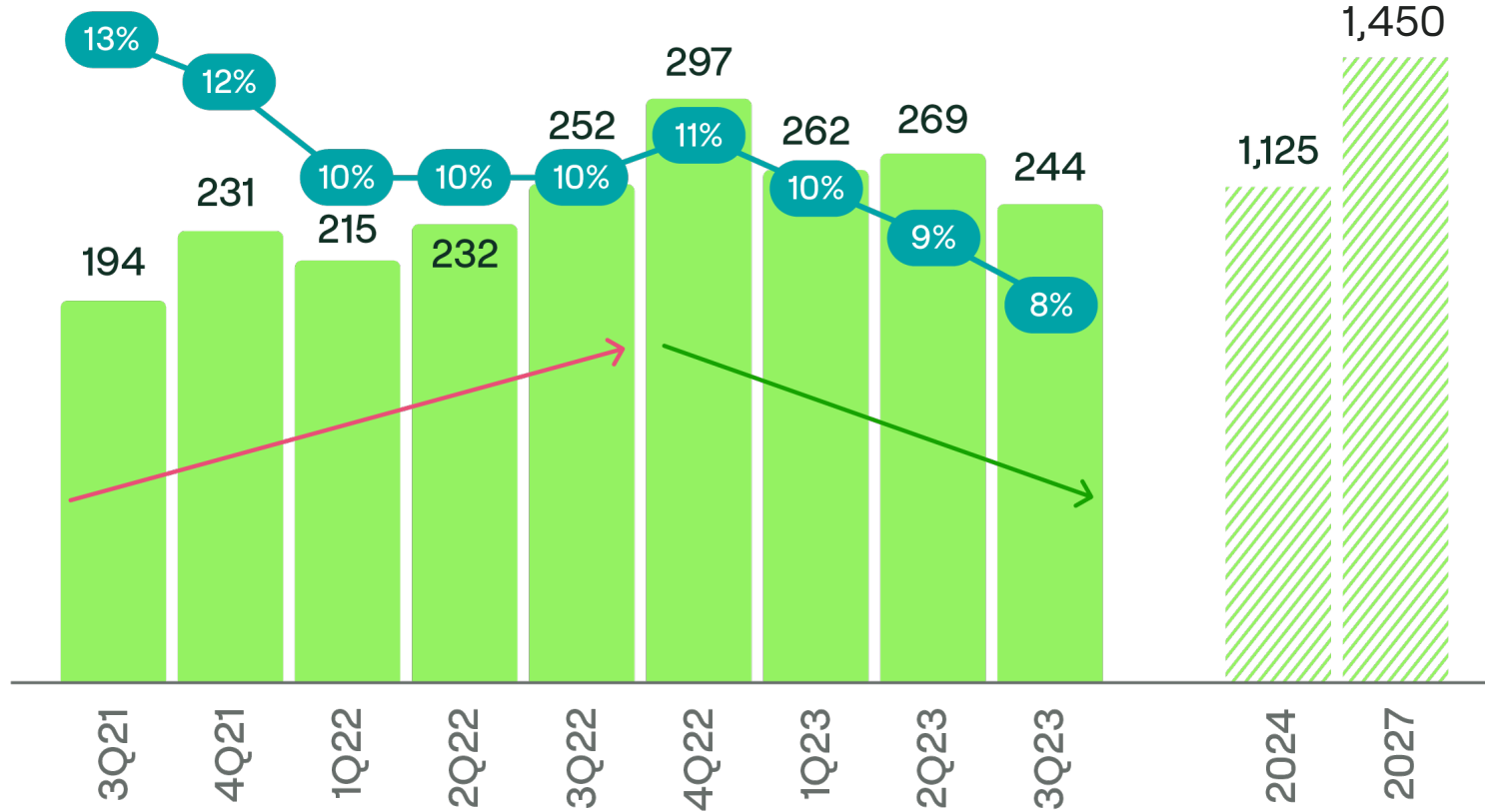
This has allowed us to scale rapidly, and build a powerful operating model.

**Now, we believe it's time to improve profitability through cost discipline, with a special focus on administrative expenses.**

# Higher discipline in cost and expenses

## Adm. expenses dilution

Adj. R\$ mn and as a % of revenue



In 2023, we implemented our *Zero Base Budget* and Shared Services Center initiatives.

Although in their early days, they already show signs of success, and **should drive even more operational leverage** going forward.

5.2

# Summarizing our long term targets

MSMB TPV [R\$ bn]

Client deposits [R\$ bn]

**GROWTH ↑**

**2024**

> 412

> 7.0

**2027**

> 600

> 14.0

**CAGR '24-'27**

13%

26%

**We have a strong growth machine in place to continue gaining share.**

	2024	2027	CAGR '24-'27
MSMB TPV [R\$ bn]	> 412	> 600	13%
Client deposits [R\$ bn]	> 7.0	> 14.0	26%
<b>GROWTH ↑</b>			
Credit Portfolio [R\$ bn]	> 0.8	> 5.5	90%
MSMB Take Rate [%]	> 2.49%	> 2.70%	-
<b>MONETIZATION ↑</b>			

