

# Welcome to

The logo for Stoneco, featuring the word "stone" in a bold, black, sans-serif font, followed by "co" in a white, bold, sans-serif font inside a black circle. The entire logo is set against a large, rounded rectangular background with a green-to-blue gradient.

**stoneco**

Institutional  
Presentation 2023

# Our Management Team



**Pedro Zinner**  
Chief Executive  
Officer



**André Monteiro**  
Chief Risk Officer



**Carol da Costa**  
Chief Impact &  
Sustainability  
Officer



**Diego Salgado**  
Chief Treasury  
Officer



**Fabio Kapitanovas**  
Chief People &  
Operations Officer



**João Bernartt**  
Chief Product &  
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**Lia Matos**  
Chief Strategy &  
Marketing Officer



**Marcus Fontoura**  
Chief Technology  
Officer



**Mateus Biselli**  
Chief Client Officer  
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Medium Merchant  
Business



**Mateus Scherer**  
Chief Financial  
Officer & Investor  
Relations Officer



**Sandro Bassili**  
Chief Operating  
Officer of  
Software



**Tatiana Malamud**  
Chief Legal &  
Compliance  
Officer

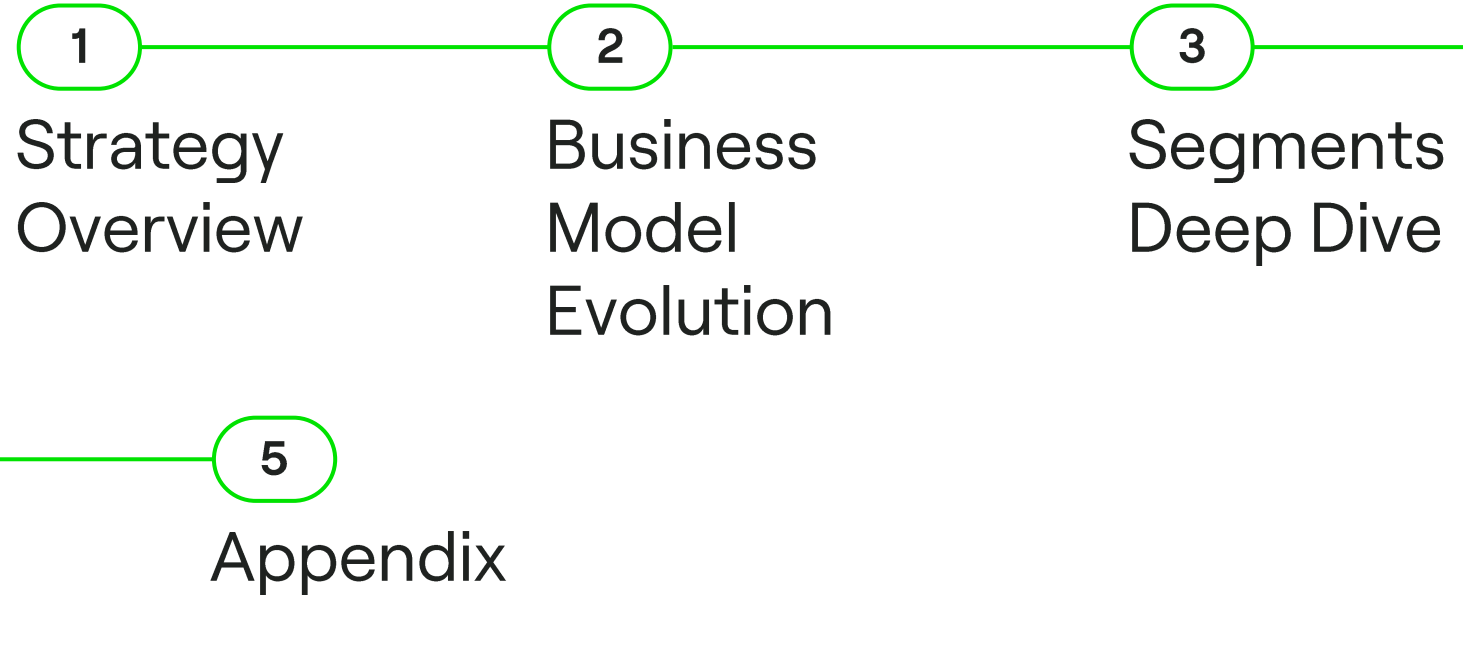


**Victor Lino**  
Chief Client Officer  
of Micro Merchants  
Business



**Vinícius Carrasco**  
Chief Economist &  
Regulatory Affairs  
Executive Officer

# Summary



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# Strategy Overview

# 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

# Overview of our mission

Financial and software solutions

with the **best service**

in the industry

Micro, small and medium

businesses

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

Helping them **better manage**

