

QUARTER REVIEW:

Q3 2022

DOTZ
NOVEMBER, 2022

INTRODUCING OUR NEW BRAND

In order to enhance our business strategy and consolidate Dotz as a consumer centered benefits platform, we have updated our brand. Much more than just a new identity, we are now positioning Dotz around the idea of "earning by living". With clear key messages and an unique value proposition in the category, we'll bring people onboard throughout an easy to understand journey and a narrative that tighten the bond between people and the company.

A large, bold, black version of the 'dotz' logo, centered on the page. The letters are thick and rounded, with a distinctive dot on the 'o' and a unique flourish on the 'z'.

VOCÊ PODE MAIS

KEY MESSAGES: DOTZ NEW BRAND POSITIONING

OUR
PURPOSE

WHY
DO WE EXIST

INCREASE BRAZILIANS' PURCHASE POWER

To our customers, it means more shopping power.
To our partners, higher selling potential.

OUR
PRODUCT

WHAT
DO WE OFFER

A BENEFITS PLATFORM

One free super app to get benefits by exchanging Dotz that come from multiple sources, such as a digital bank account, debit and credit cards, online marketplaces, offline retailers, and more.

OUR
DIFFERENTIATOR

HOW
DO WE OFFER

EARN EVERY WAY, ENJOY AS YOU WANT

Several and effortless ways to earn Dotz, and benefit choices between products, services, and money. This specific combination of earning and redeeming is something that only Dotz offers in its category.

OUR
BRAND ESSENCE

WHAT
DEFINES US

TO EARN BY LIVING

Getting access to all kind of benefits by doing regular payments, effortlessly, all the time. From the morning coffee shot to a black friday deal, every purchase turns into benefits.

QUARTER REVIEW: Q3 2022 TABLE OF CONTENTS

OPERATIONAL PERFORMANCE

- Evolution since IPO
- Strategic planning
- Recent developments

FINANCIAL PERFORMANCE

- Q3 2022 Results

OPERATIONAL PERFORMANCE: EVOLUTION SINCE IPO

Evolution since Dotz's IPO: Loyalty

LOYALTY

SUPER APP

TECHFIN

DZ

Expressive growth in Loyalty which combined with recent developments enables Dotz basis expansion.

OFFLINE RETAIL

New partners

+20 NEW PARTNERS SINCE IPO

Main highlights in 2022:



TOTVS

+BRL 18.4 BI IN POTENTIAL GMV IN RETAIL

BANKS – Promotional Campaigns

New product



Campaigns



Billings

BRL 31 M IN BILLINGS 9M22 (+118% VS 21)

PARTNERSHIP WITH VIVO (TELECOM)

A new standard



Billings

90K SALES OF DOTZ PLANS

Sales

+149% GROWTH IN BILLINGS (9M22 VS 9M21)

Evolution since Dotz's IPO: Super App

LOYALTY

SUPER APP

TECHFIN

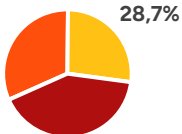
Fully operational Super App with features that promote activation with low cost, such as Dotz to BRL conversion (killer use case).

KILLER USER CASE

Redemption per channel

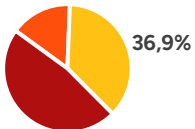
Q3 2021

- MARKETPLACE
- POS
- DOTZ TO BRL CONVERSION



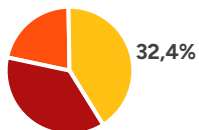
Q2 2022

- MARKETPLACE
- POS
- DOTZ TO BRL CONVERSION



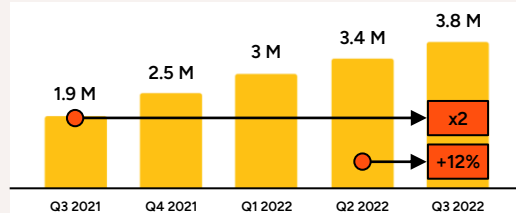
Q3 2021

- MARKETPLACE
- POS
- DOTZ TO BRL CONVERSION

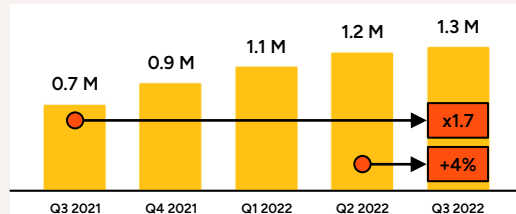


DIGITAL ACCOUNT

App downloads

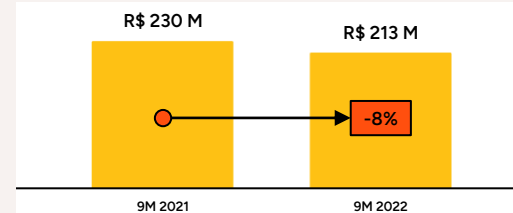


Account registrations

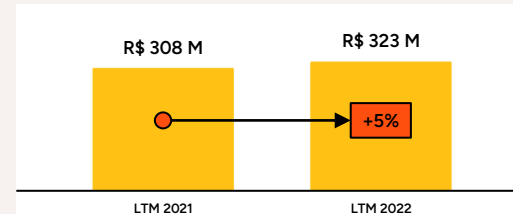


MARKETPLACE - GDO

GMV (9M)



