

dotz inc.

2Q22

RESULTS

August 2022

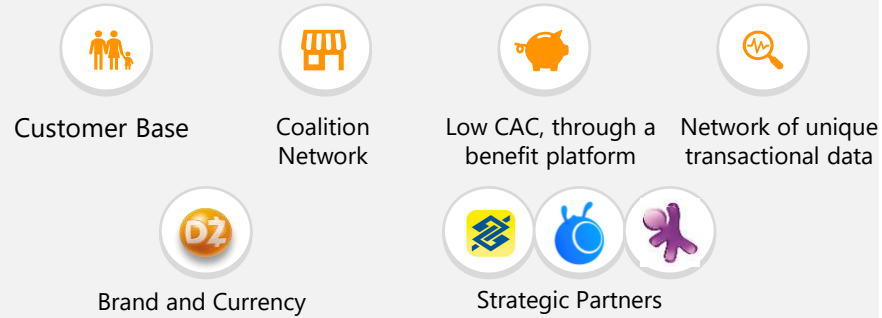
## What we do

- We increase the results of our partners
- We got a take rate for that
- Part of the take rate is reversed in benefits to users
- We increase the purchasing power of users, who concentrate transactions in our ecosystem

## 1 Focus

- ARPU increase through cross-sell and client engagement

## 2 Dotz Differentials



## 3 Pillars of our business model

### Loyalty

- Data engine and differential (data, consumers and frequency)
- Coalition offline and Financial Partners
- Low CAC and clients

### Marketplace

- Key B2C value proposition accelerator (more dotz)

### TechFin

- TechFin is where monetization increases exponentially
- Higher take rates

## 4 Digitalization

- Dotz SuperApp
- Cross sell accelerator
- Killer use case
- Ant Partnership

Where we are

# 1 year of IPO: concrete deliverables

A

## Our Focus

Improve cross sell and increase ARPU

ARPU increase  
(2Q22 YoY) • **58%**

Billings increase  
(1H22 YoY) • **27%**

Mktplace + Techfin represents **20%** of total billings, representing a **+4p.p.** increase compared to 2Q21

B

## Fundamental Pillars of our Business Model

Dotz ecosystem: transactions between interactions

### 1. Loyalty – our engine and cash cow

New grocery sponsors

**R\$ 8,0 BI**

Potential GMV

**1 MM**

Potential new clients

Vivo Partnership

**+39%**

Increase in active clients being **40k** from sales of Plano Controle

Banks – Special Projects

**R\$ 15,2 MM** in Billings 1H22

### 2. Marketplace – our main accelerator of client value proposition

**+35%** GMV Increase  
LTM GDO

**8%**

Take rate increase  
2Q22 vs 1Q22

### 3. TechFin – our exponential monetization

 **NoVerde**

Acquisition accomplished  
on August 1<sup>st</sup>

Total personal loan  
origination in 3 months

**R\$ 11,5 MM**

C

## Engagement and Digitalization

Our Main differentials

### 1. Consumer engagement – our main differential (“Aqui tem Dotz”)



>>  
conversion



**37%** of total redemptions in 2Q22

Registrations of Dotz  
Digital account  
accumulated 2Q22

**1,3 MM**

**+90%**

Clients with  
transaction in the Dotz  
Digital Account

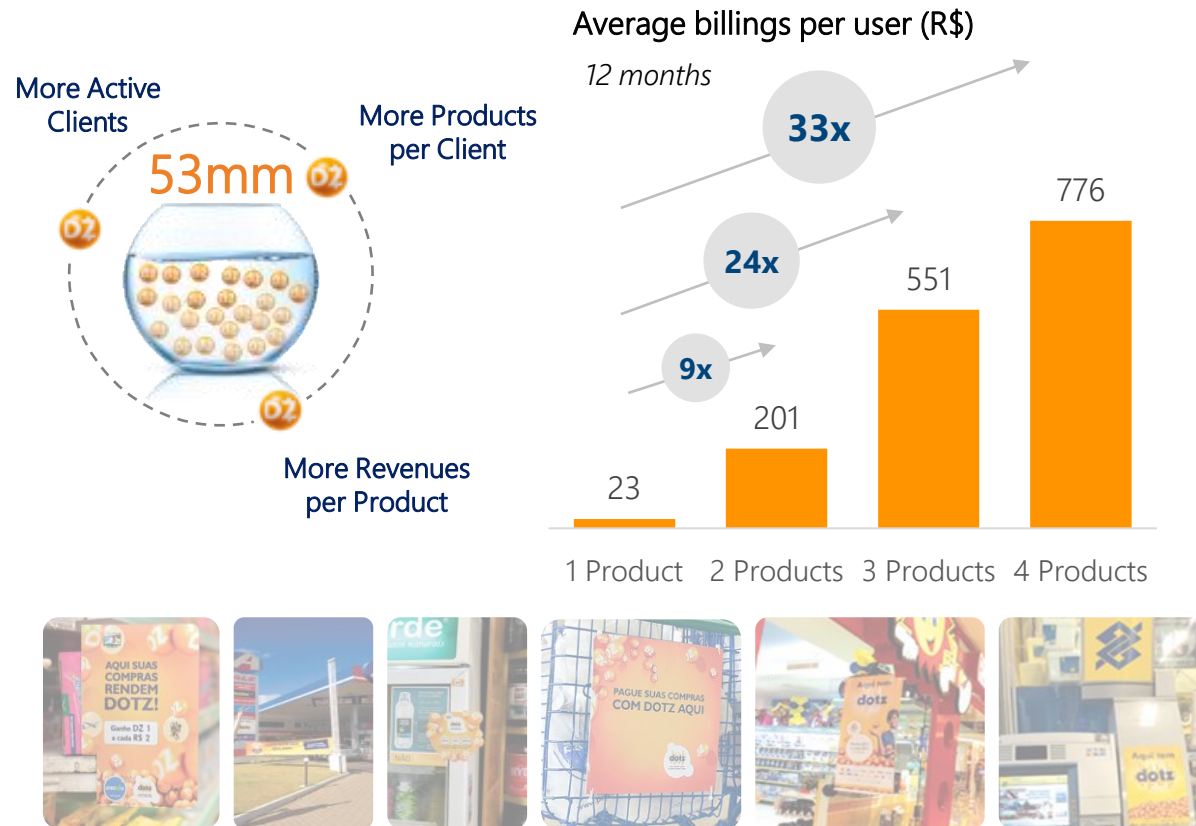
## Execution of the Game Plan



# Delivering the Game-plan: Cross-sell and ARPU Evolution

Strong attraction for customer base originated in the coalition with increment ARPU based on cross sell

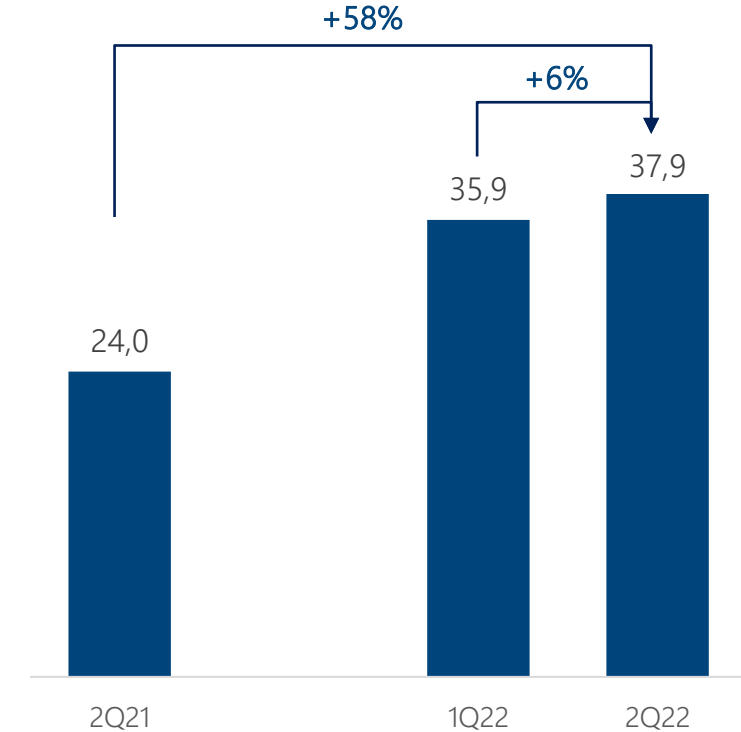
## Cross Sell



Large base of consumers and we are **paid by our partners** to grow in users and data

