

CORPORATE
PRESENTATION
1Q21



CIELO MAKES FORWARD LOOKING STATEMENTS THAT ARE SUBJECT TO RISKS AND UNCERTAINTIES

Such statements are based on the beliefs and assumptions of our Management as well as on information currently available to CIELO. Forward-looking statements include information regarding our current intentions, beliefs or expectations, in addition to those of the Company's Board of Directors members and Executive Officers.

Forward-looking statements also include information regarding our possible or assumed future operating results, as well as statements preceded or followed by, or that include the words "believes", "may", "will", "continues", "expects", "anticipates", "intends", "plans", "estimates" or similar expressions.

Forward-looking statements are not guarantees of performance. They involve risks, uncertainties and assumptions, for they relate to future events, thus depending on circumstances that may or may not occur. Our future results and the creation of value to shareholders may differ significantly from those expressed in, or suggested by, these forward-looking statements. Many factors determining these results and values are beyond CIELO's ability to control or predict.

SUMMARY

Large Numbers



Our Business



Financial Highlights



ESG



LARGE NUMBERS



WE ARE A BRAZILIAN COMPANY, **LEADER IN THE ACQUIRING AND FINANCIAL SERVICES MARKET**

+35%

OF MARKET SHARE

Cielo is the biggest merchant acquirer and payment processor in Brazil and Latin America

~9%

OF GDP

Approximately 9% of Brazil's gross domestic product is captured through a Cielo² machine

14th

MOST VALUABLE BRAND

According to the Interbrand award and 23rd position in the Brand Finance award in Brazil³

R\$ 644

BILLION

In captured volume in more than 6.1 billion transactions⁴

12 K

TRANSACTIONS/SECOND

Highest technological capacity in the market to support high sales volume

99%

PRESENCE

With more than 5,500 Brazilian municipalities served, almost the entire country

1.4

MILLION

Clients in our active client base⁵

3rd

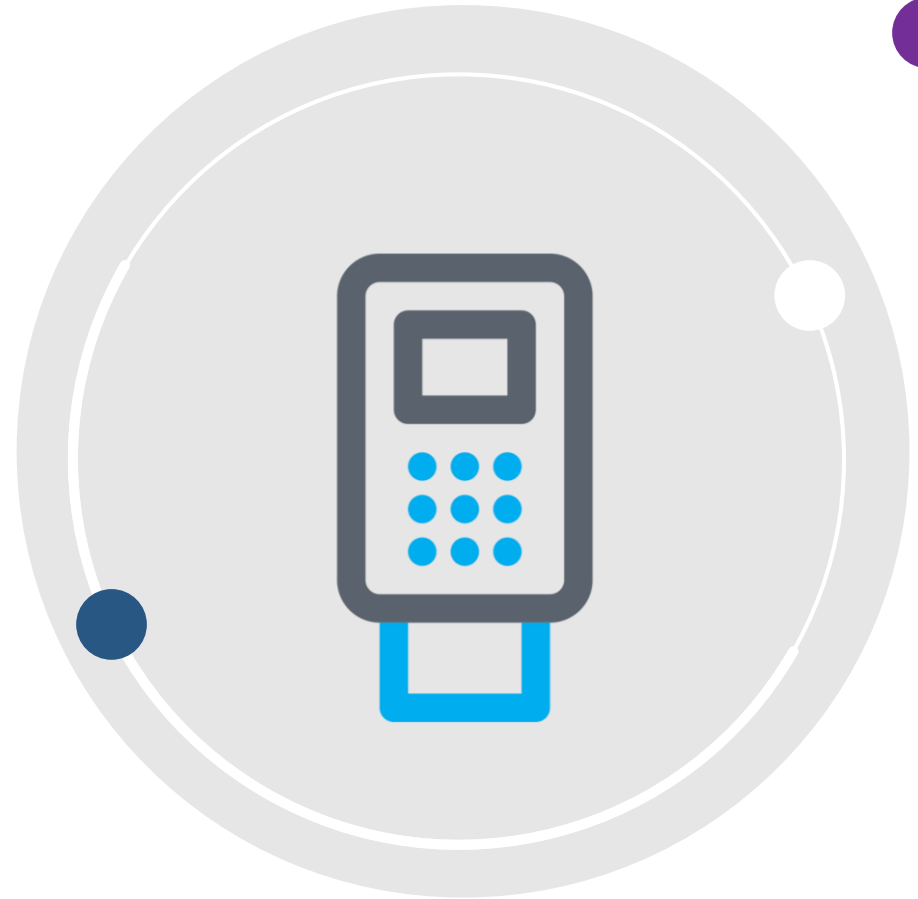
PLACE

In the 2020 100+ Innovative Awards⁶

¹2020 Data ²Transacted Volume in 2020 / Brazil's GDP for 2020 released by IBGE³Awards for the year 2020

⁴Data for 2020 5. Base referente aos últimos 90 dias 6. 3º lugar na categoria Meios de Pagamento e Adquirentes (Case Auxílio Emergencial)

OUR **BUSINESS**



cielo

SINCE 1995, WE ARE LEADERS IN THE **PAYMENTS MARKET**

MAIN MILESTONES

1995 – Visanet is born, being the first acquirer in the Brazilian payments market, with exclusive sales under the Visa and Amex brands

2004 – We reach ½ million clients

2009 – Visanet becomes Cielo for the IPO on B3 - Brasil, Bolsa e Balcão. Ticker: CIEL3¹. The company repositioned itself in the market, expanding its service capacity and developing differentiation methods through new solutions

2010 – Cielo loses exclusivity with the Visa brand

2016 – Exclusion of bilateral agreements between merchant acquirers and card brands. In other words, Cielo starts to trade more than 80 card brands on its machines