GMV (LTM)



Evolution since Dotz's IPO: Techfin

LOYALTY

SUPER APP

TECHFIN

NoVerde acquisition accelerates TechFin strategy. Dotz is ready to up scale.

DOTZ' OWN CREDIT SERVICES

Capabilities and operations



Noverde acquisition accelerating our presence in financial solutions with positive KPIs.

Improved capabilities: consumer journey, score, dotz as collateral and other.

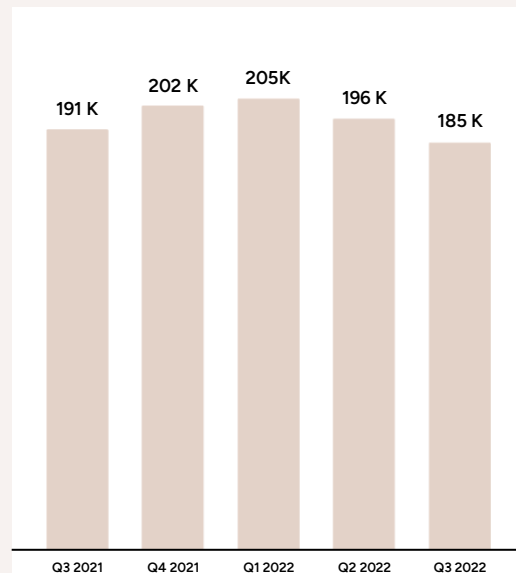
+R\$ 28 M IN CREDIT ORIGINATION IN DOTZ BASIS DURING 2022

6.2 K DOTZ - NOVERDE CONTRACTS

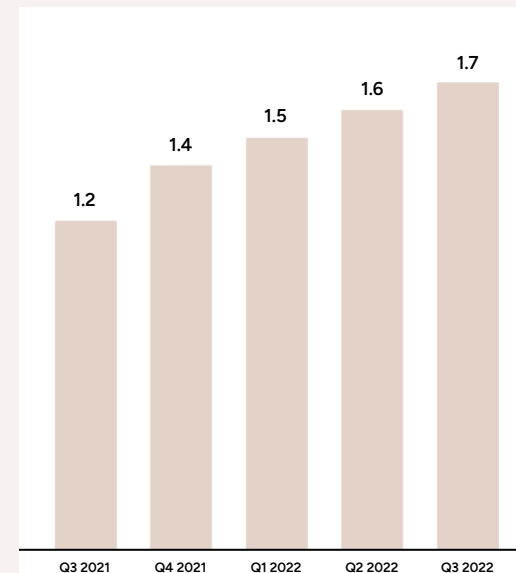
25 M Dotz clients with low risk credit to be explored

CO-BRANDED CREDIT CARDS (DOTZ + BANKS)

Active clients – 12m



TPV - R\$ bn



Evolution since Dotz's IPO: Corporate

CORPORATE



Important achievements (team aligned and engaged and new brand) that guarantee conditions to sustainable growth, which is already observed in ARPU evolution.

TEAM

Engagement



More aligned and engaged leadership
 Focused on hard skills and Dotz DNA.

CURRENT SCORE:
4.2 OUT OF 5
(90% RECOMMEND THE COMPANY)

BRAND

Strategic repositioning



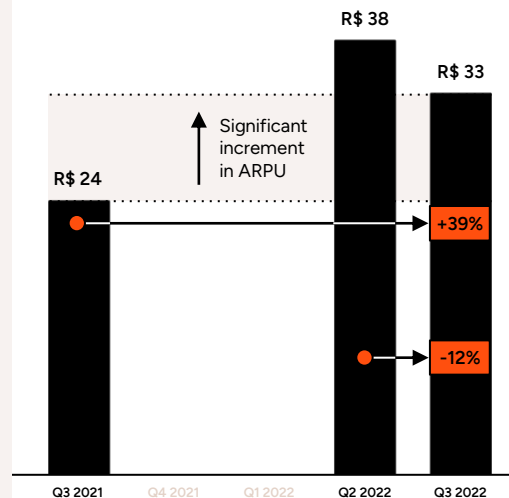
In order to enhance our business strategy and consolidate Dotz as a consumer centered benefits platform, we have updated our brand. Much more than just a new identity, we are now positioning Dotz around the idea of "earning by living". With clear key

messages and a unique value proposition in the category, we'll bring people onboard throughout an easy to understand journey and a narrative that tighten the bond between people and the company.