## ARPU

(in R\$)



Once the user is in the platform, it's possible to offer additional products at no marginal cost





# Loyalty: +R\$8 billion in GMV, accelerating partnerships and offering new solutions

New offline partnerships new product BB automatic conversion and Vivo partnership evolution

## Loyalty Banks

- New Product BB Automatic Conversion



New product launched in June, active offer in targeted channels, BB sales force and press releases

Best value proposition in Automatic BB Conversion (Dotz+)

- Billings from Special Projects in 1H22: R\$15.2 mm



- Caixa Points Program

More agility in transferring points to Dotz with a reduction in the number of points needed to fulfill the operation

## Loyalty Retail

- Boosting current partnership



*Plano Controle Vivo Dotz*

+40k sales of Dotz plans (Automatic Conversion), active clients grew 39,3% versus Jun/22

- Promotional actions with more than 50 active industries, enabling the offer of more attractive mechanics to the customer base.
- New partnerships



Portfolio expansion and Other segment partnerships in 1H22:



New Grocers with R\$ 8,0 bn in GMV in 1H22

# Marketplace: grew by 51% in Billings in 1H22

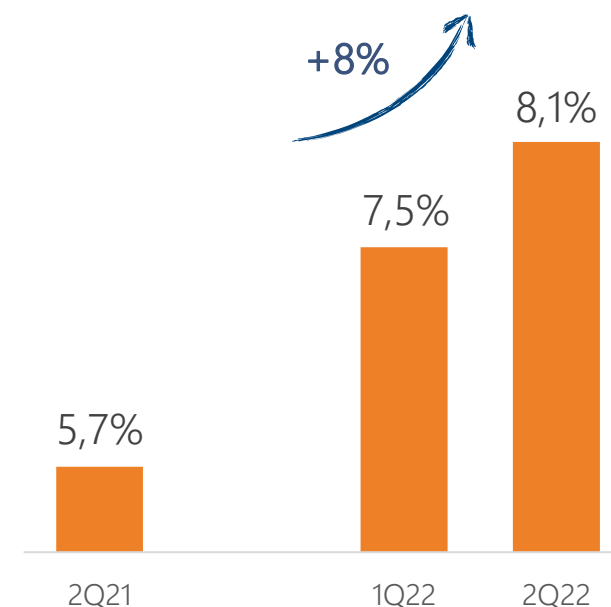
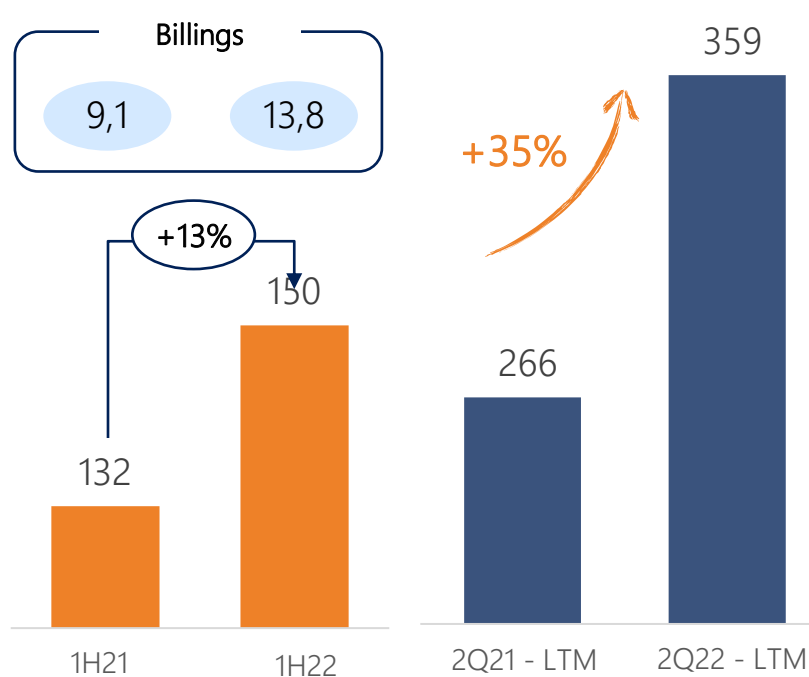
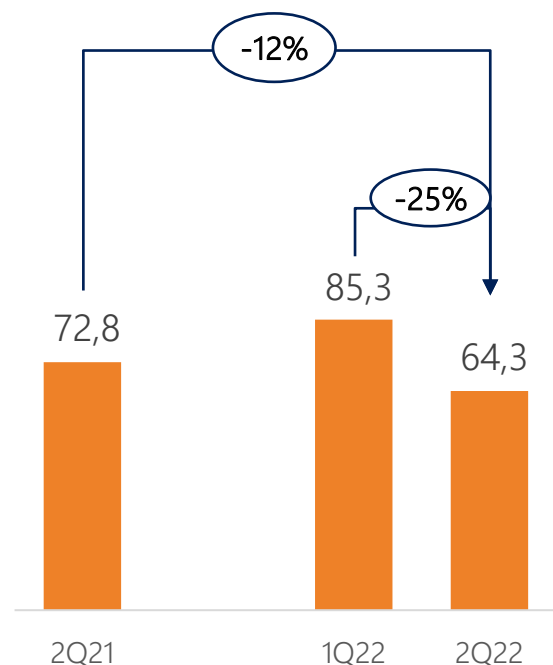
Level change on the Marketplace. Deviations observed as a result of macro issues are offset by better trading and take rate



GMV - R\$ mm

GMV Accumulated - R\$ mm

Take Rate - %



Several  
partners  
+100

amazon

magalu

AliExpress

americanas

CASASBAHIA

Carrefour



Amazon Prime Day  
2022 sales  
+87% vs. 2021



# TechFin: Good Initial Traction for Dotz-Based Credit Offer



Dotz powered by Noverde: Immediate traction in the first few months with Dotz customer base. 46% growth in co-branded TPV (YoY), even with lower sales volume



## Credit marketplace

No credit Risk

Personal Loans in the journey through partners



Dotz powered by Noverde (initial results)

Dotz powered by NV clients already responsible for more than 70% of total disbursements of the lower risk bucket

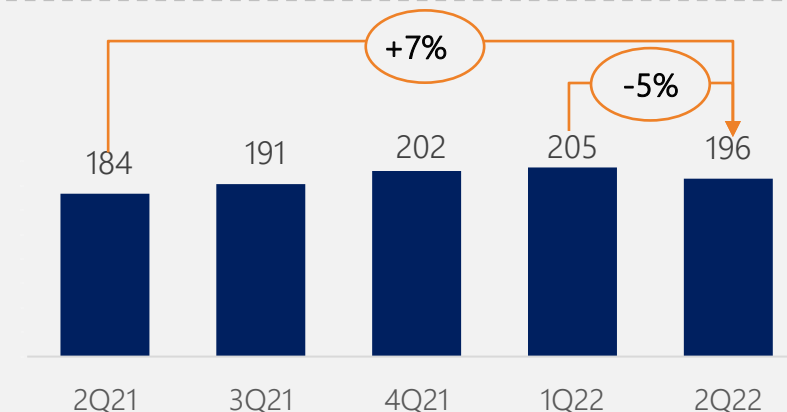
Credit origination Dotz base ----- R\$ 11,5 mm