**and grow** their business

# 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 

R\$ 15k – 100k  
per month

stone

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

**Micro**

Up to R\$ 15k  
per month

ton

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

# 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

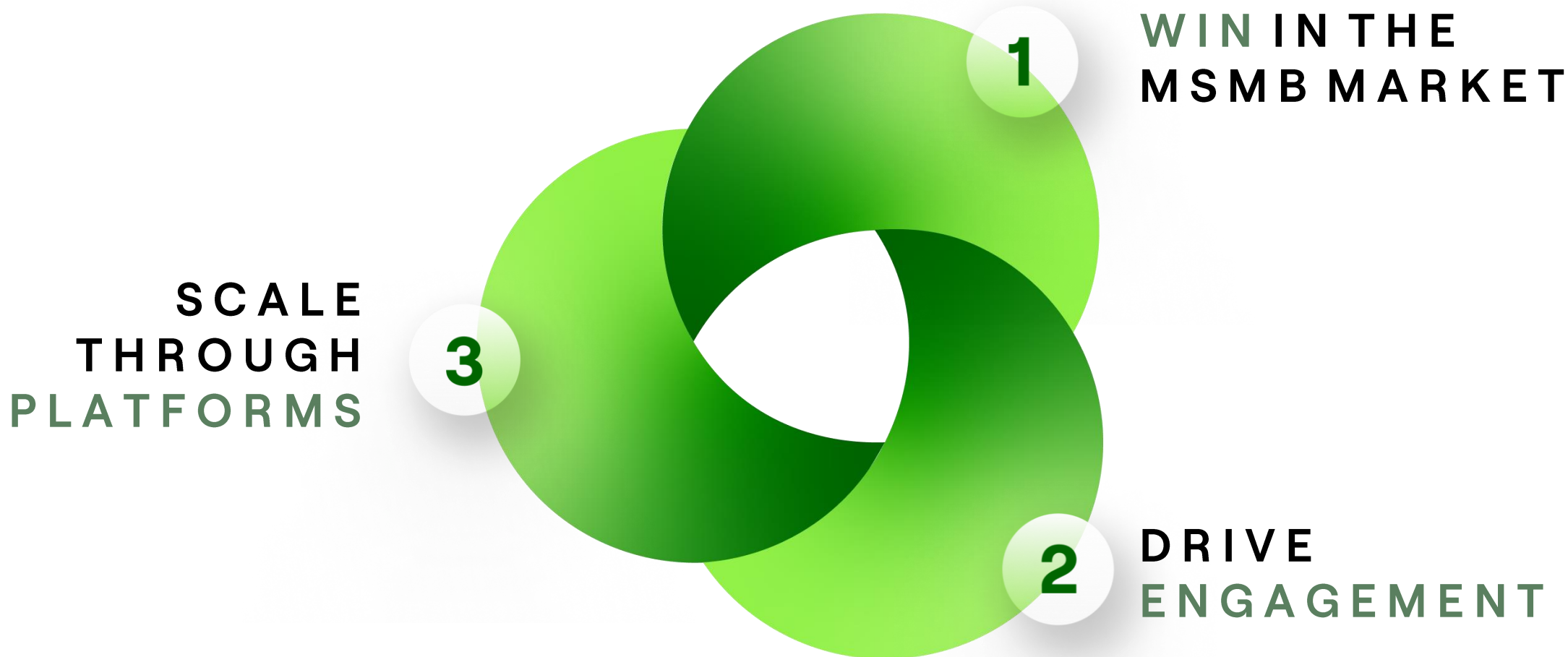


Vertical value propositions  
through software integrations



Stone Platform allows multiple  
value propositions at scale

## Our Strategic Priorities



# 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

# Business model evolution



# Act 1

## Our beginning

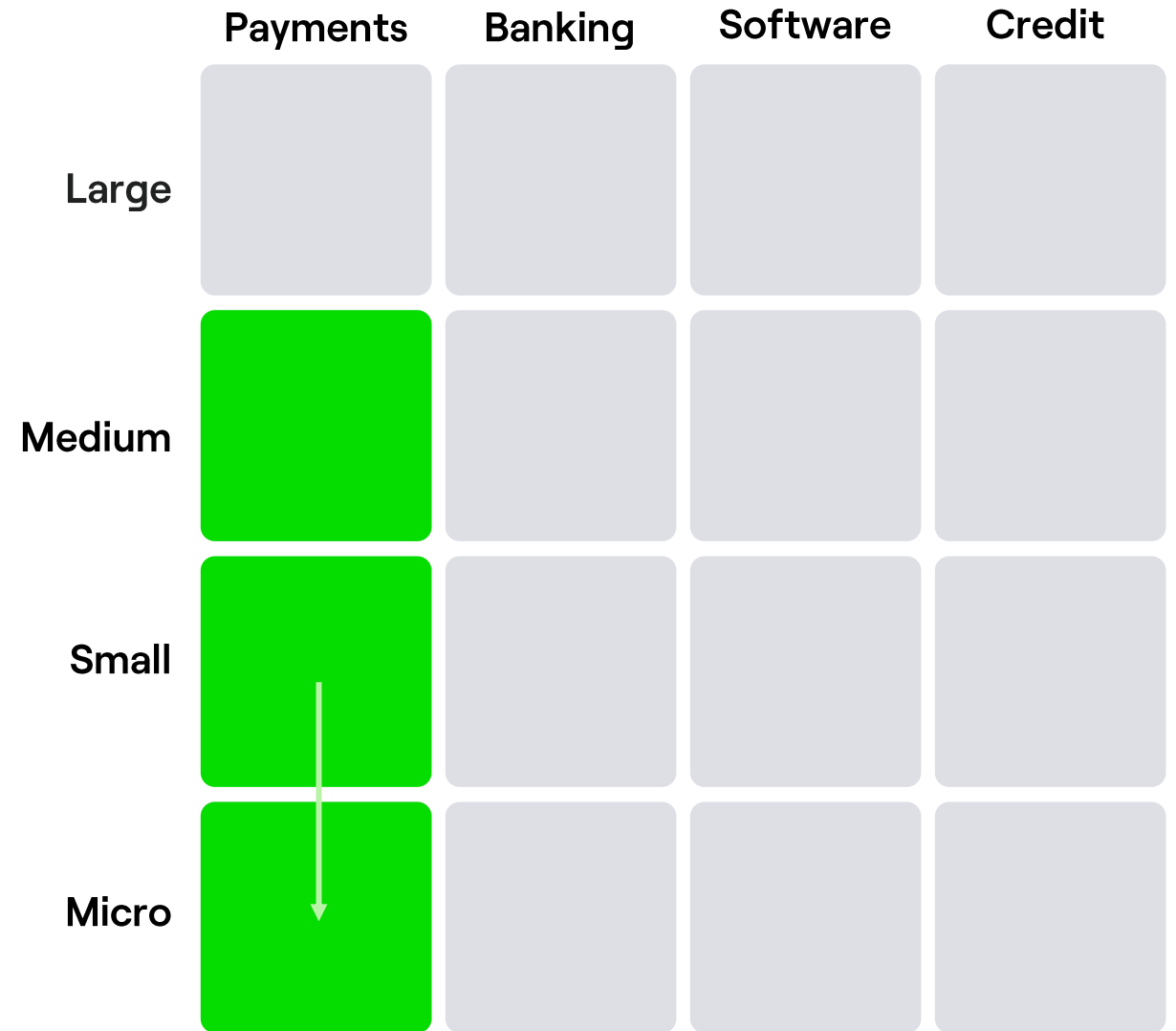
- Focus on SMB merchants
- Stone value proposition:
  - Best service in the market
  - Payments offering
  - Attractive pricing
- Verticalized operating model enabled by technology
- Hyper-local pricing capability