ARPU

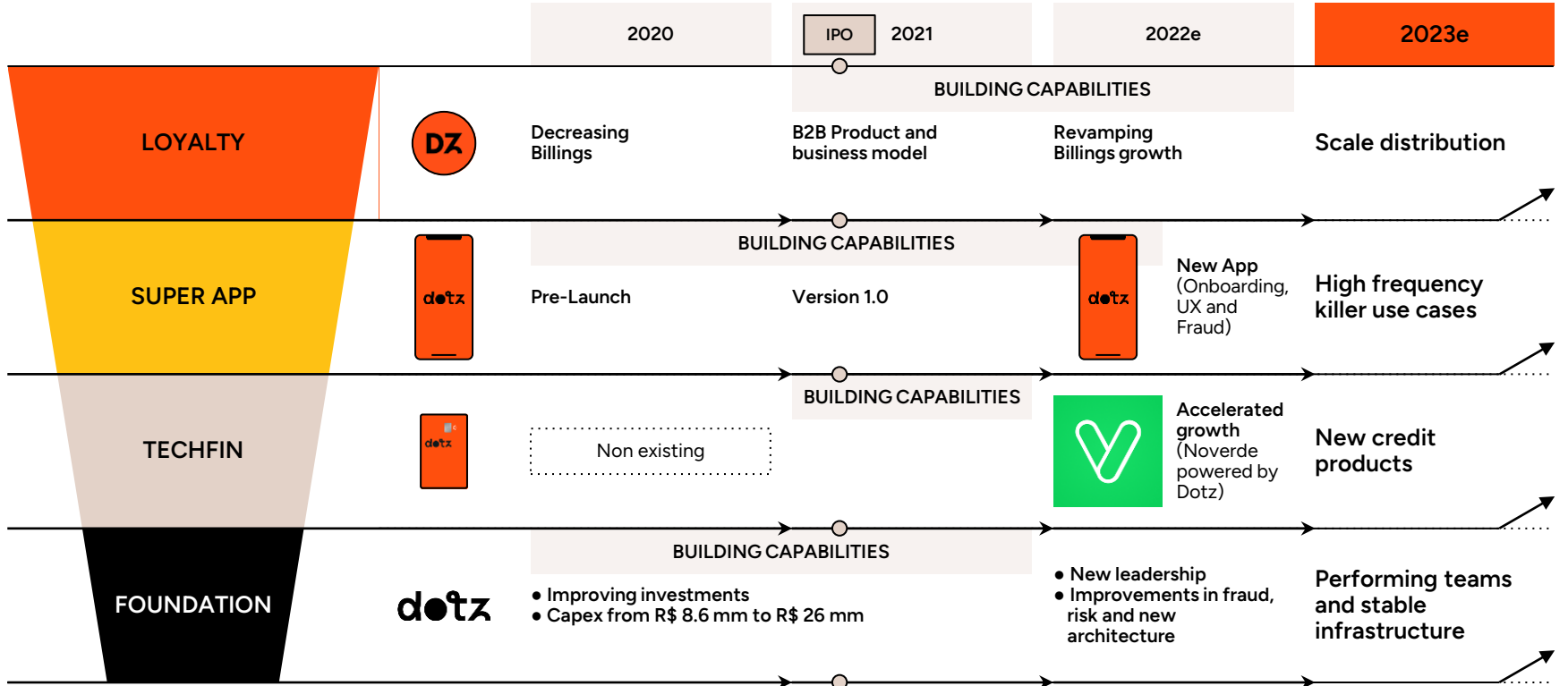
Expressive growth 12 months

Average revenue per user (ARPU)



Dotz ecosystem in constant evolution

From a pure loyalty program to a full engagement platform with unique competitive advantages.