Approval/simulation ----- 85%

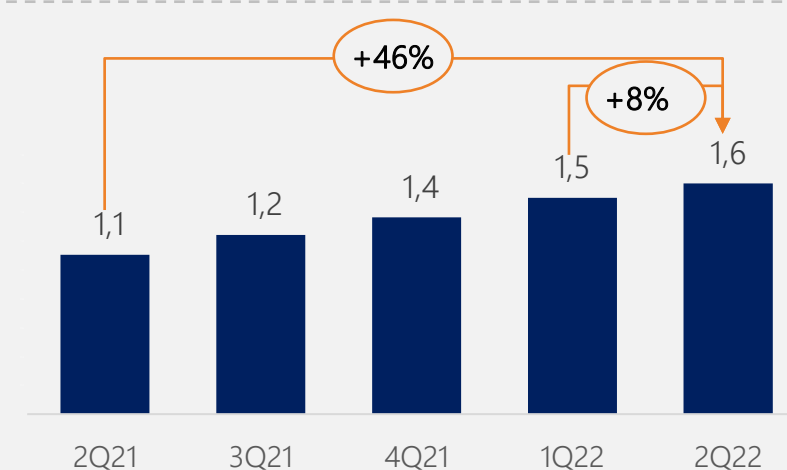
## Co-branded Credit Cards



### Active Base LTM - # thousand



### TPV LTM – R\$ bi





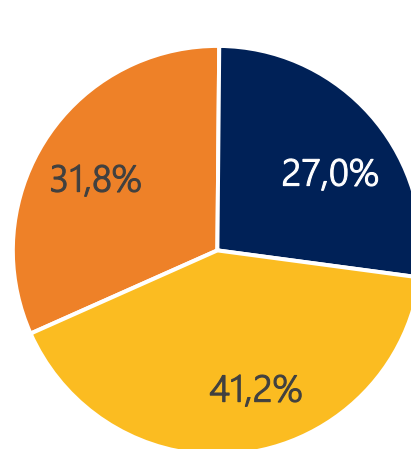
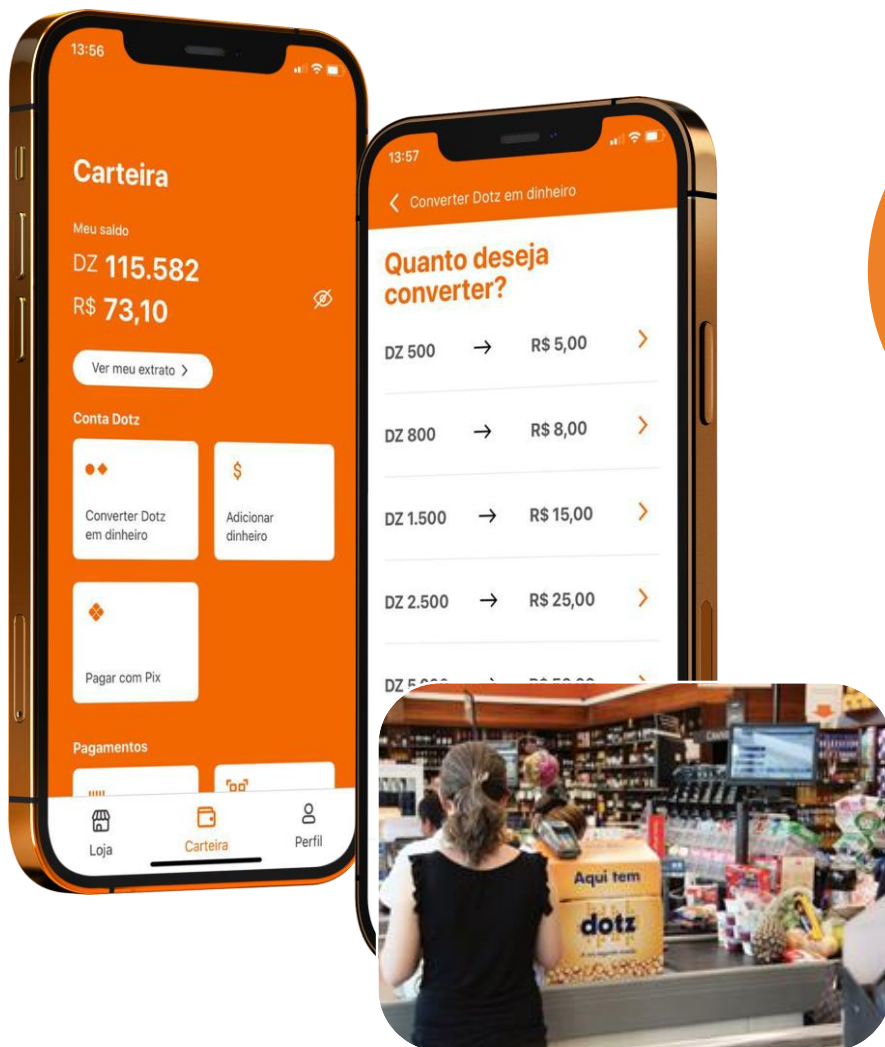


# Dotz redemption as a lever for engagement and digitization

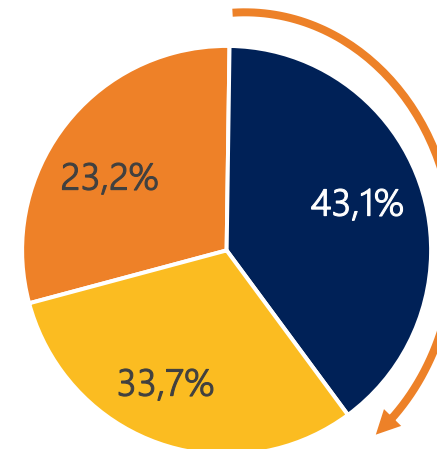


Killer use case: Dotz → R\$ redemption option in constant evolution. With the expansion of partnerships in Retail, we reinforced redemptions at points of sale (POS)

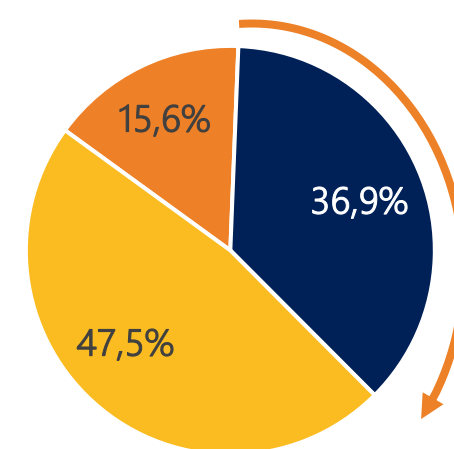
## Redemptions per channel



2Q21



1Q22



2Q22

Redemption Marketplace POS Dotz -> R\$

Continuous reduction in volume of redemption in physical partners (POS) and growth of digital channels.

*DZ redemptions -> R\$ and POS accounted for 84.4% in 2Q22*



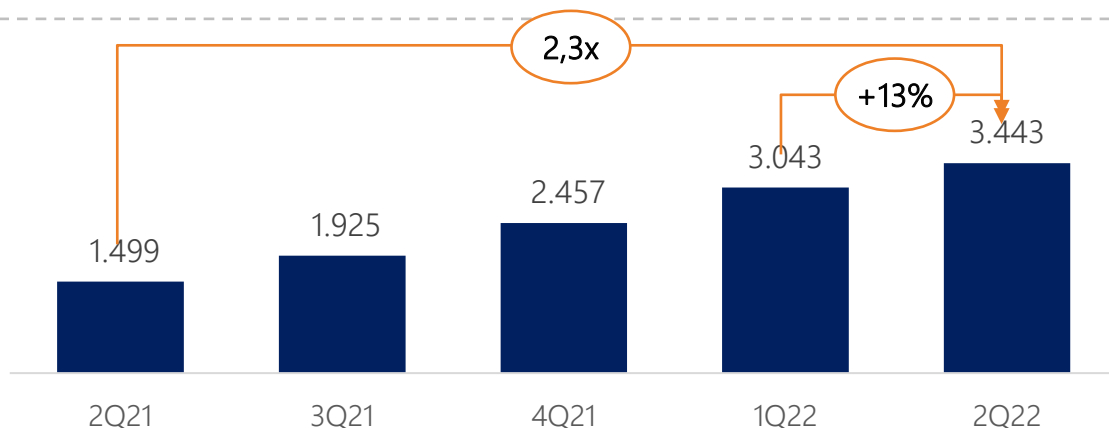
# Digitalization: strong growth in registration and activation