	Payments	Banking	Software	Credit
Large				
Medium				
Small				
Micro				

# Act 2

## Expanding into Micro

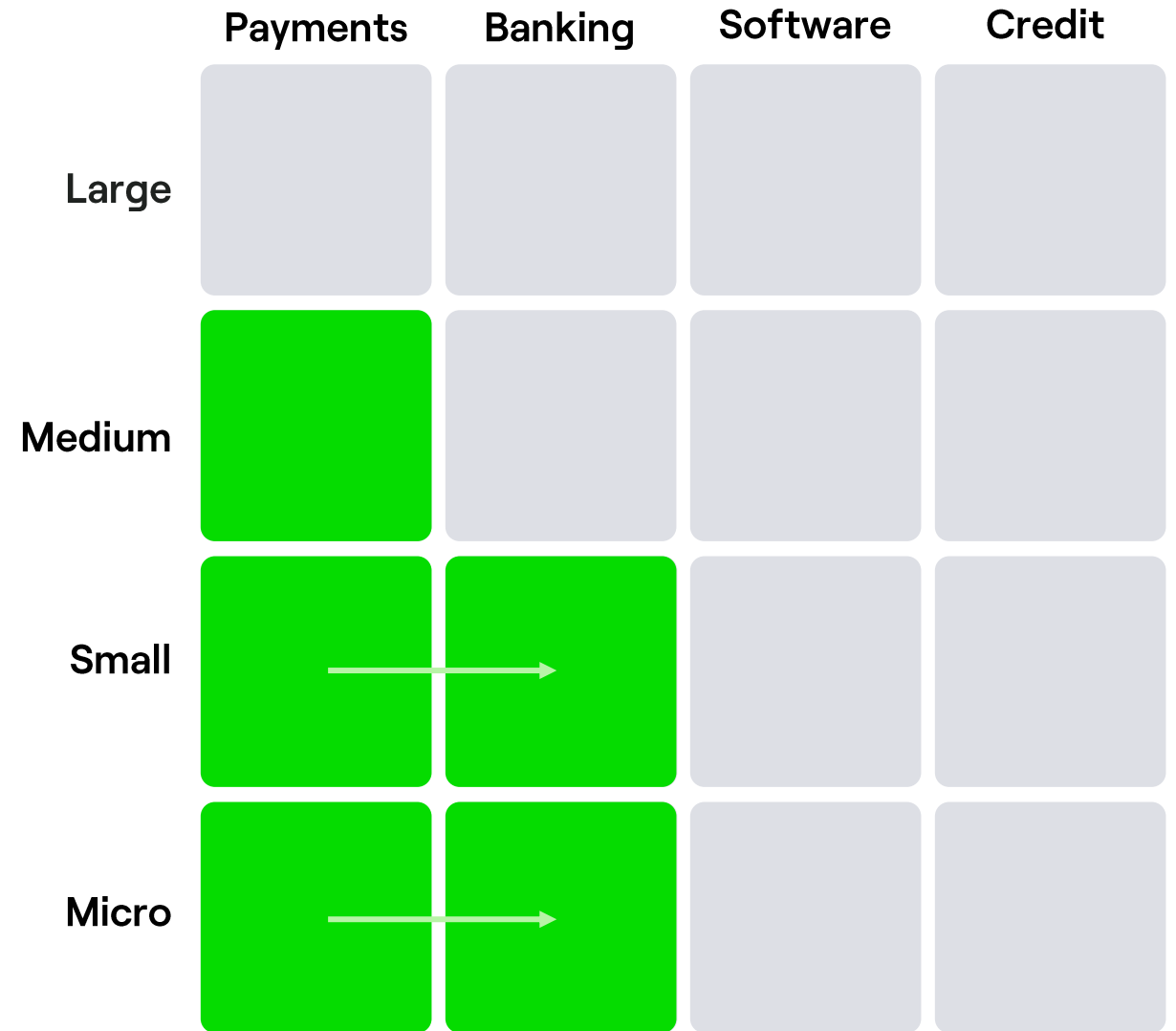
- Ton value proposition
- Simple offers, low cost
- Digital-first distribution
- Technology-enabled client service