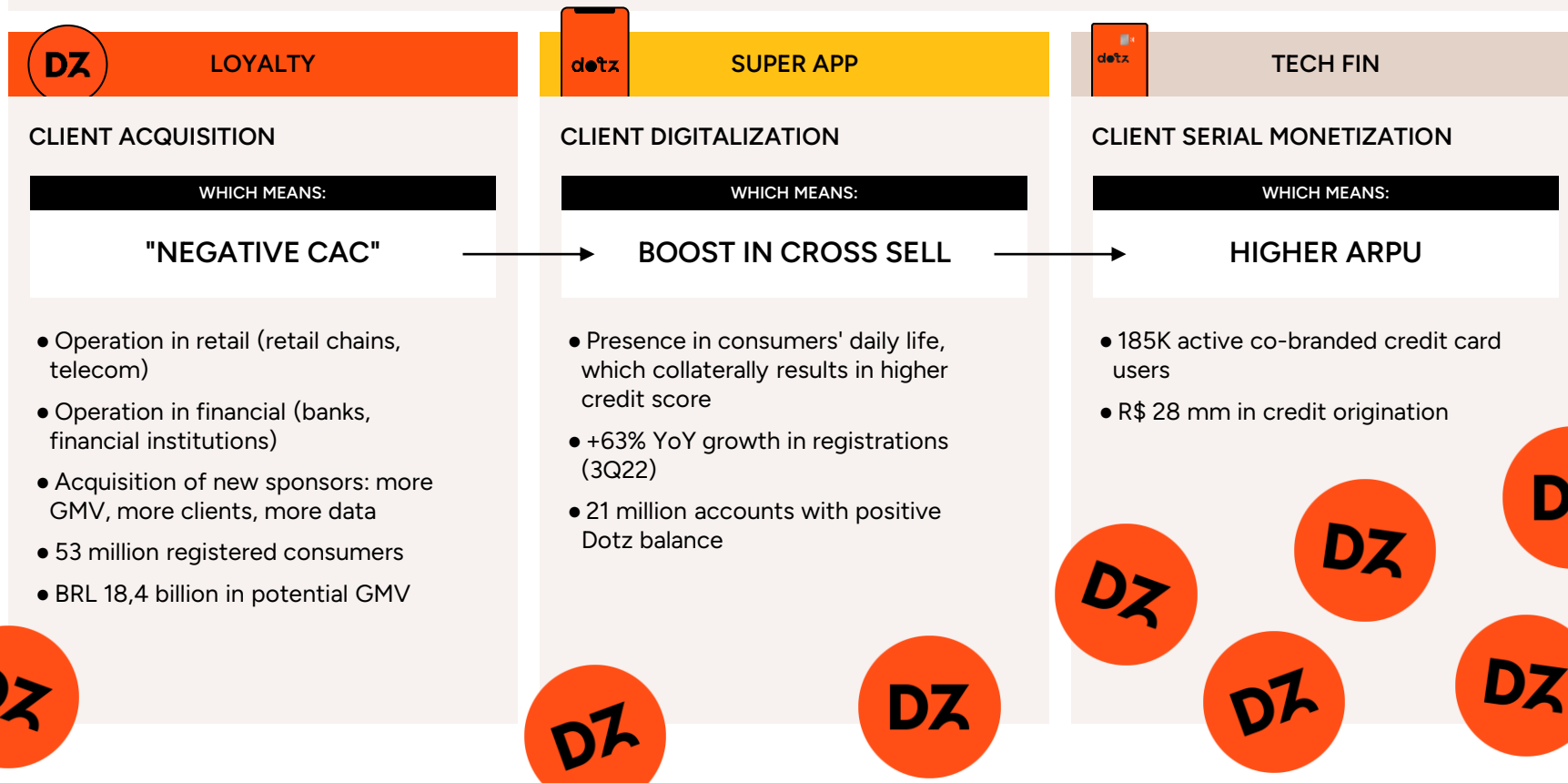
Strategy and execution

Speeding up to reach our market opportunity

		LTM Q3 2021	Δ%	LTM Q3 2022	OPPORTUNITY	ARPU
LOYALTY	% of active clients (w/ SKU collection)	43%	+63%	69%	100% of our total client base	R\$ 20 – 200
	Anchor Partners (offline)	22 (Sep/21)	+36%	30 (Sep/22)		
SUPER APP	Registration in App	0,8 mm	+67%	1,3 mm	6,7x 20 mm clients with Dotz balance	 R\$ 500 – 800
TECHFIN	Co-branded (clients)	188k	-1%	185k	+100x 25 mm clients with low-medium credit risk	
	Credit origination	–	nd	R\$ 28 mm		
SHAREHOLDER VALUE	EBITDA (excl. non recurring)	(36)	1	R\$ (50) mm	Profitability	

Our game plan

Unique business model with "negative CAC" and serial monetization.