Significant growth in total Dotz Digital Account downloads and registration. Increasing in engagement, more clients with transactions and higher volume

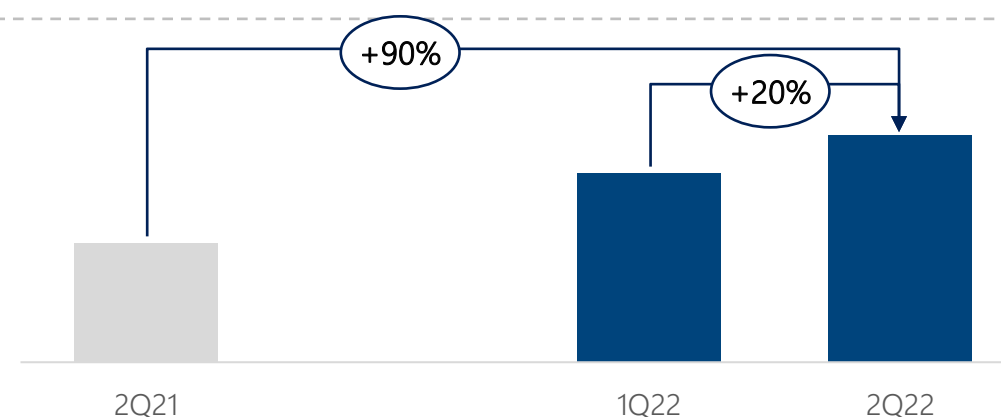


## Dotz Digital Account

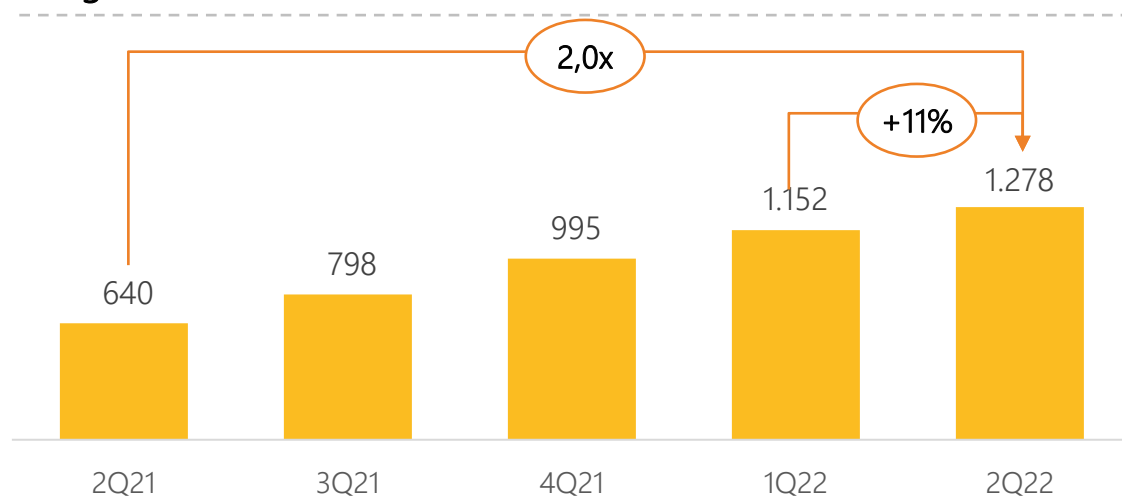
Downloads - # thousand



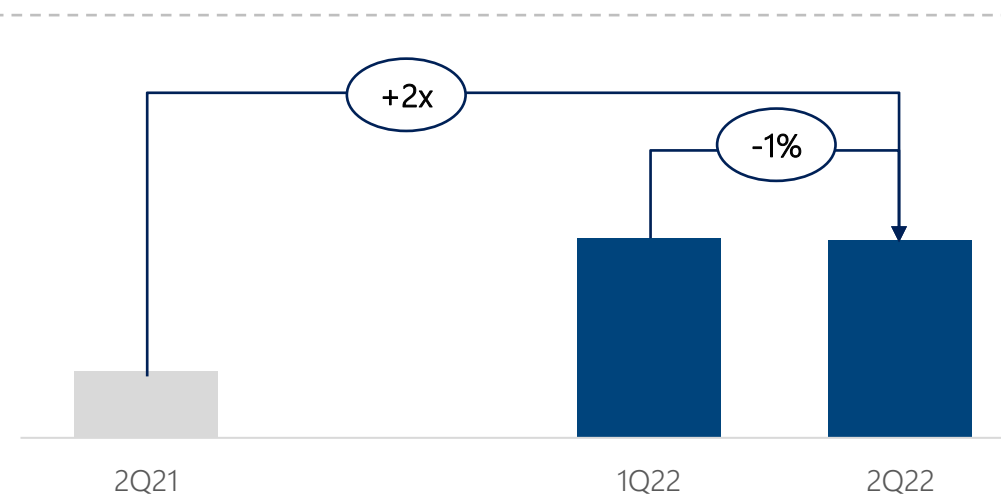
Clients with Transactions



Registration – # thousand



Transaction Volume





## 2Q22 | Financial Results

# Improvements in our operating results already deliver a real impact on our revenue

Billings: consolidated growth of 27% in 1H22 (vs. 1H21), with Loyalty delivering 21% and Marketplace and TechFin above 50%

## Main Operational Highlights

Loyalty

53.0 mm

Dotz accounts

+6.8% versus 2Q21



Marketplace

R\$ 149.6 mm

In GMV in GDO

+13% versus 1H21



8.4%

Average take Rate

TechFin



3.4 mm

Downloads of Dotz

Digital account

accumulated 2Q22

2X vs. 2Q21



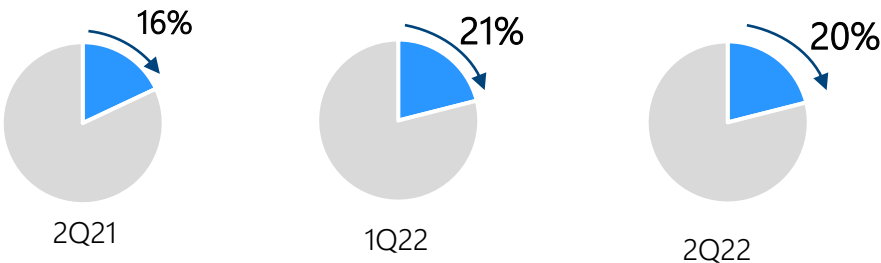
+7%

In active base (LTM) vs 2Q21

+46%

In TPV (LTM) versus 2Q21

## Representativeness in Billings (Marketplace + TechFin)



## YoY growth in Billings

	IPO	Post-IPO	
	2Q21	2Q22	1H22
Loyalty	14%	9%	21%
Marketplace	59%	36%	51%
TechFin	79%	52%	58%
Consolidated	20%	14%	27%
Total Billings R\$ mm	56,0	64,1	135,7