STRATEGIC MOVEMENTS

2006 – Acquisition of 40.95% of Orizon

2011 – Acquisition of Braspag

2012 – Acquisition of Merchant-E

2014 – Creation of Cateno with Banco do Brasil

2015 – Acquisition of 30% of Stelo and 91.44% of M4U

2018 – Total acquisition of Stelo

2020 – Sale of 40.95% interest in Orizon and total acquisition of M4U

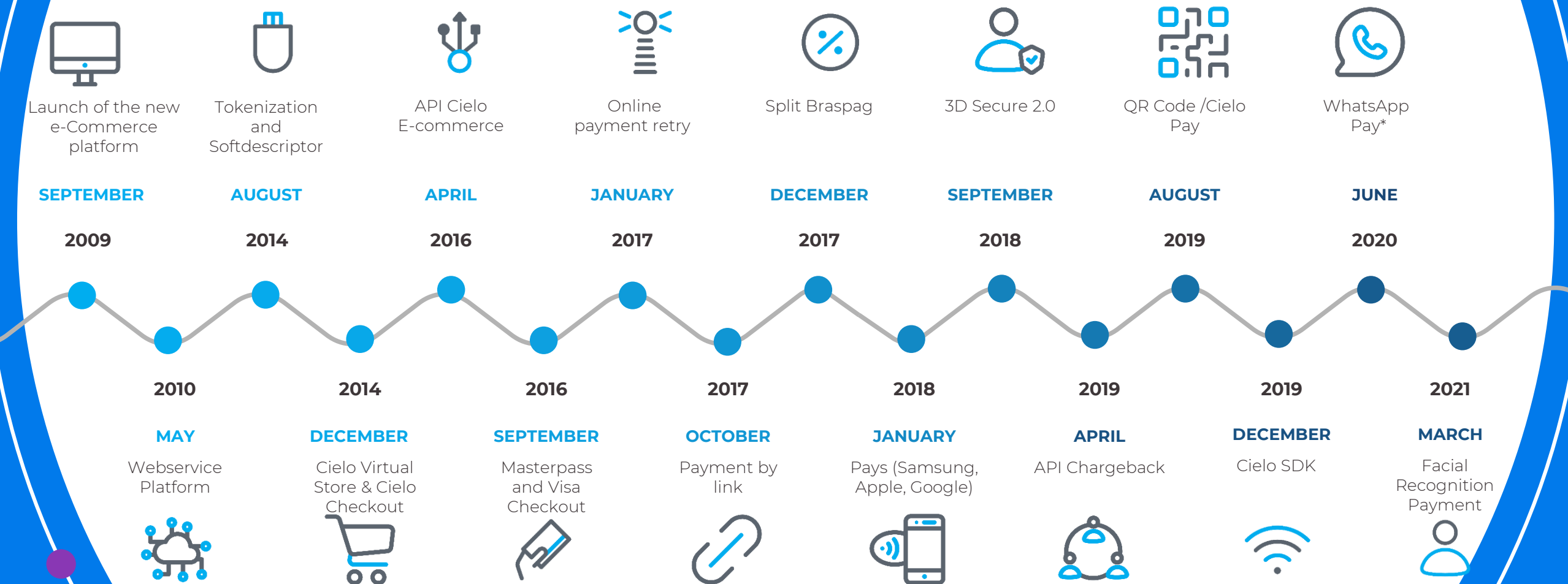
2021 – Assignment of Rights Related to the Elo Platform

2021 – Investment in LIUV convertible bonds

See more about the acquiring history in the appendix

¹Currently, it also trades ADRs on the American over-the-counter market via the Nasdaq International program. Ticker: CIOXY

WE HAVE A HISTORY TURNED TO INNOVATION IN THE MEANS OF PAYMENT



*According to the Material Fact of 03/31/2021, BACEN approved transfer transactions. The P2P operation began on the 05/04/2021. Awaiting approval for payment transactions.

Our **business model** follows a **purpose**, with **systemic and integrated** organizational positioning

Simplifying and promoting business for everyone

OUR VISION

- Being the most desired smart platform in Brazilian trade

OUR CULTURAL FEATURES

- Spirit of Serving
- Systemic and Innovative Work
- Autonomy with Responsibility
- Collaboration and Trust
- Simple and Agile Execution

OUR GUIDELINES

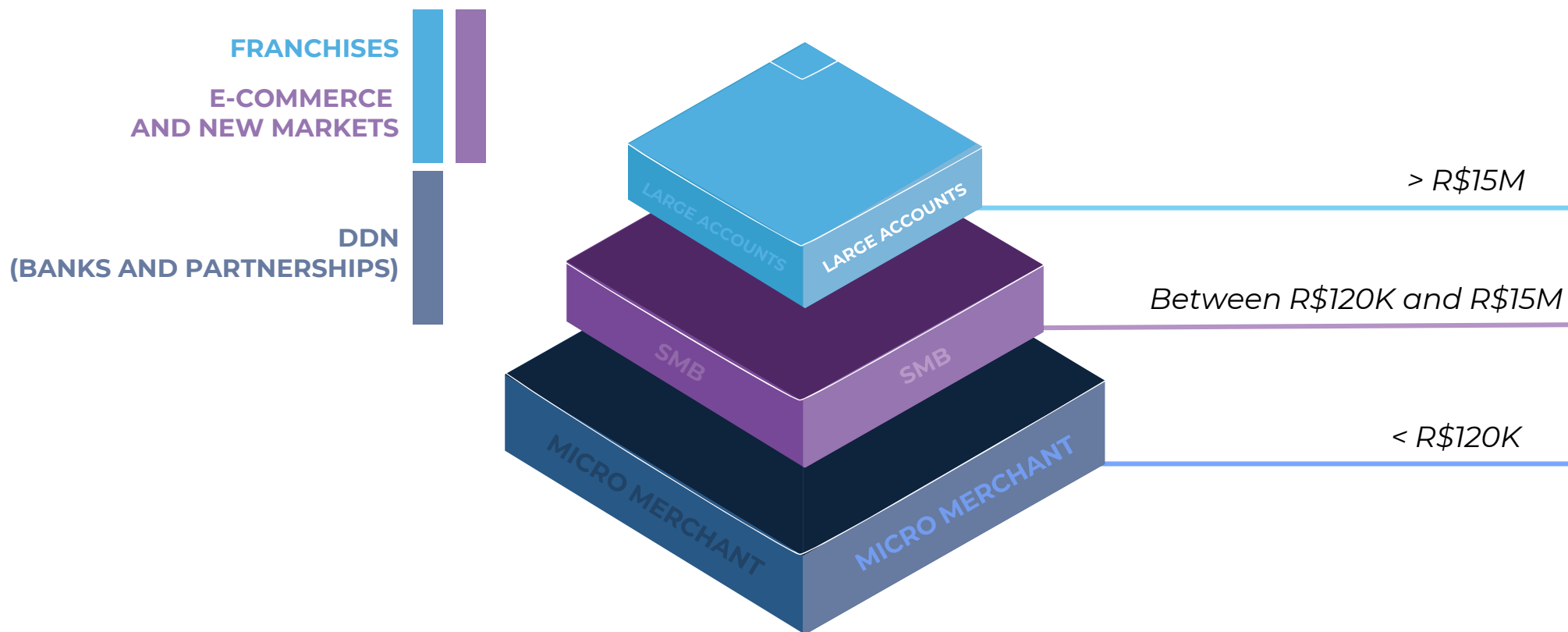
- Here, the client is the boss
- Delivering the best result, always
- Maximum data value
- Extraordinary teams
- Be the Core of the Value Chain

Our customers are segmented through the
service channel and captured volume¹

Third-party Channels

Own Channels

Large Accounts



¹Captured Volume per year

WE OFFER A **COMPLETE ECOSYSTEM** THAT ADAPTS TO EACH RETAILER PROFILE, WITH PRODUCTS THAT DELIVER HIGH ADDED VALUE TO OUR CUSTOMERS



POS AND TEF TERMINALS

Cielo Zip, Cielo Flash and Cielo LIO offer a complete portfolio in terms of **sale and rent** with acceptance of **more than 80 brands**