OPERATIONAL PERFORMANCE: RECENT DEVELOPMENTS

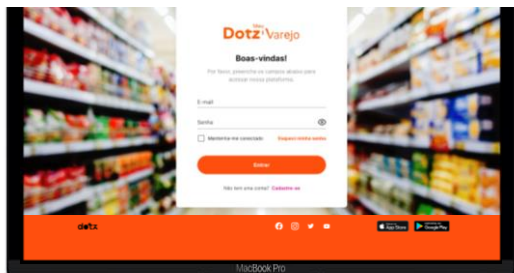
Avanços recentes: Loyalty

LOYALTY

SUPER APP

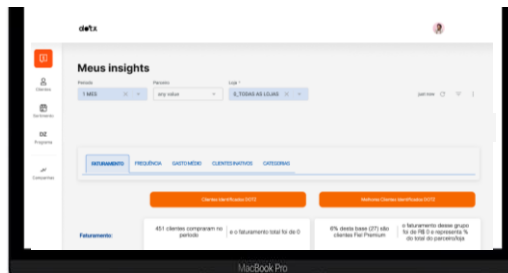
TECHFIN

Plataforma de Loyalty Dotz B2B: trazendo insights, agilidade e eficiência para aumentar as vendas e resultados de nossos parceiros



MY RETAIL PLATFORM

Agile and complete platform to deepen the knowledge of the customer base and leverage sales



MY INSIGHTS

Insights for your business to boost your sales



MY CLIENTS

Deepening consumer behavior of your clients with data from your business

Recent developments: Super App

LOYALTY

SUPER APP

TECHFIN

Dotz super app is the perfect choice for day to day use.

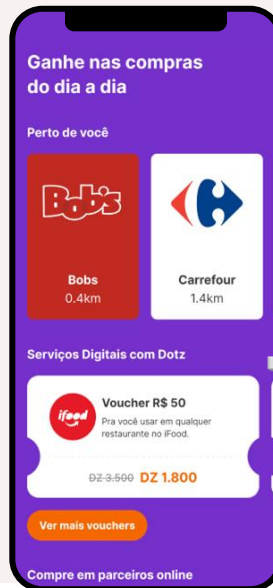
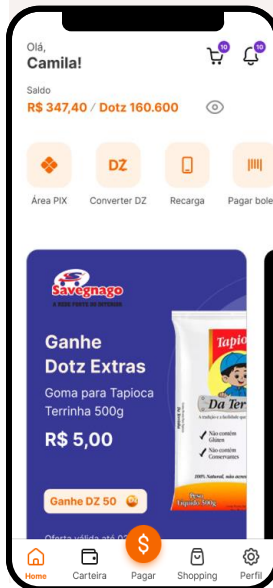
APP

WEBSITE

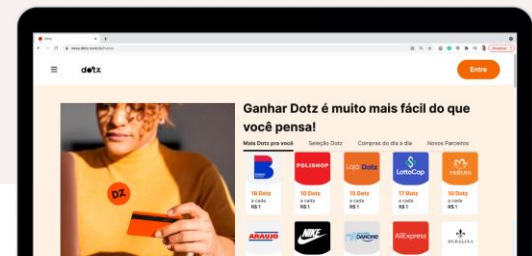
CURRENT APP (FINAL WEEKS)



NEW APP (ADVANCED STAGE OF DEVELOPMENT)



NEW WEBSITE



Recent developments: TechFin

LOYALTY

SUPER APP

TECHFIN

Offline origination – visual journey



1

Customer chooses desired product (e.g., Wine bottle) and directs himself to the counter.

2

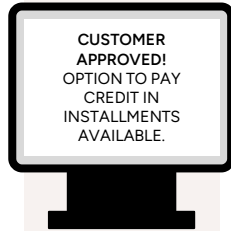
Customer enters CPF on Pin Pad.



Credit decisioning is then processed for the customer based on his pre-approved limit.

3

Cashier screen outputs outputs information on credit eligibility.



Message appears on retailer cashier screen encouraging customer to pay via PIX through Dotz' digital wallet.

4

Customer is informed by cashier and launches Dotz app.



5

Pop up displays credit option via PIX payment.



Pop up notification.

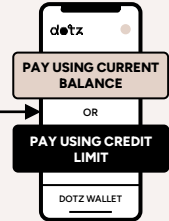
6

Customer scans QR Code to direct payment to partner's store.



7

Then, choice to debit from dotz balance, cash balance or credit is made.



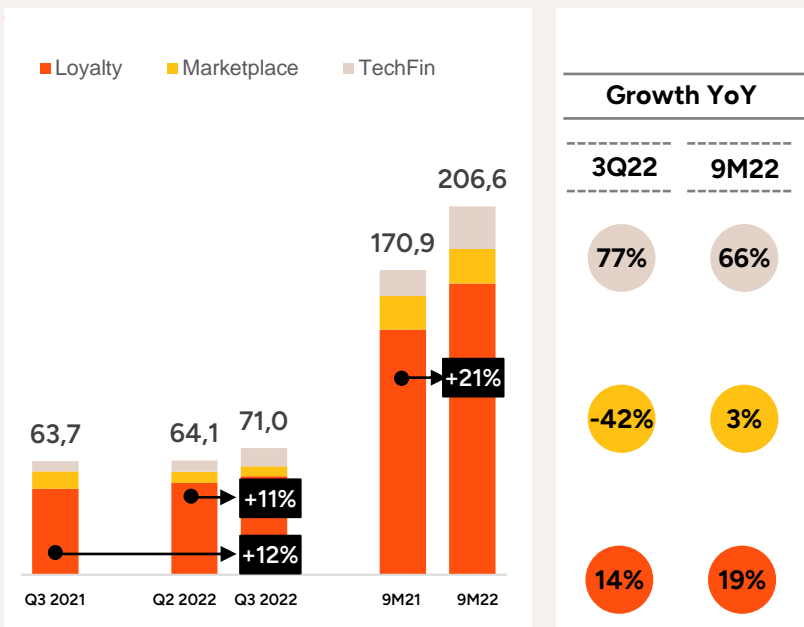
Customer sees price, payment options, his current balance and credit limit.