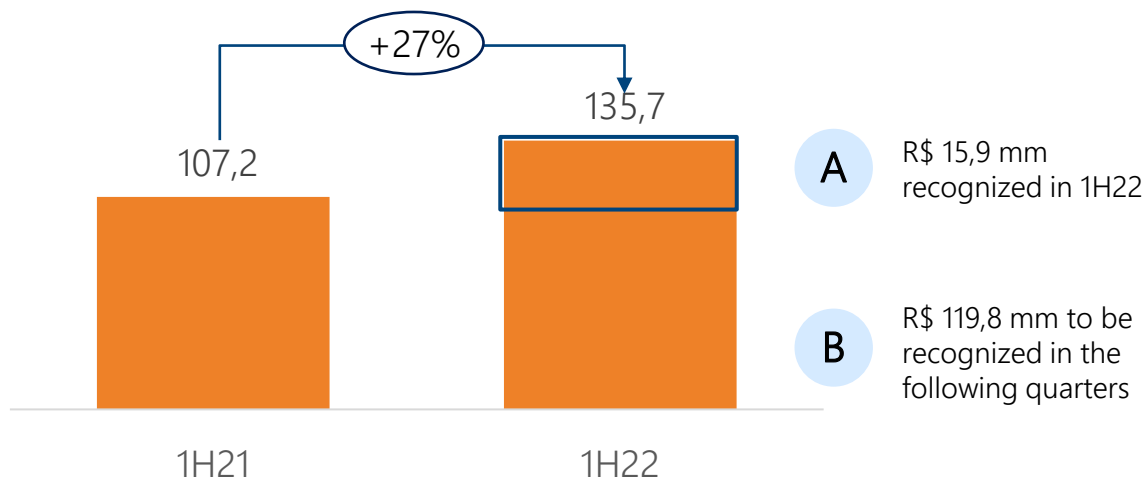
Billings are recognized as deferred revenue and will impact the result in the next 48 months

# Revenue growth with relevant volume of contracted deferred revenue

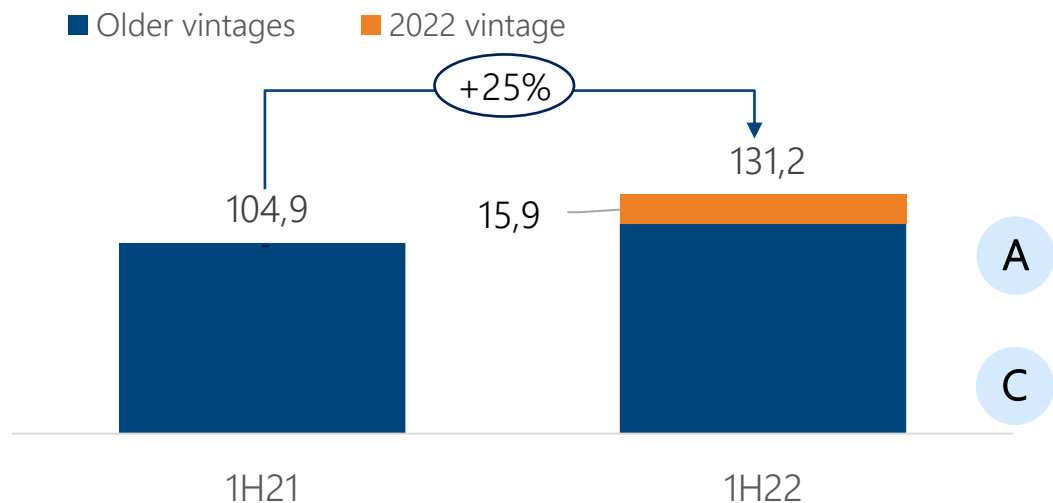


25% growth in net revenue from redemption costs versus 1H21

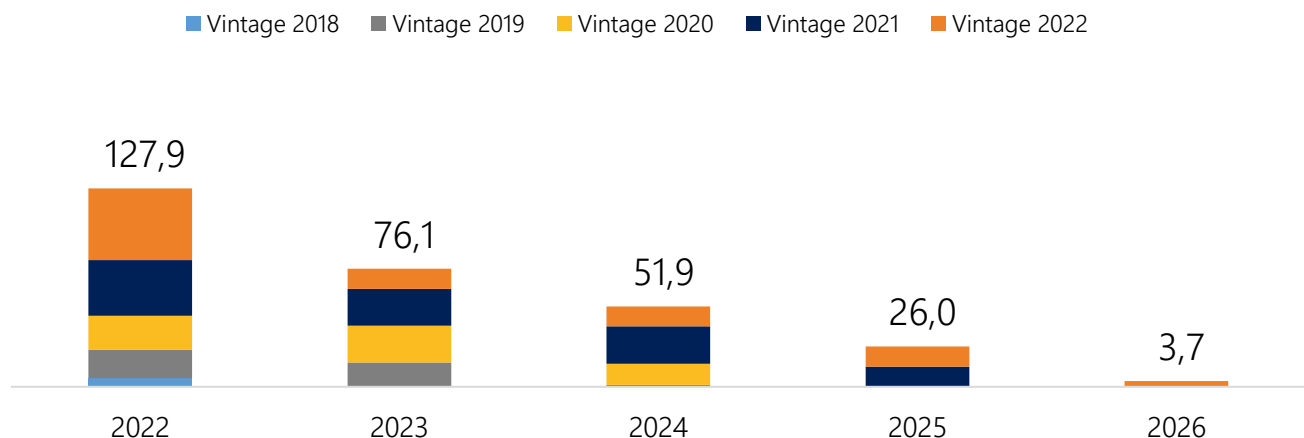
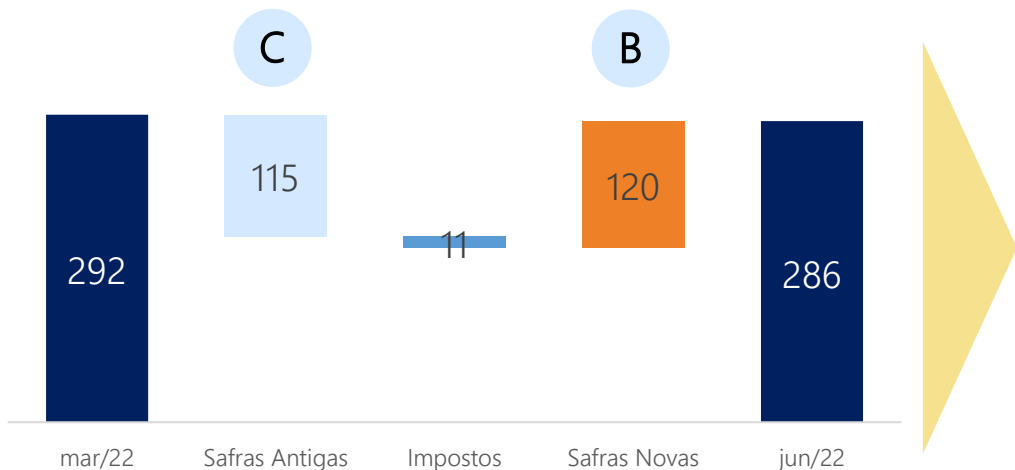
Billings – R\$ mm



Net revenue before redemption costs – R\$ mm



Deferred Recognition Schedule : R\$286 million



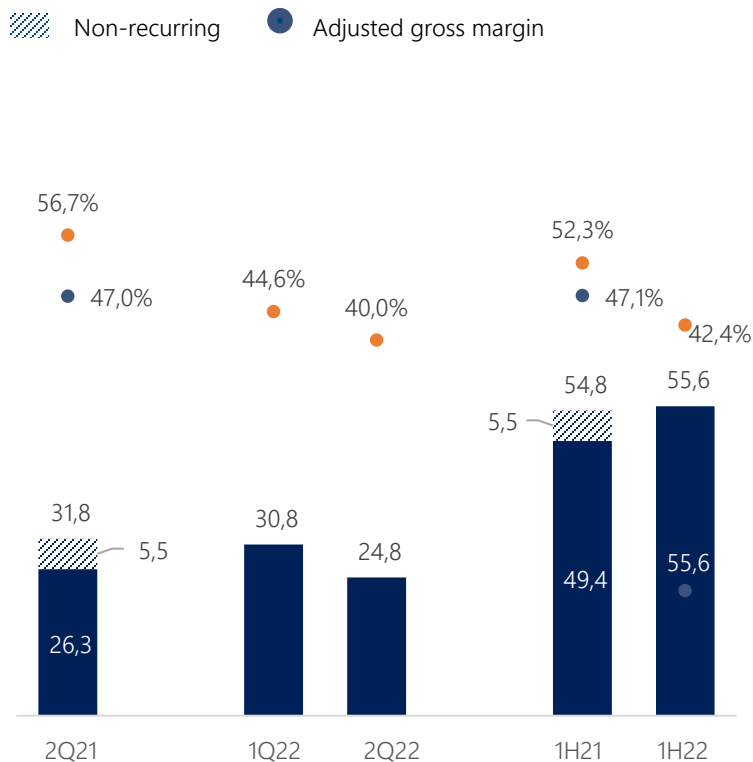
Note: Premium to be distributed consider redemption historical curve, distributed throughout revenue recognition schedule