# Act 3

## Expanding into Banking

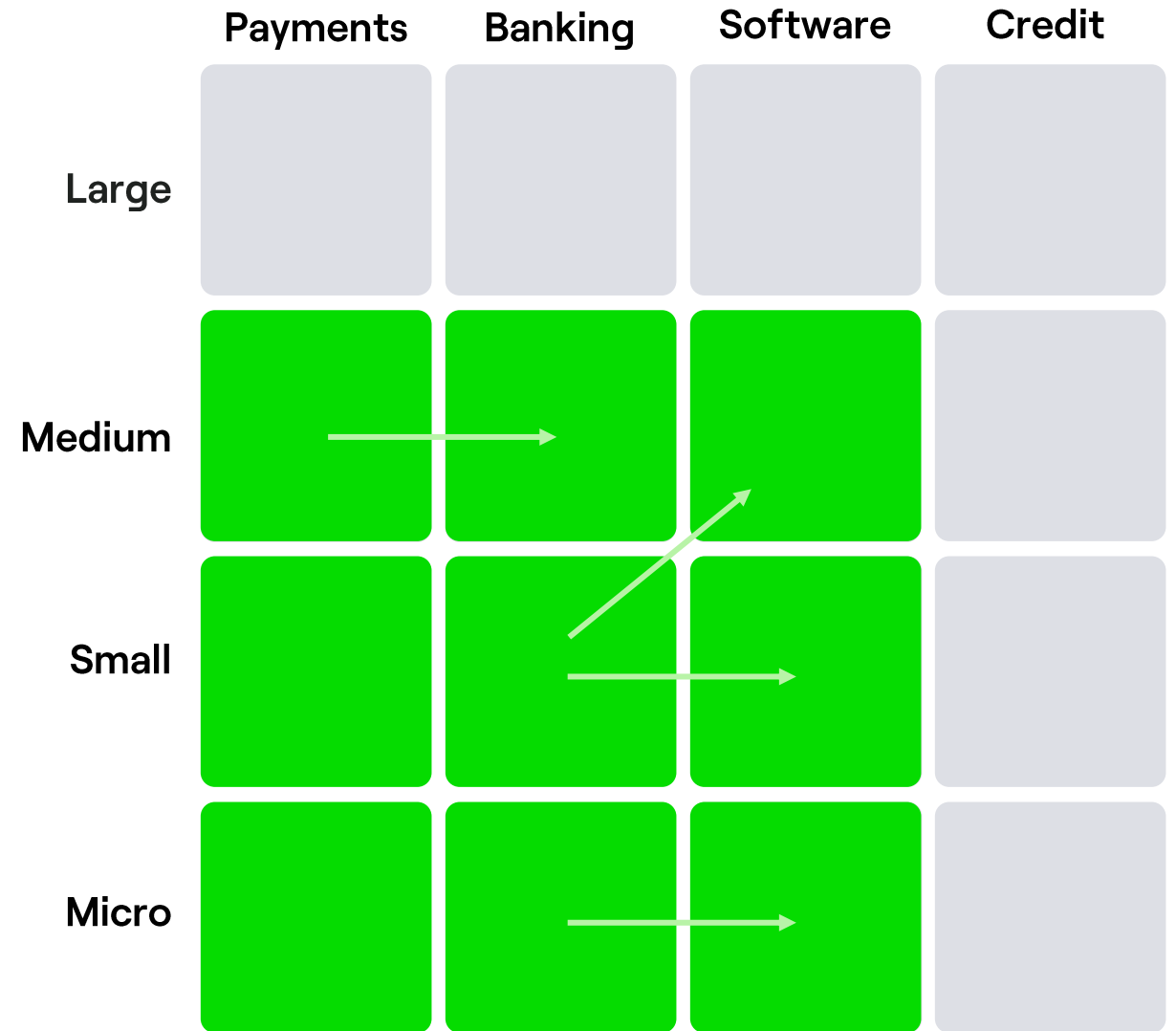
- Built proprietary banking platform from scratch
- Integrated payments and banking solution with bundled pricing capability
- Scaled with minimal incremental CAC
- Converting payment volumes into deposits