FINANCIAL PERFORMANCE: Q3 2022 RESULTS

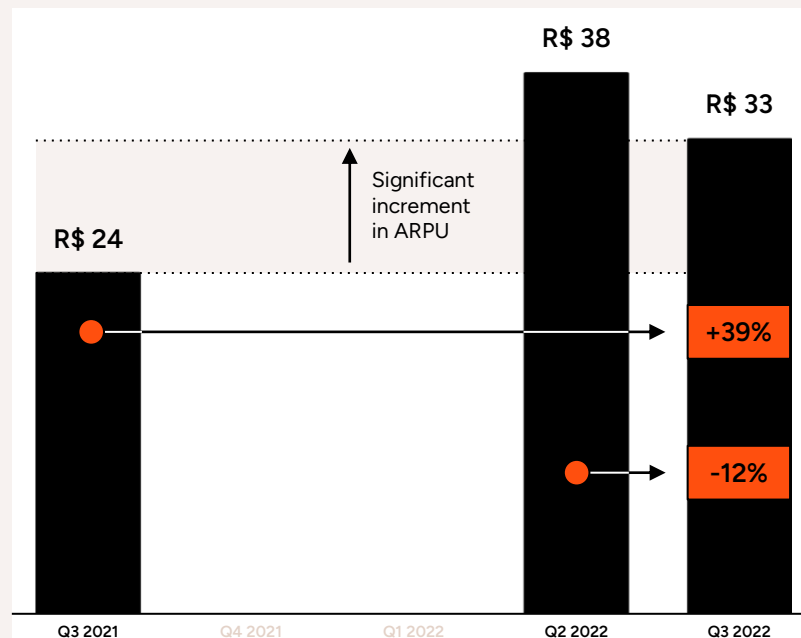
Operating results deliver a real impact on Billings and ARPU

21% growth in Billings (9M22 vs 9M21), ARPU 39% higher in comparison with Sep,21

Billings (R\$ mm)



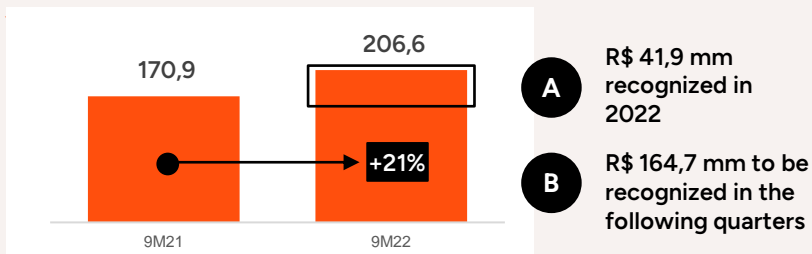
ARPU – R\$



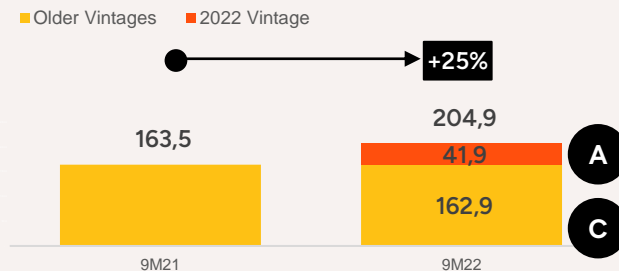
Revenue growth with relevant volume of contracted deferred revenue

Net revenues 25% higher when compared to last year (9 months growth)