# Gross profit expansion (YoY) and SG&A optimization

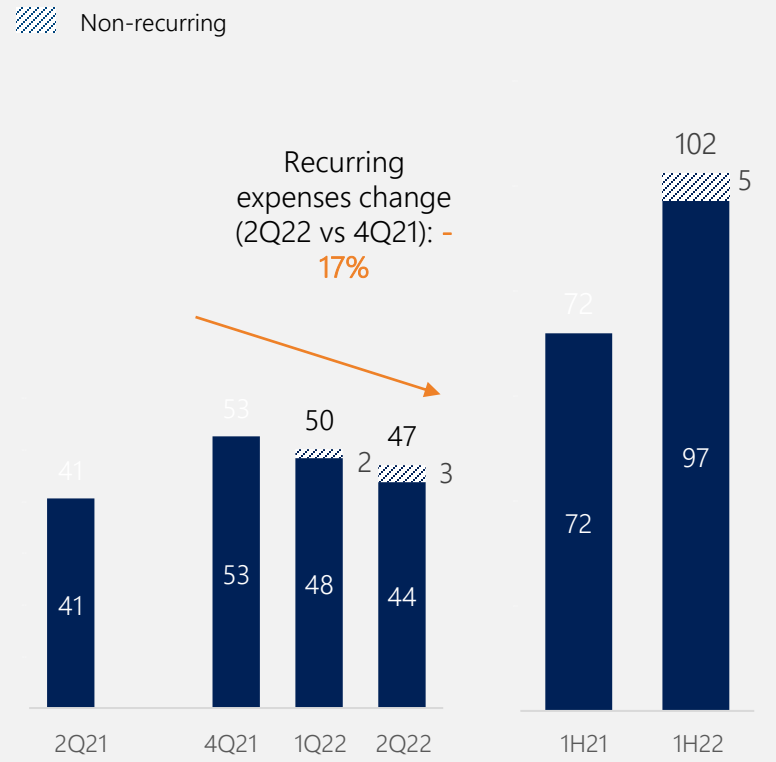
Increase in Gross Profit Y-o-Y. SG&A in line with the use of proceeds strategy in the IPO, but reflecting optimizations implemented in 2Q22

Gross Profit (R\$ mm) & Gross Margin (%)



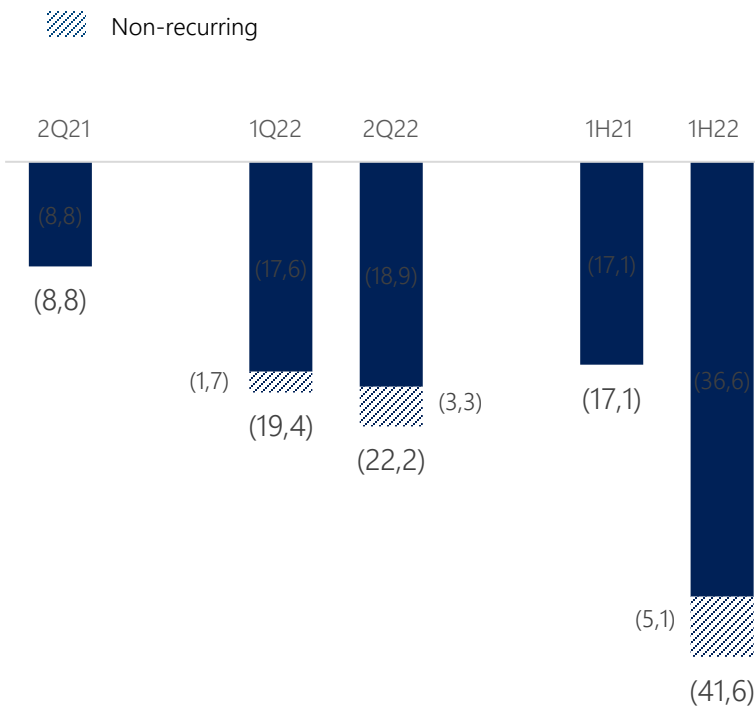
- Gross margin in 2Q21 was positively affected by a reversal of non-recurring costs, an impact of 9.7 pp in the quarter and 5.2 pp. in the semester
- Gross margin in 2Q22 was impacted by BB's promotional campaigns (lower margins) and increased costs related to the Dotz Digital Account

SG&A (R\$ mm)



- Decrease compared to 4Q22 reflects optimization of investments in growth marketing

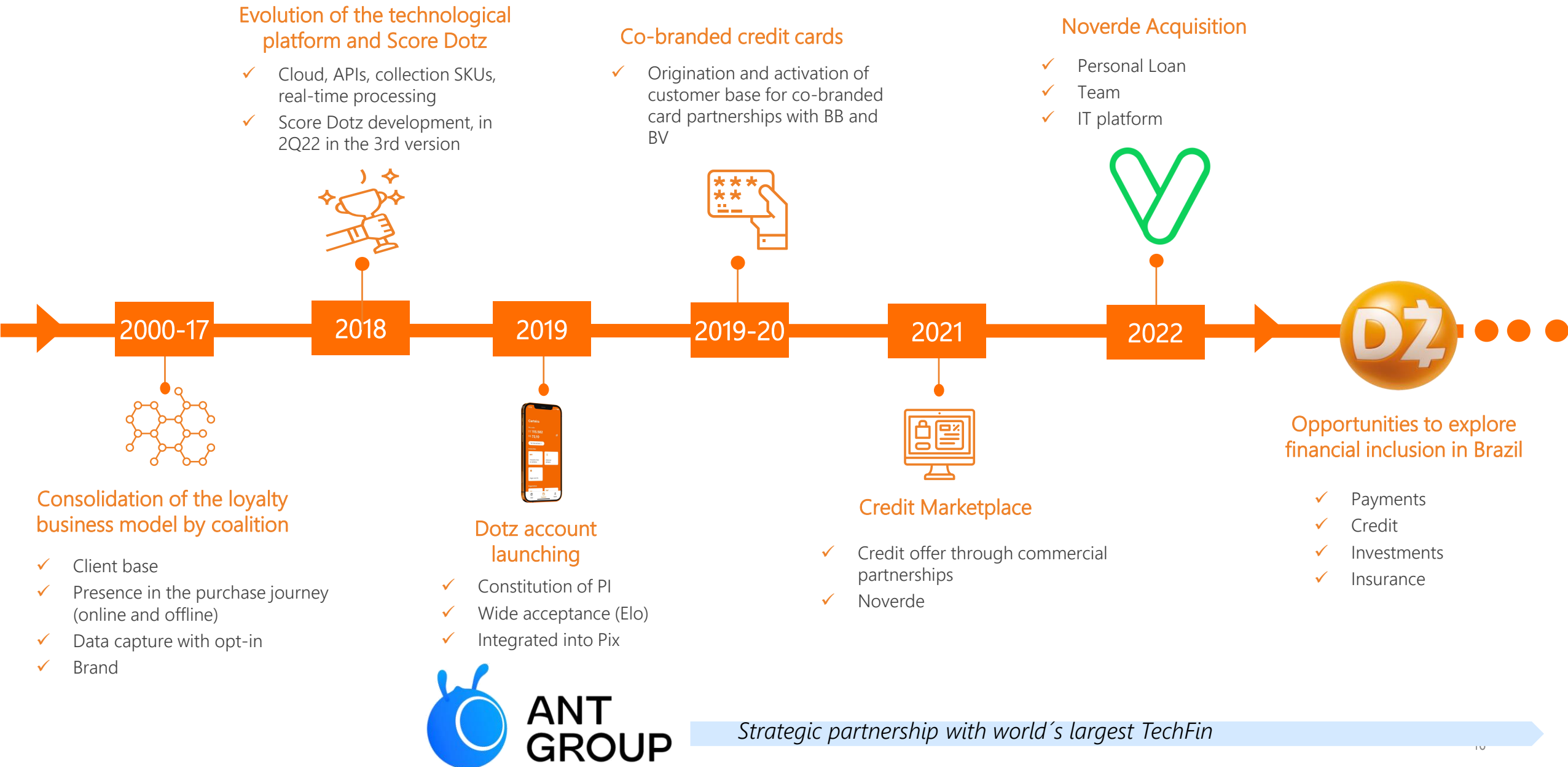
EBITDA (R\$ mm)



The slide features a dark blue background with several orange spheres of varying sizes. Some spheres display the Twitter bird logo, while others display the 'DZ' logo. These spheres are arranged in a decorative pattern around the central text.