SERVICES

Cielo Store the APP store that helps in our client's management

Cell Phone Credit Recharge

Cielo Promo manages fidelity campaigns for the establishment

Foreign Currency Converter

Partial payment in the absence of a limit on the customer's card, we accept the available credit and then the client pays the rest in accordance with their preferences

Customer installment the installment fee is offered to the final client

Payments Split split the receiving payment by the customer between 2 or more people

Payment Reconciliation

Electronic Statement



PREPAYMENTS

Receba Rápido anticipation of the transaction receivable

Receba Mais Credit product that aims to anticipate to clients a future agenda that has not yet been transacted

ARV is the reduction of the settlement period for the transaction

Crediário the establishment makes a simulation in up to 48x and receives the value of its sale in 2 days



PAYMENT METHODS

Cielo Pay

Cielo's Digital Account

PIX

Emergency Aid



DIGITAL PAYMENTS

NFC contactless payment

QR Code

Facial Recognition Payment



SECURITY

Anti fraud

3DS e-commerce authentication



E-COMMERCE

WhatsApp Pay payment via app, still in approval at BACEN

Super Link is a payment link that can be sent quickly and with delivery options

Check-out Cielo

API e-commerce integrated payment connection to the merchant's website

Cielo SDK integrated payment connection to the customer's APP

Wallet White Label system for digital banks

Virtual Showcase



BIG DATA PRODUCTS

Big Data analysis of specific sectors of the economy

ICVA o The Cielo Broad Retail Index entails more than 20 sectors of the economy, including services such as airline companies, restaurants and e-commerce

Cielo Farol analysis of the sales profile of a certain establishment and its region

OUR FOCUS IS TO BRING THE BEST EXPERIENCE **TO THE CLIENT**, THAT'S WHY WE HAVE THE AID OF:

BUSINESS CONSULTANTS



Combining *Hunting* and *Farming* functions

Greater efficiency in travel and reduction of the client portfolio

Personal and closer relationship to clients

HEROES



Implementation of a logistics team to improve onboarding and after sales

Delivery of equipment at the time of sale in big cities

Better customer experience and higher activation rate

APP CIELO EXPERT



APP to assist in identifying opportunities, planning and negotiations

Greater efficiency in approaches, using *Advanced Analytics*

Digitalized registration / service experience

CIELO STORES



We have 11 physical stores located in São Paulo, Rio de Janeiro and Bahia.

Customers can: buy or rent machines, request technical assistance and hire services..

THE TECHNOLOGY TEAM REAFFIRMS OUR **COMMITMENT**
WITH INNOVATION, THEY ARE:

3

TRIBES

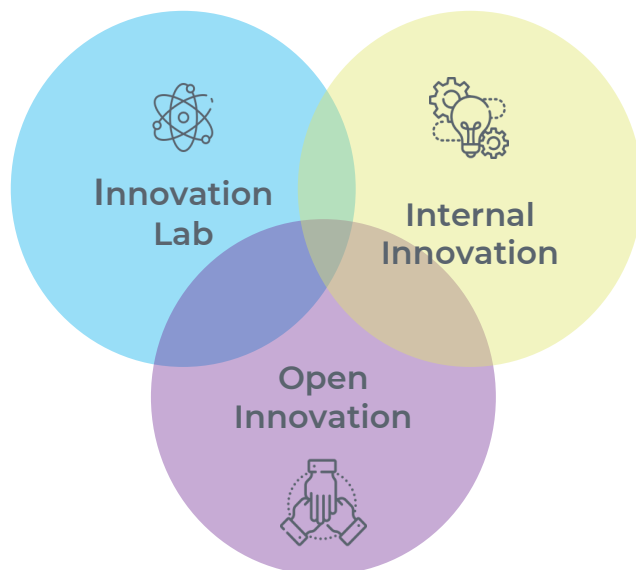
23

SQUADS

53

AGILE PROJECTS

ALSO, WE HAVE AN EXCLUSIVE AREA TO INNOVATE.
GARAGEM CIELO WORKS ON THE FOLLOWING PILLARS:



It is the place to create and test thesis and concepts. We co-create with clients so that solutions are scalable



Disseminate quality content, provide useful tools and bring world trends in technology and innovation in our market to Cielo

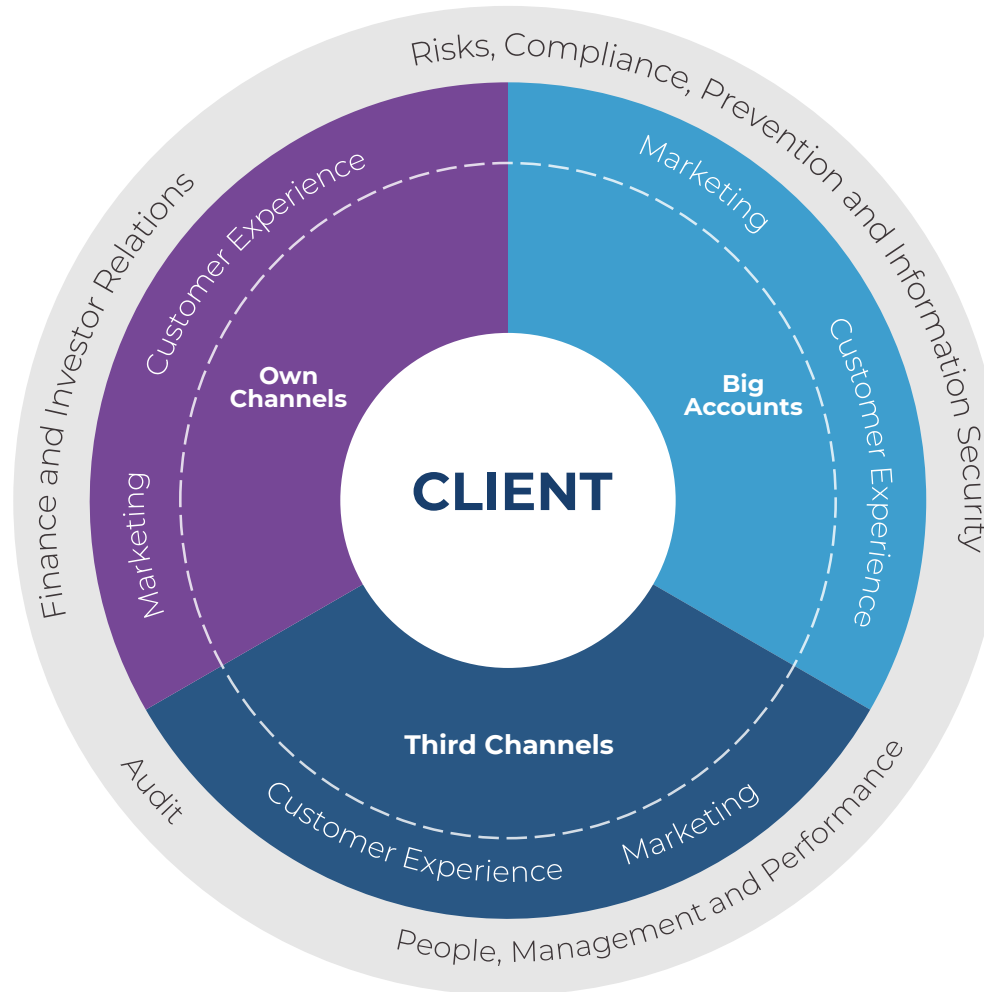


It is the process that opens the door to new visions through collaboration with startups, bigtechs, partner companies, individuals and even public bodies. We have already had contact with more than 120 startups