**We have broader set of monetization tools at our disposal to enhance profitability**

	2024	2027	CAGR '24-'27
MSMB TPV [R\$ bn]	> 412	> 600	13%
Client deposits [R\$ bn]	> 7.0	> 14.0	26%
<b>GROWTH ↑</b>			
Credit Portfolio [R\$ bn]			0%
MSMB Take Rate [%]			-
<b>MONETIZATION ↑</b>			
Adj. Net Income [R\$ bn]	> 1.9	> 4.3	31%
Adm. Expenses [Adj. R\$ bn]	< 1.125	< 1.450	8.8%
<b>EFFICIENCY ↑</b>			

The combination of our operational model with our focus on efficiency will drive profitability up by more than **2x over** the next 4 years

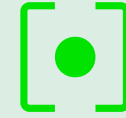
	2024	2027	CAGR '24-'27
MSMB TPV [R\$ bn]	> 412	> 600	13%
Client deposits [R\$ bn]	> 7.0	> 14.0	26%
<b>GROWTH ↑</b>			
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Adj. Net Income [R\$ bn]	> 1.9	> 4.3	31%
Adm. Expenses [Adj. R\$ bn]	< 1.125	< 1.450	8.8%
<b>EFFICIENCY ↑</b>			

We believe StoneCo is uniquely positioned to drive strong return to shareholders.

# Our Approach to Capital Allocation in the Future



**Continue  
generating cash**



**Strong balance  
sheet**



**Capital allocation  
to increase  
shareholder value**



**Approved a new  
buyback plan of  
R\$ 1.0 Bn**

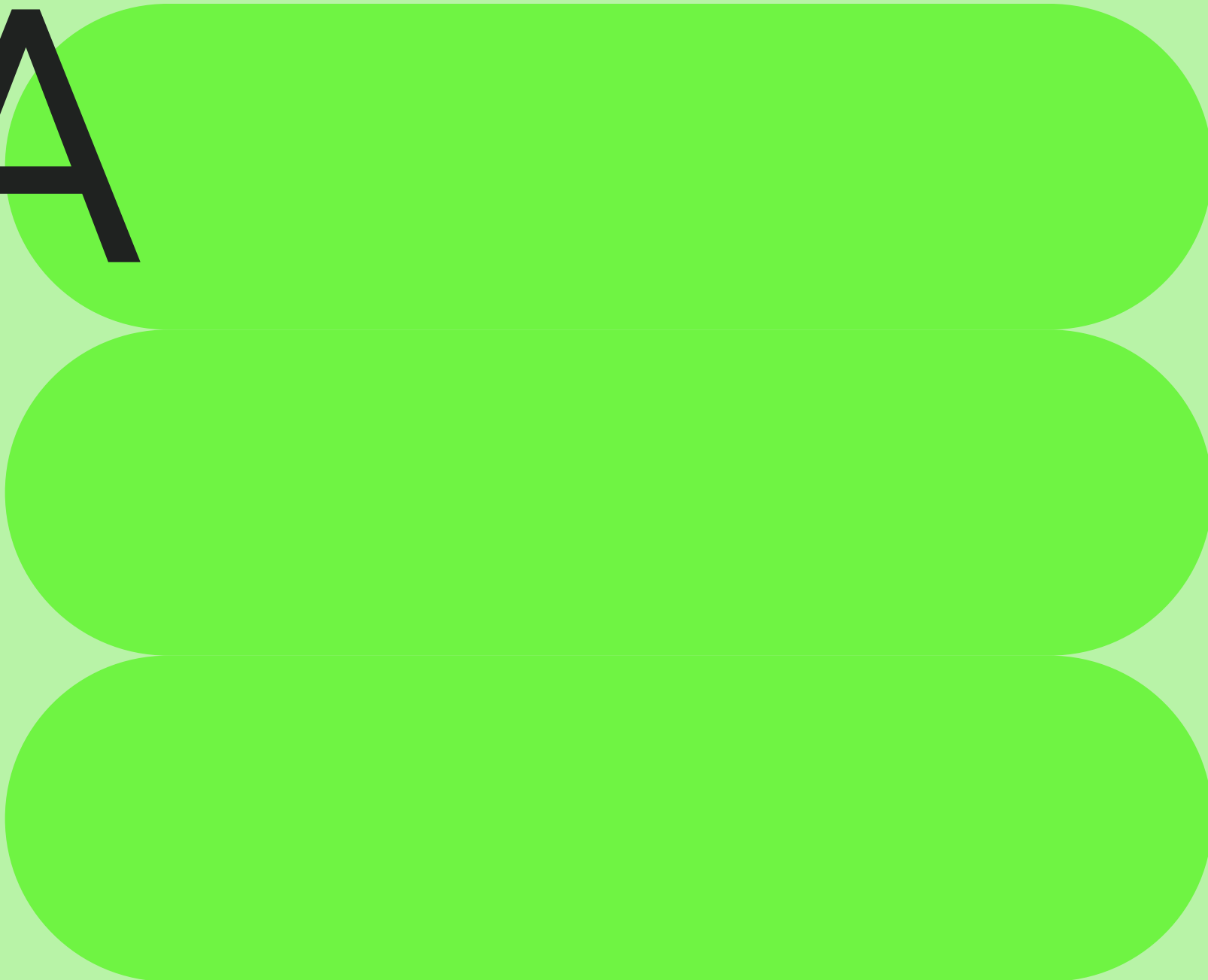
## Module 6

# Closing remarks

# Q & A

**stone** 

Investor  
Day 2023



Thank  
you

A large, rounded rectangular graphic with a horizontal gradient from green on the left to purple on the right, serving as a background for the Stoneco logo.

**stoneco**

Investor  
Day 2023