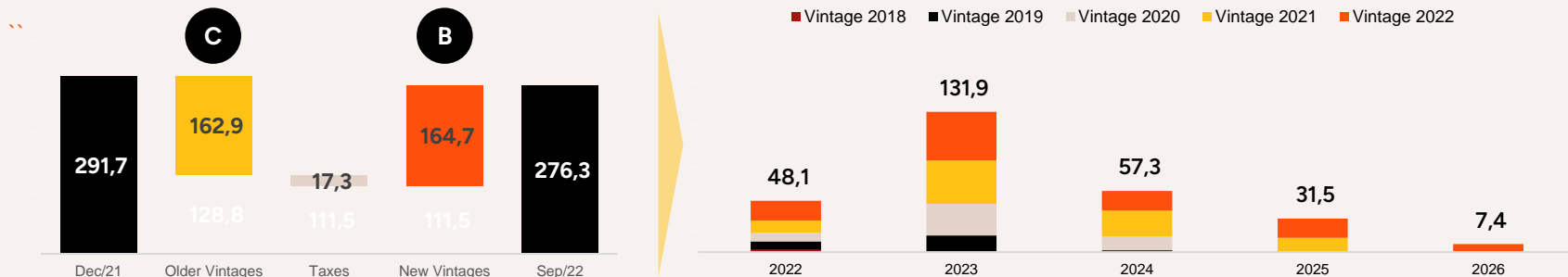
Billings (R\$ mm)



Net Revenue before Redemption Cost (R\$ mm)



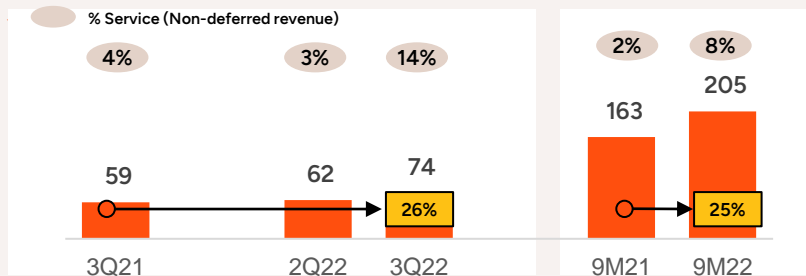
Deferred Recognition Schedule: R\$ 276 mm



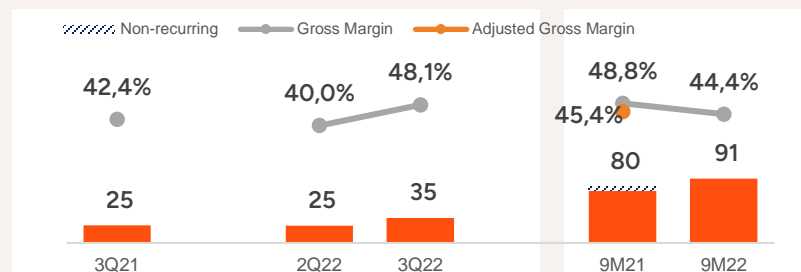
Q3 2022 Results: Accounting Method

Net revenues 25% higher when compared to last year (9 months growth). Highlight for growth of revenues from Services (Noverde), reaching 14% of total revenue

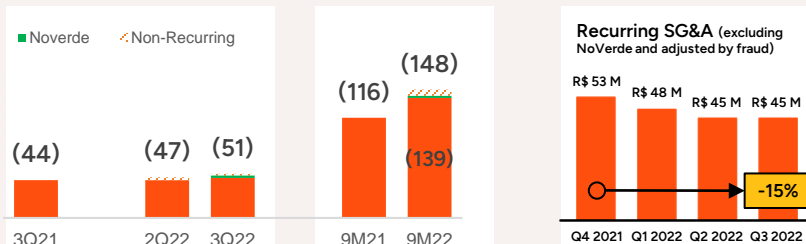
Net Revenue before redemption cost (R\$ mm)



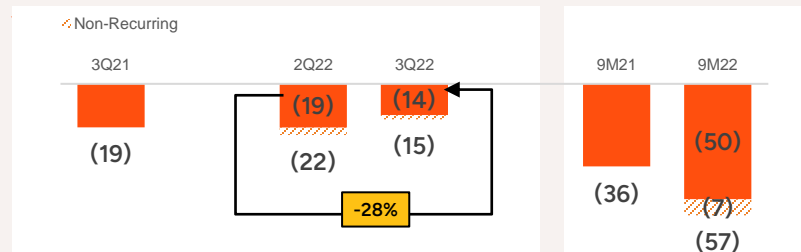
Gross Profit (BRL) and Gross Margin (%)