INTEGRATED ORGANIZATIONAL STRUCTURE, FOCUSING ON EFFICIENCY AND HIGH SERVICE STANDARD

COMMERCIAL

- Own Channels
- Third Channels
- Big Accounts



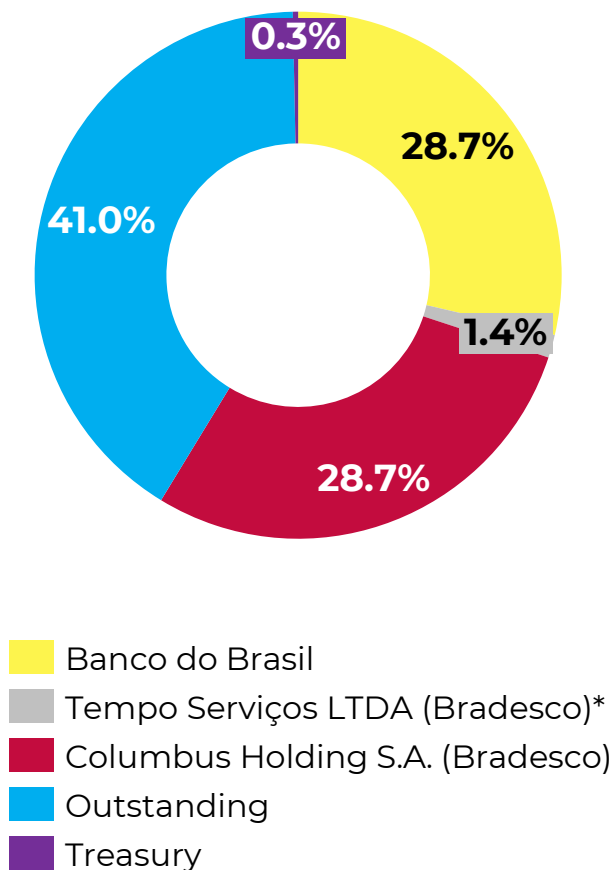
SUPPORT

- Audit
- Customer Experience
- Finance and IR
- P.M.P*
- Marketing
- Risks, Compliance, Prevention and Information Security

*P.M.P.: People, Management and Performance

SOLID SHAREHOLDING COMPOSITION, WITH CONTROL OF TWO OF THE LARGEST BANKS IN THE COUNTRY AND HIGHLY QUALIFIED BOARD OF DIRECTORS

Base date: 03/31/2021



COMPOSITION OF THE BOARD OF DIRECTORS

11 members

4
appointed by
Banco Bradesco

4
appointed by
Banco do Brasil

3
independent
members

Six advisory committees of the Board of Directors and Fiscal Council

- Finance
- People and Compensation
- Corporate Governance
- Sustainability
- Audit
- Risks

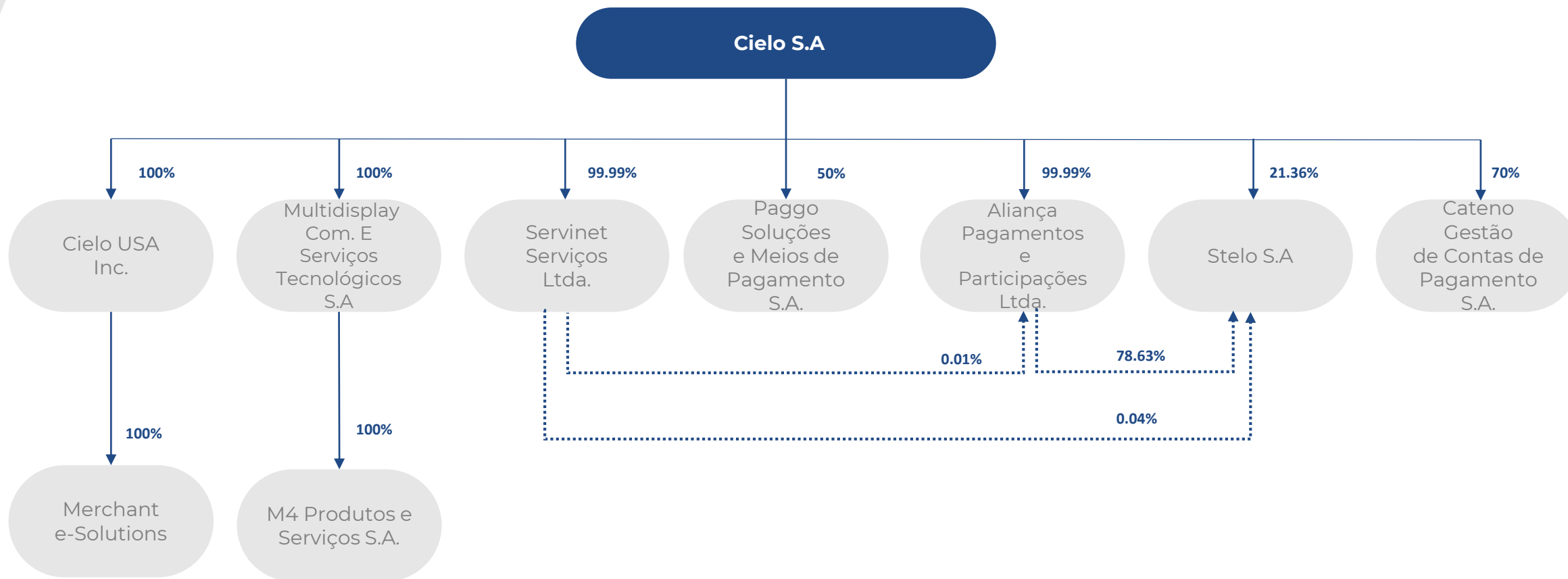
¹ Total 2,716,815,061 common shares (CIEL3), listed on B3's Novo Mercado, at the end of 1Q21

* Tempo Serviços LTDA is a subsidiary of Bradesco S.A., its shares are not part of the Shareholders' Agreement between Columbus and BB Banco de Investimentos