# Accelerating monetization on TechFin Noverde Acquisition

# Milestones of cross-sell strategy at TechFin

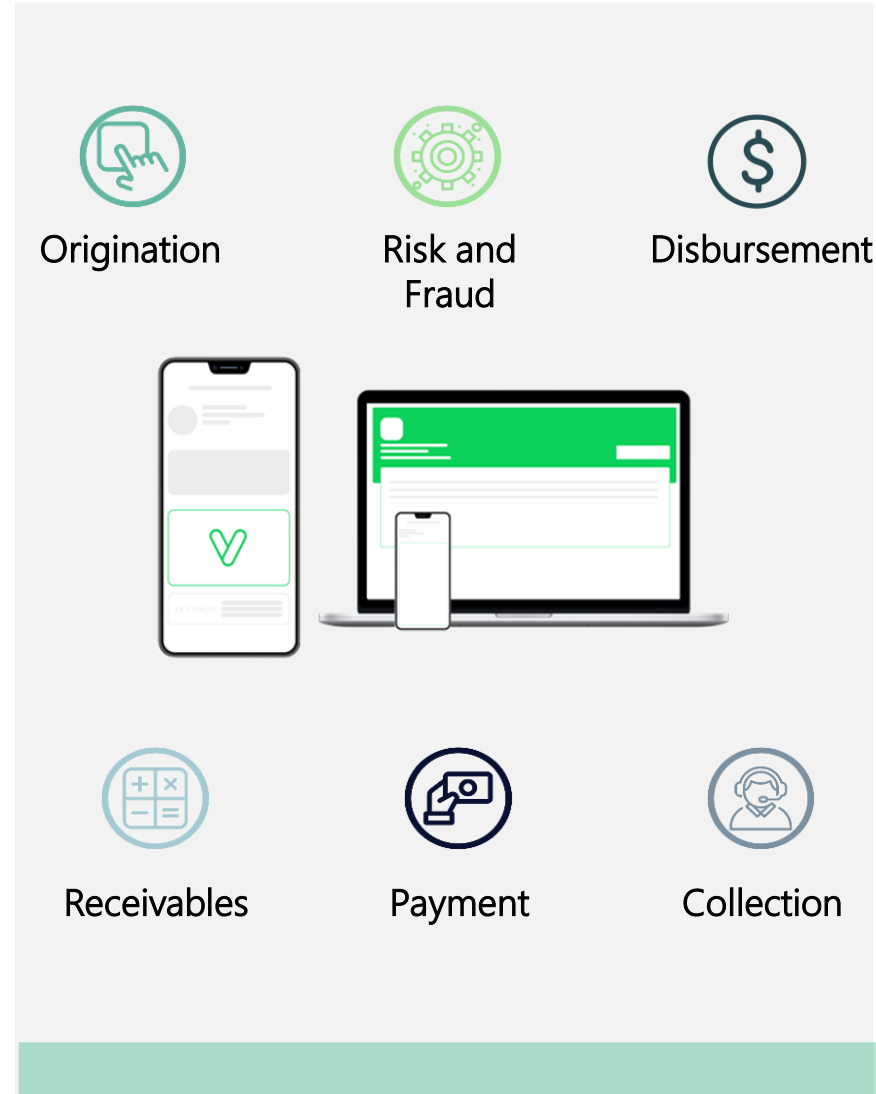


# Noverde at glance

Founded in 2016, Noverde incorporates a scalable platform for credit offering and operating business ability



## The Platform



## Main Indicators

### User Experience (UX)

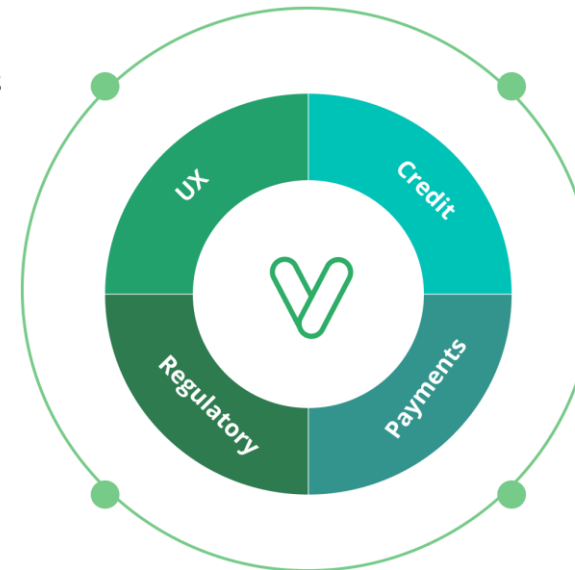
- ✓ 86 NPS
- ✓ 4.4 Google Play Store
- ✓ 99.94% of crash-free\* users
- ✓ RA 1000 *Reclame Aqui*

### Regulatory

- ✓ 3 booking banks
- ✓ 0.04% frauds
- ✓ GDPR best practices

### Credit

- ✓ 400k + loans
- ✓ 2x approval capacity due to alternative data sources
- ✓ 6 + millions credit application



### Payments

- ✓ ~R\$500mm + in payments received
- ✓ 80% of self-service payments
- ✓ PIX represents 1/3 of all collections payments methods total volume

NO CREDIT RISK

# Dotz + Noverde Complementarity

Highly synergistic platforms



Client base



Presence in the purchase  
Journey (online & offline)



High recurrence



Data / Score Dotz



Omnichannel



Scalable technology



dotz inc.



Credit motor



Servicing Platform  
(origination → collection)



Funding with third parties



User Experience



Noverde Team with  
credit experience



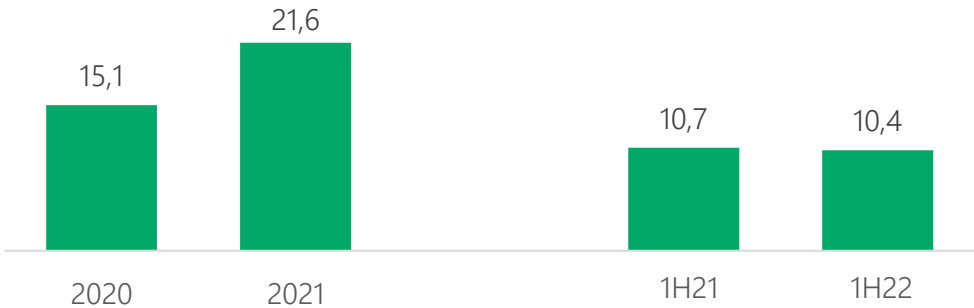
TechFin Strategy Acceleration  
Up to 33x potential ARPU