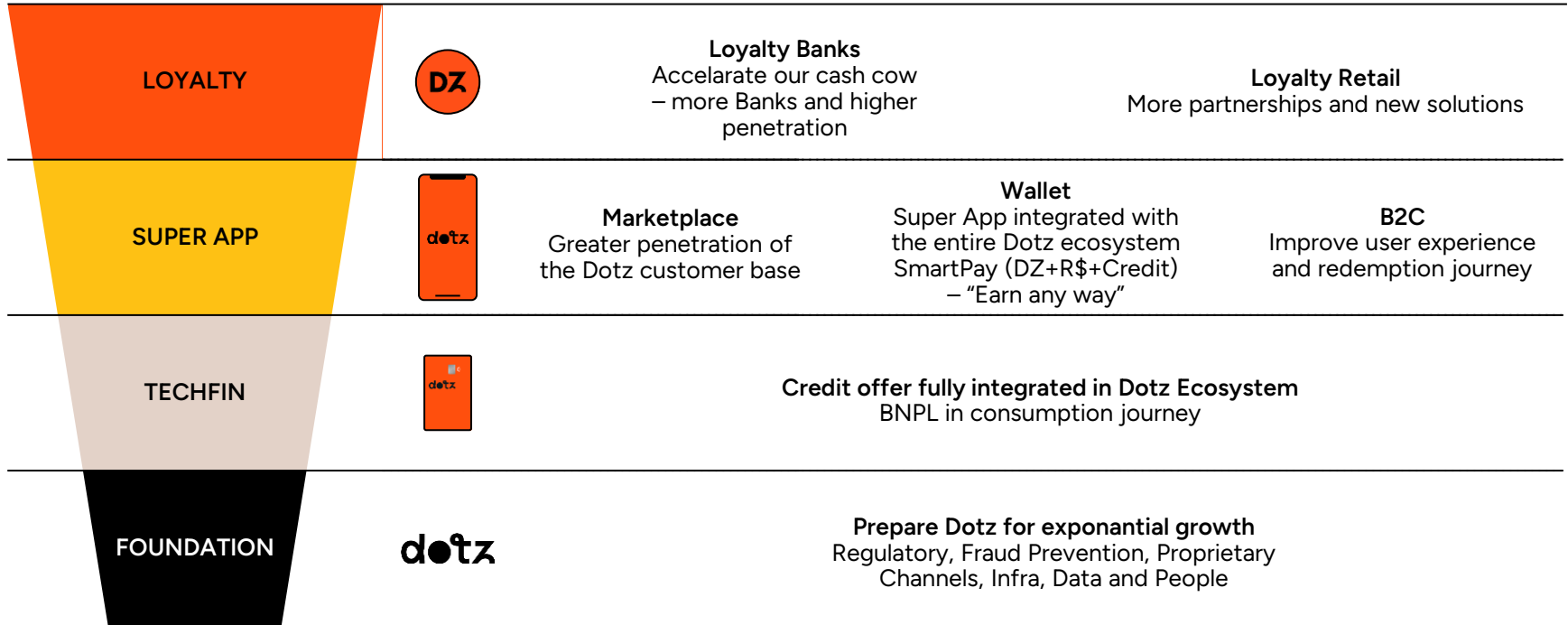
SG&A (R\$ mm)



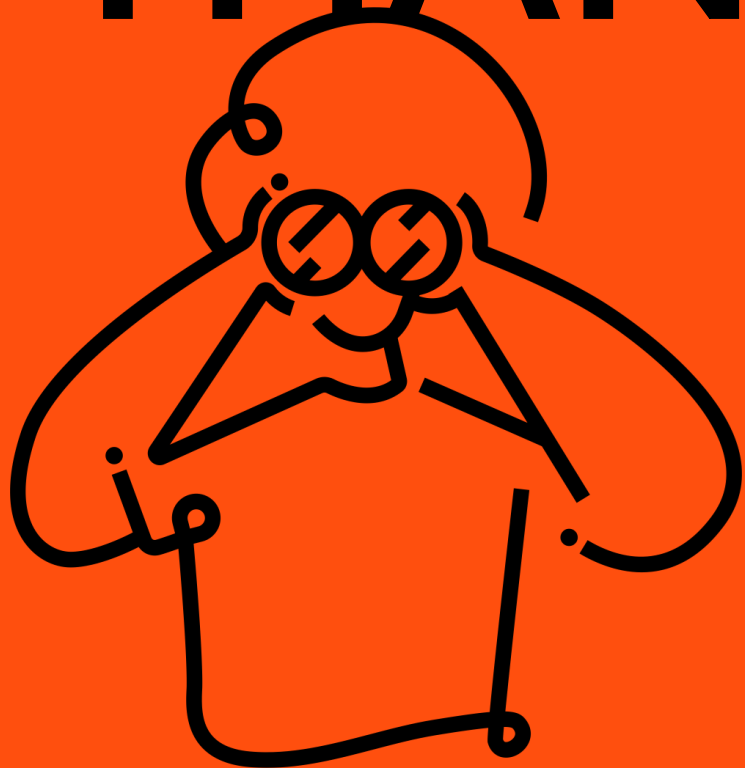
EBITDA (R\$ mm)



Our priorities for the next quarters



THANK YOU



dotz