OUR SUBSIDIARIES DEMONSTRATE THE STRENGTH OF CIELO'S BUSINESS MODEL, ACTING IN ALL THE ACQUIRING MARKET CHAIN



CORPORATE STRUCTURE



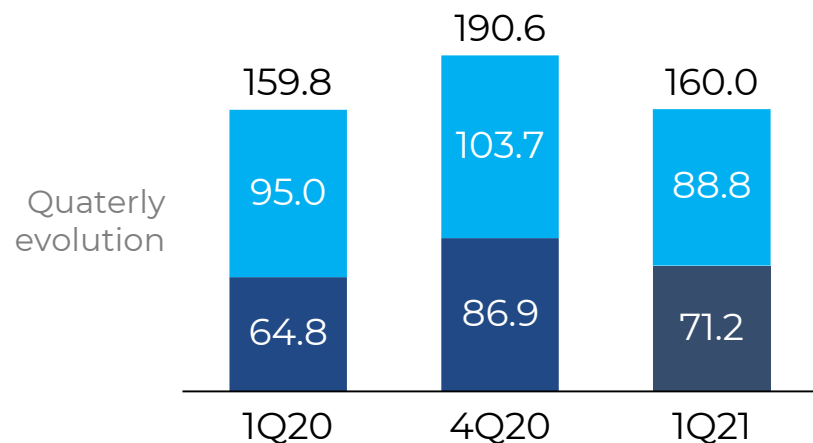
FINANCIAL HIGHLIGHTS



CIELO'S FINANCIAL AND OPERATIONAL HIGHLIGHTS (1/2)

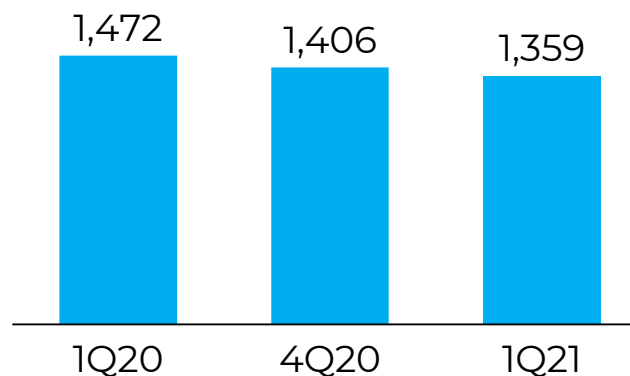
TPV

(R\$ billions)



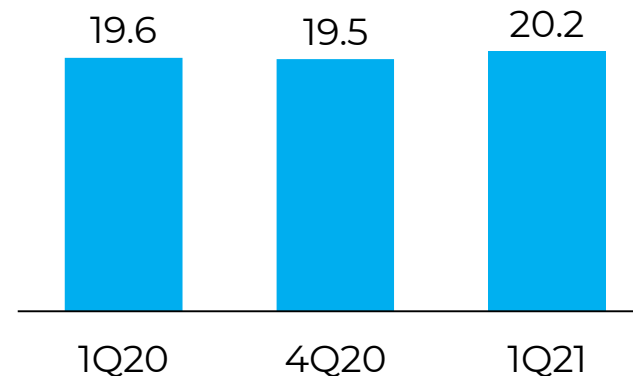
ACTIVE CUSTOMER BASE

(millions)

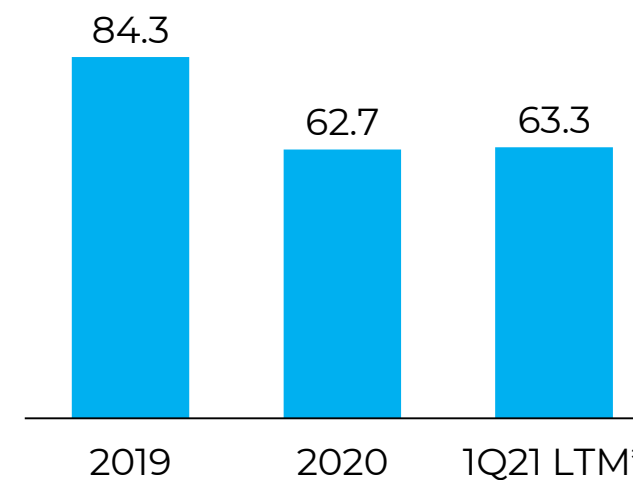
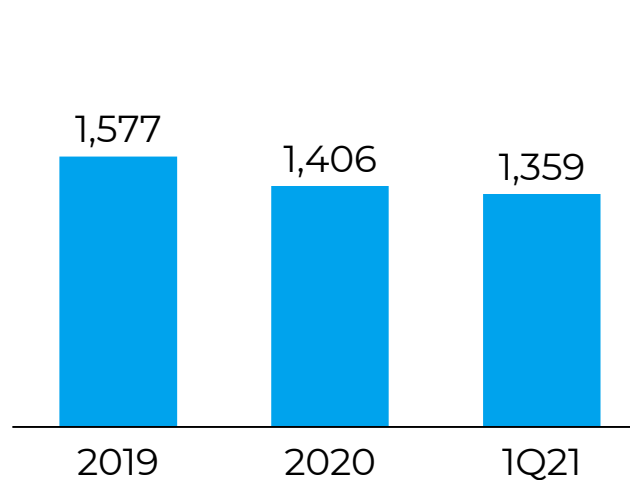
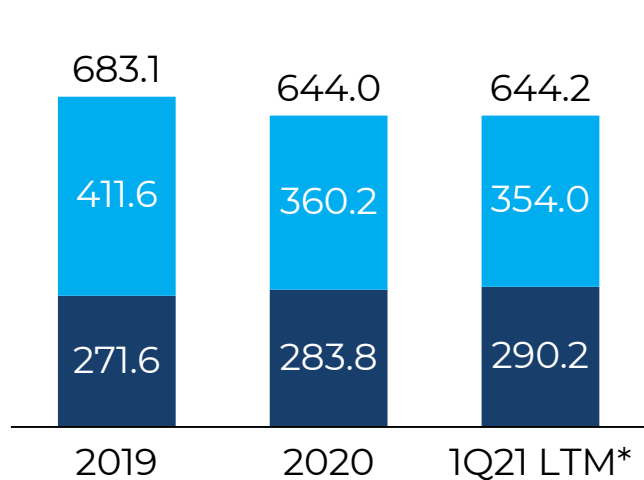


PRE-PAYMENTS

(R\$ billions)



Yearly evolution



Credit Debit

Active Customer Base

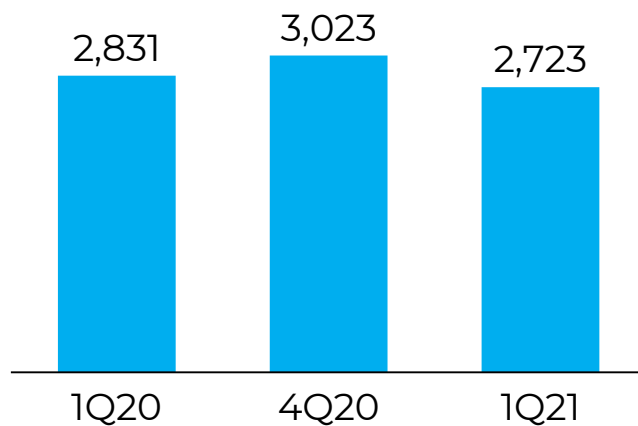
Captured Volume

CIELO'S FINANCIAL AND OPERATIONAL HIGHLIGHTS (1/2)