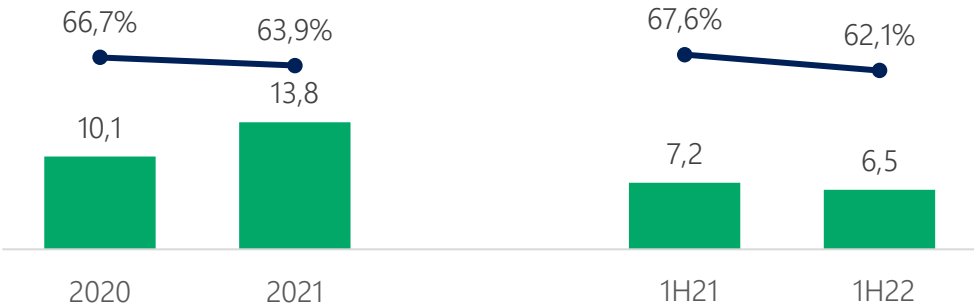
# Noverde – Main Figures

noverde

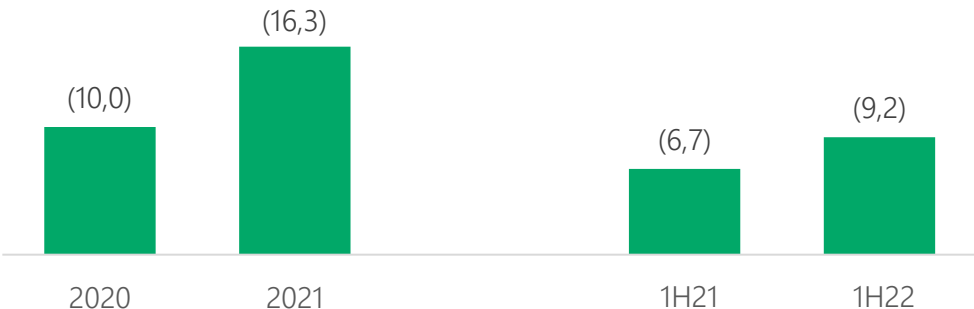
Net revenue –  
R\$ mm



Gross Profit and Margin –  
R\$ mm

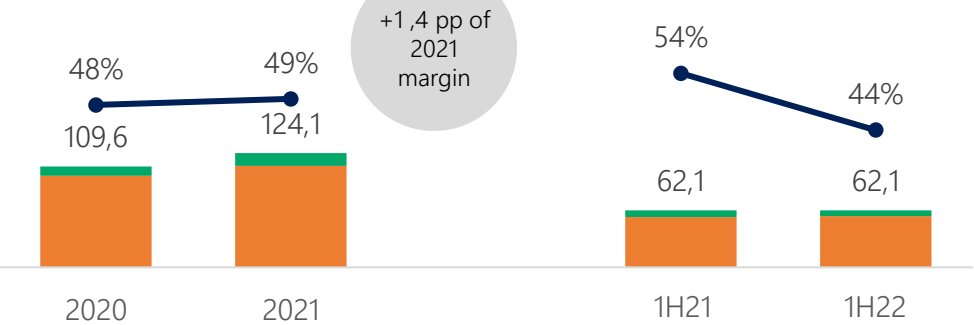
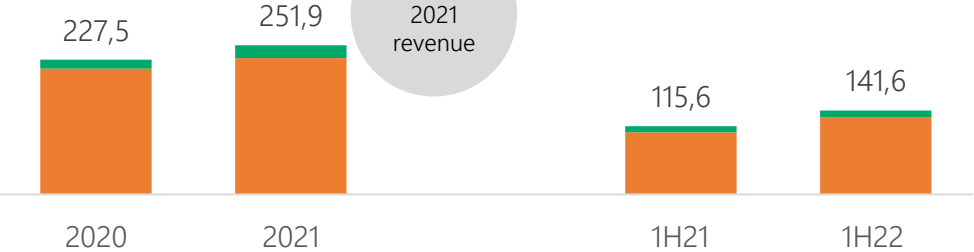


SG&A – R\$ mm



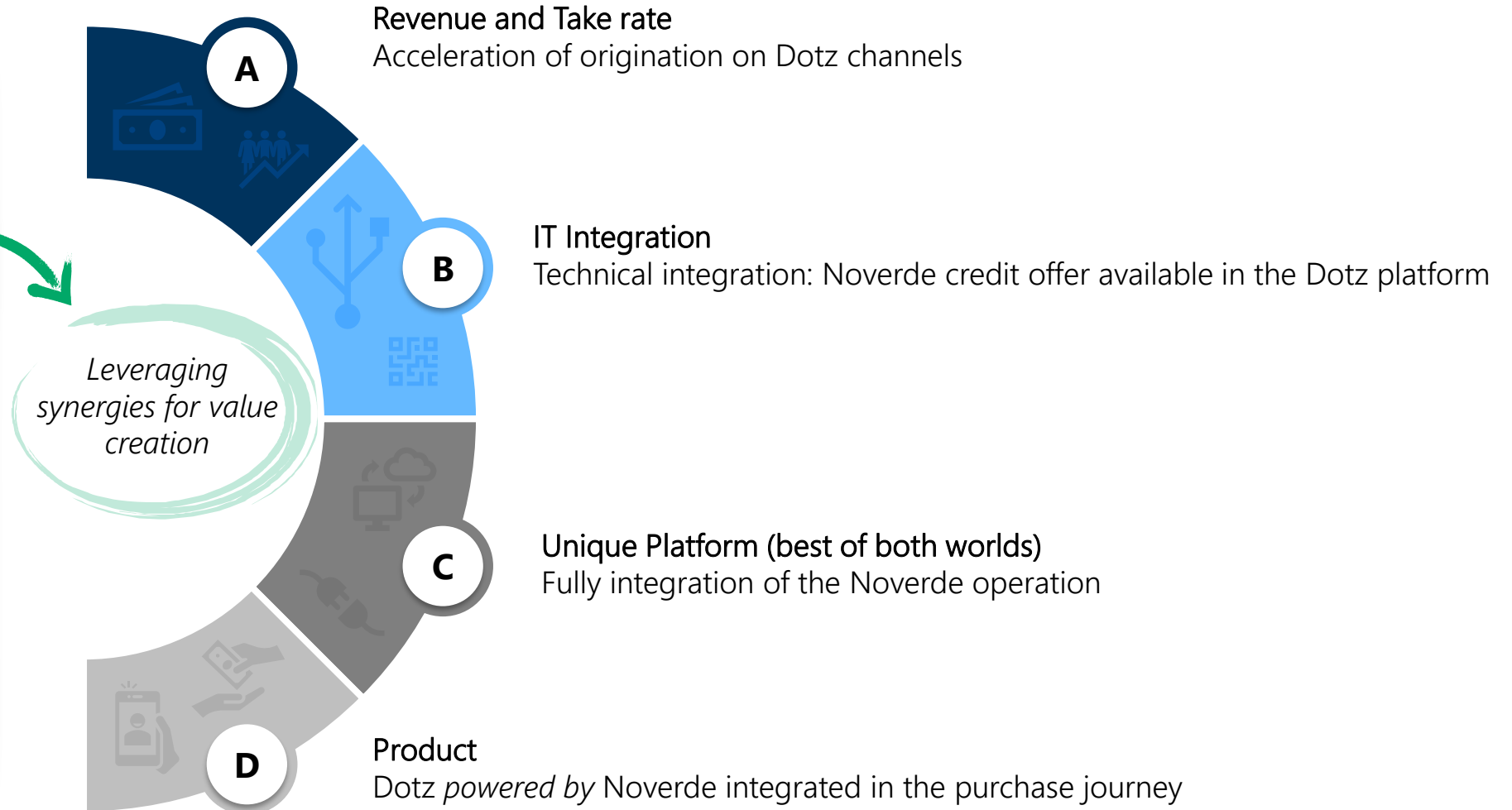
dotz inc. + noverde

Dotz Noverde



# Next Steps: Dotz + Noverde

## Next Steps: Noverde



# Our Priorities for the next quarters



## 1 Billings growth

### *Financial sustainability*



#### Loyalty Banks

*Accelerate our cash cow*



#### Loyalty Retail

*More partnerships and new solutions*



#### Marketplace

*Greater penetration of the Dotz customer base*

## 2 Boost cross-sell

### *Using Dotz's unique assets*



#### Wallet

*New version of the Super App integrated with the entire Dotz Ecosystem*



#### Techfin

*Offer of financial products in the consumption journey of our customers*

## 3 Focus on quality

### *Experience, security and scalability*



#### Foundation

*Prepare Dotz for exponential growth*



#### B2C

*Improve user experience and redemption journey*



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