NET OPERATING REVENUE

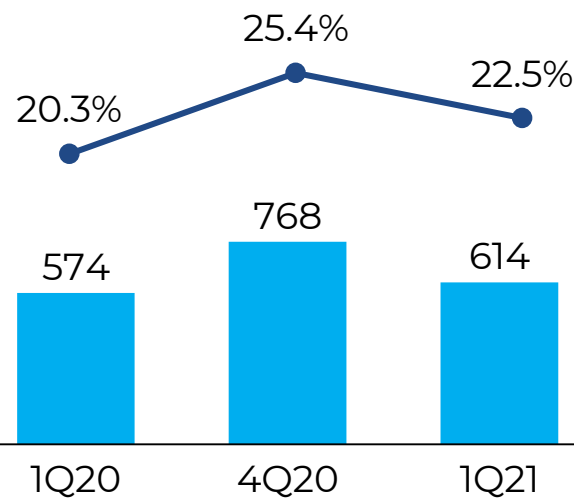
(R\$ millions)

Quarterly evolution



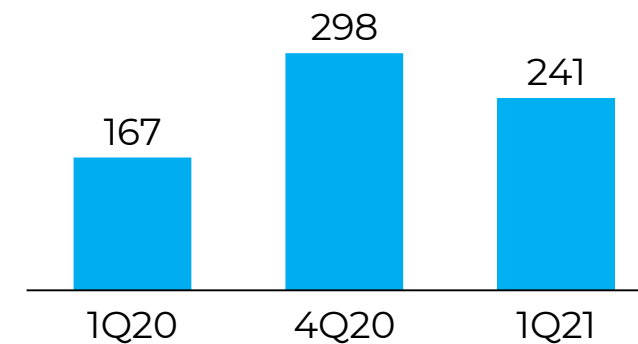
EBITDA

(R\$ millions)

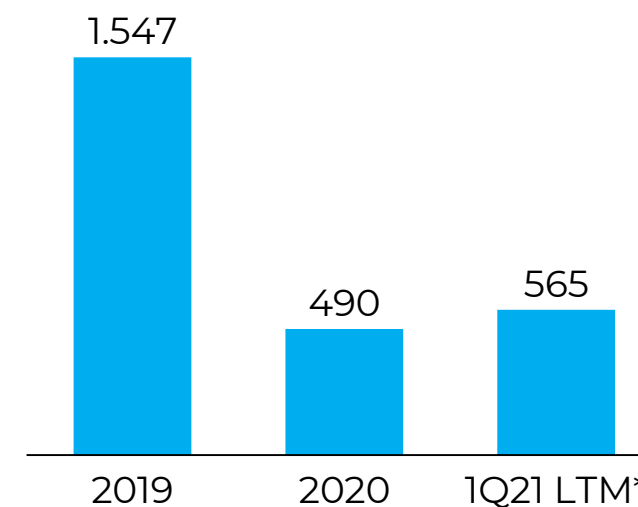
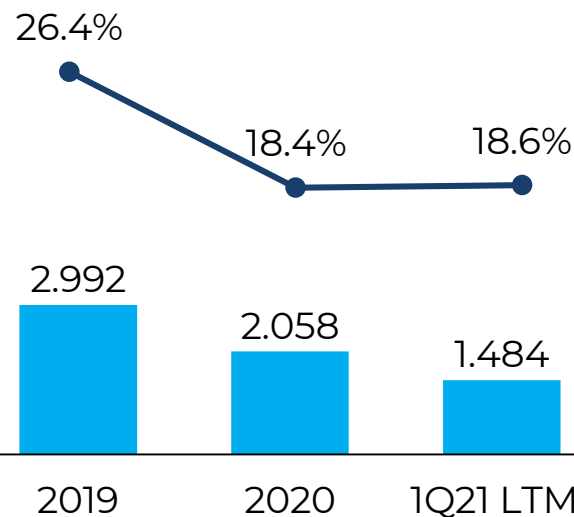
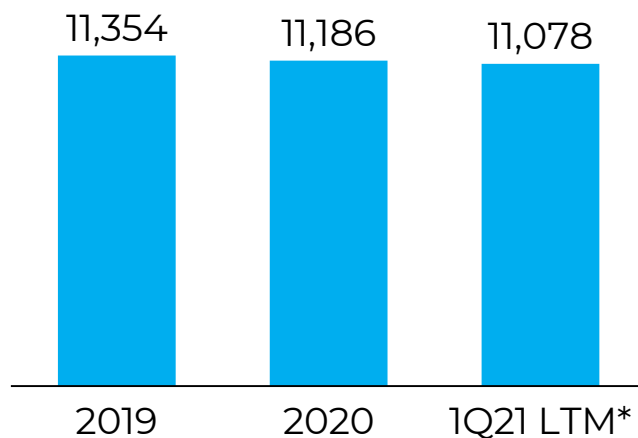


NET INCOME

(R\$ millions)

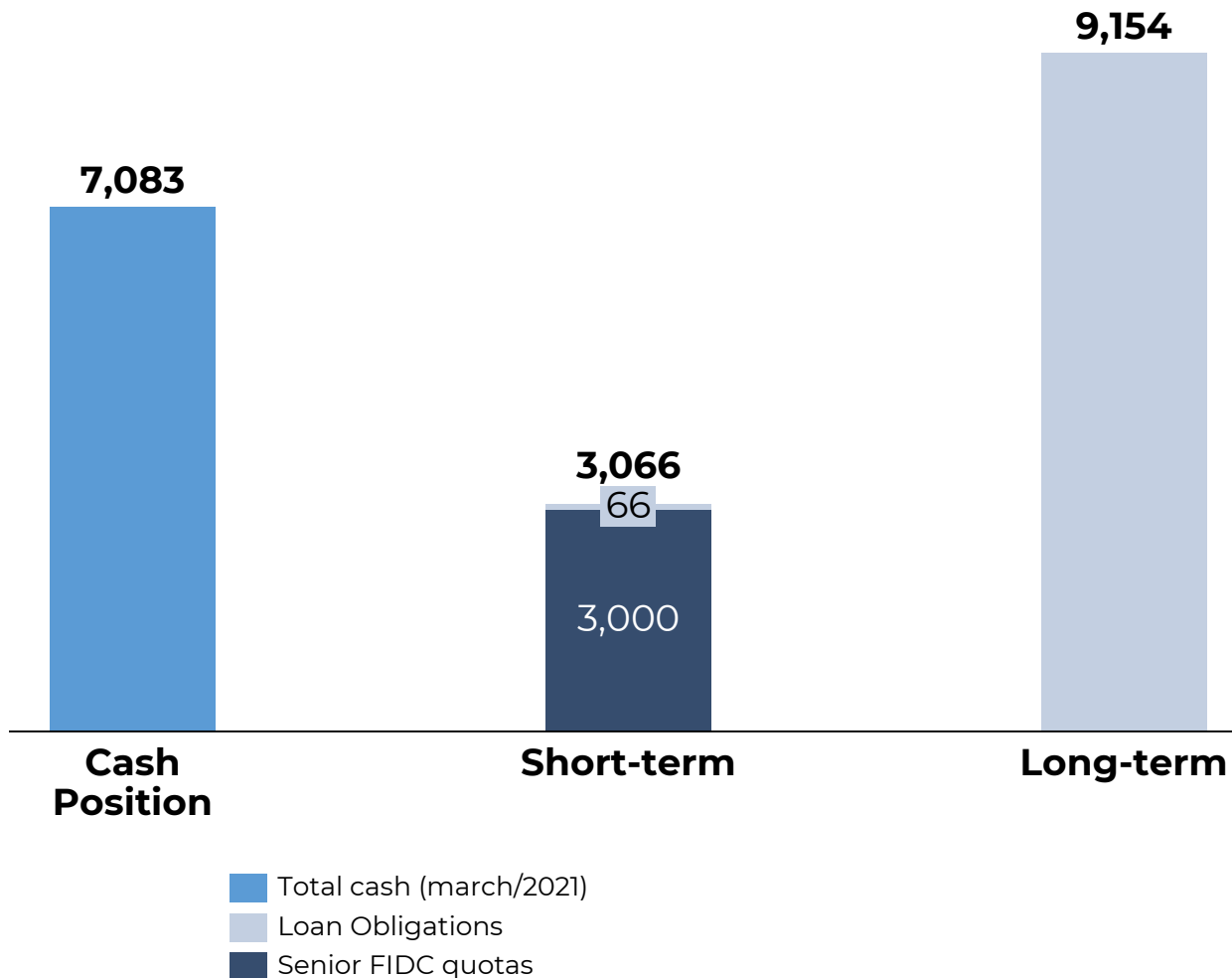


Yearly evolution



■ EBITDA ● EBITDA Margin

Sufficient cash to
cover **short-term
debt** and positioned
to cope with the
return **on post-Covid
financial volume**





Pacto Global
Rede Brasil



Sustainability **ESG**



ISE B3

cielo

CIEL
B3 LISTED NM

IC02 B3

FOCUS ON BUSINESS SUSTAINABILITY, WORKING WITH THE HIGHEST STANDARD OF ESG METRIC

MANAGEMENT PRACTICES

- We are part of the Corporate Sustainability Index (ISE B3) portfolio (8 consecutive years)
- We are part of the Dow Jones Sustainability Index (DJSI) of the New York Stock Exchange (2016 – 2019)
- We integrate B3's Carbon Efficient Index (ICO2)
- CDP - Carbon Disclosure Project – Category C
- We are signatories to the UN Global Compact
- We publish our sustainability reports, guided by the guidelines of the Global Reporting Initiative (GRI) and International Integrated Reporting Council (IRC)
- We have a Sustainability Committee
- Analysis of socio-environmental risks in an integrated manner
- We participate in the Product Forum

ENVIRONMENT

- We have an Environmental Management System (EMS) in place, certified by ISO14.001
- Activities that do not cause significant impacts on the environment with reverse POS logistics
- Recycling and responsible waste disposal programs in administrative activities
- Use of rainwater and monitoring water consumption
- Rigid targets for reducing water, energy and greenhouse gas emissions

SOCIAL

- We participate in the Social and Cultural Investment Forum
- Investment in social projects through incentive laws:
- Childhood and Adolescence Fund – FIA
- Senior Citizen Law, the National Program to Support Oncological Care (Pronon)
- National Program to Support Health Care for Persons with Disabilities (Pronas/Persons with Disabilities)
- Elderly Law
- We make social investments with direct budget funds;
- Volunteer Program - Movimento do Bem in partnership with Rebon
- We have a Diversity Forum
- Diversity Program

CLIMATE CHANGE STRATEGY

- We seek to reduce our contribution to climate change through an strategy based on 4 main pillars
 - Impact Assessment
 - Emission Reduction
 - Compensating emissions into the environment that cannot be eliminated
 - Transparency



INVESTOR RELATIONS

ri.cielo.com.br

E-mail: ri@cielo.com.br

Phone: + 55 11 2596-8453

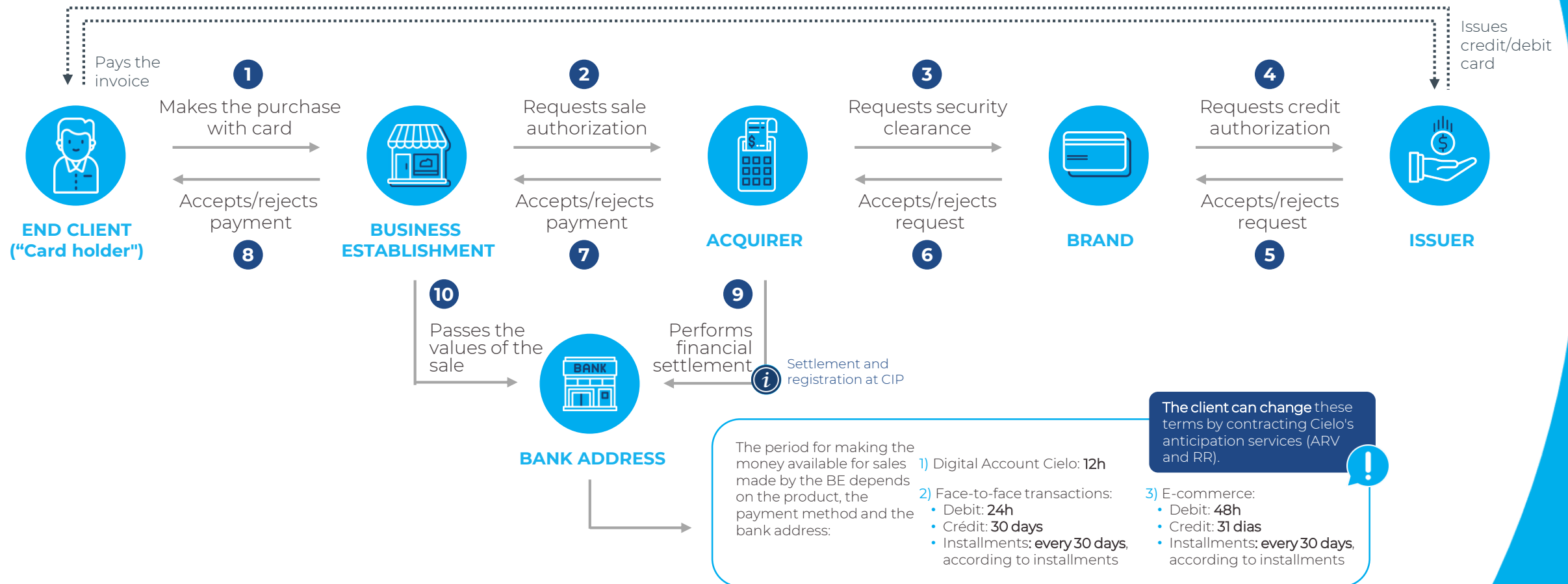


APPENDIX

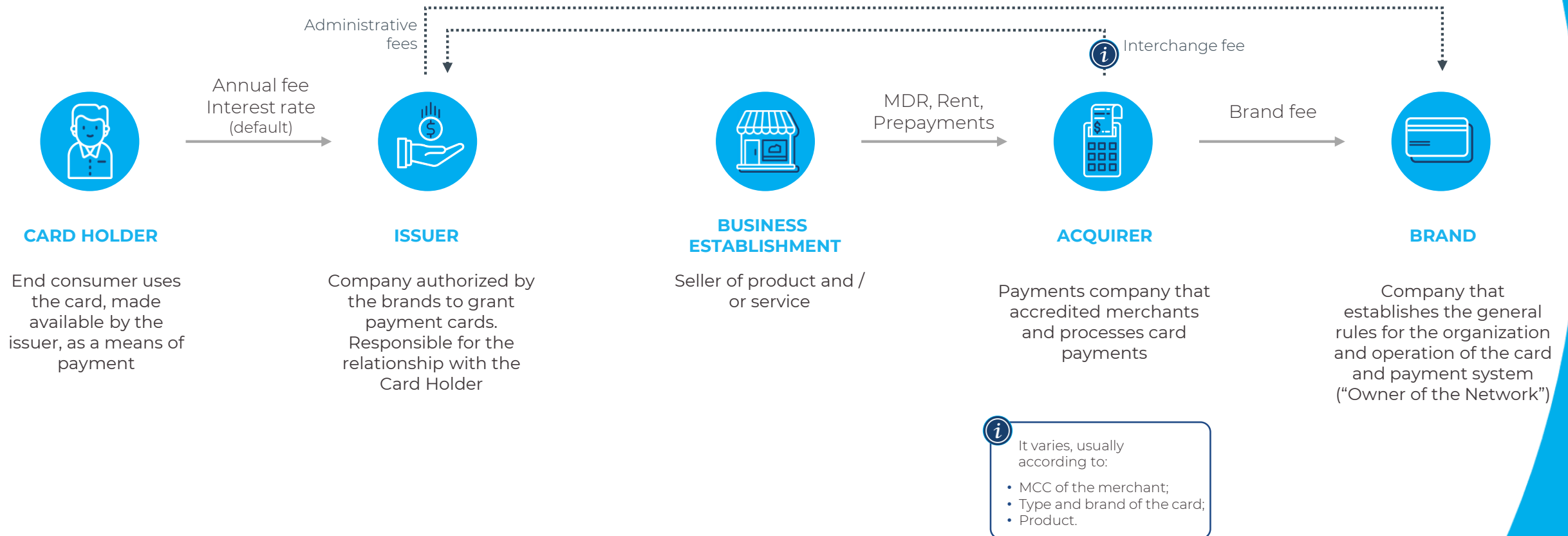


CREDIT PAYMENT CYCLE

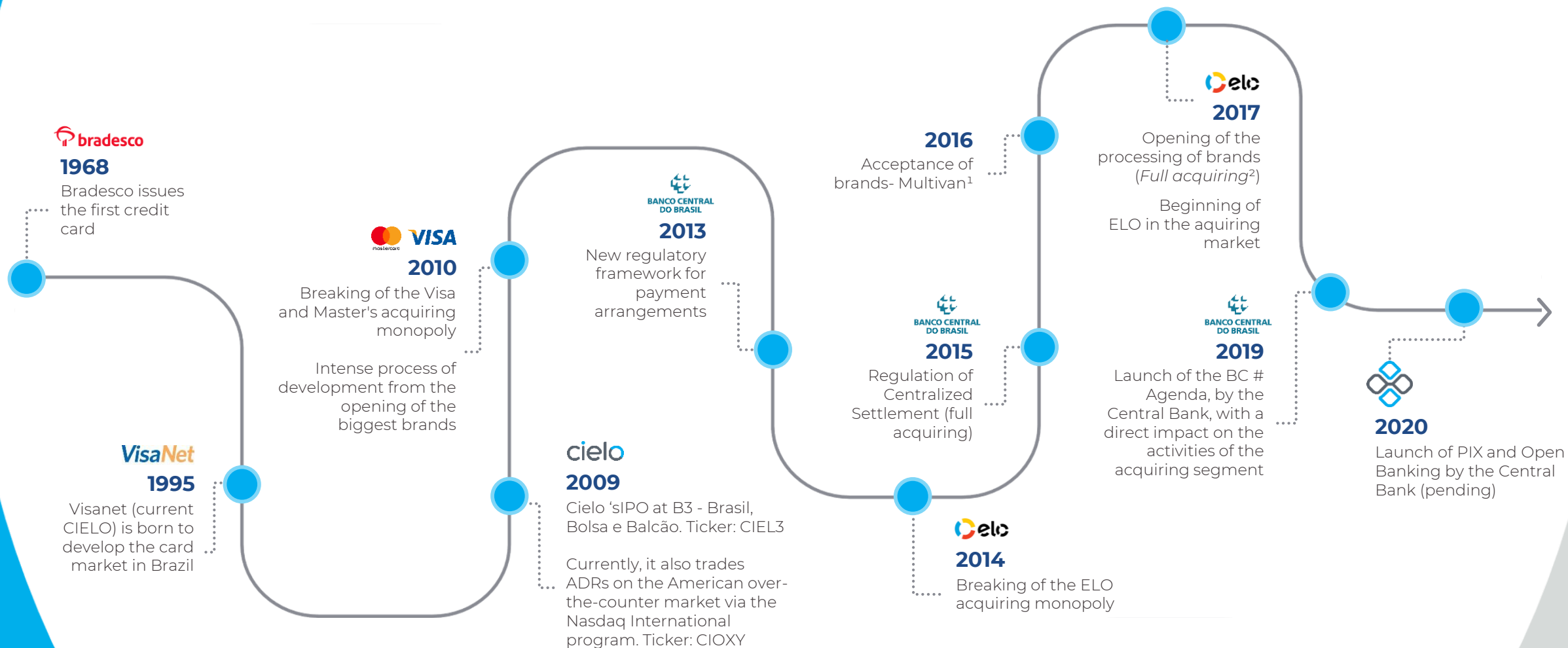
THE ENTIRE PAYMENT FLOW, from the insertion of the card password to the approval/rejection response, takes approximately **3 SECONDS**.



CREDIT PAYMENT CYCLE



BIG TRANSFORMATIONS IN THE ACQUIRING MARKET OVER THE YEARS



¹ Multivan project made it possible to capture transactions of a specific brand, - exclusive processing by one acquirer - by another (ELO, HIPER), making commercial establishments not need to work with a specific acquirer to accept the brand. ² Full acquiring allowed the processing of brands that were previously exclusive by other acquirers (end of processing exclusivity).