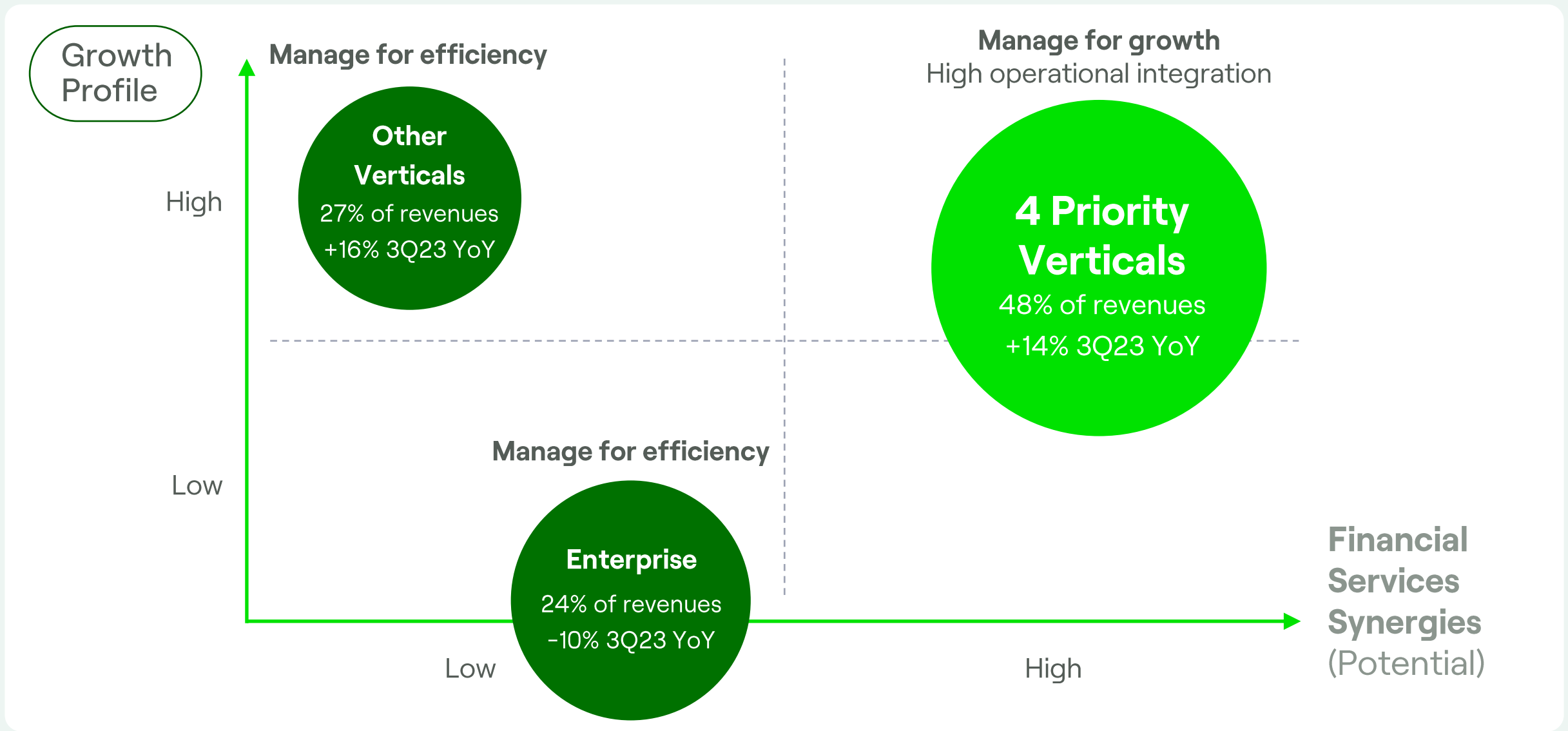
# Act 4

## 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



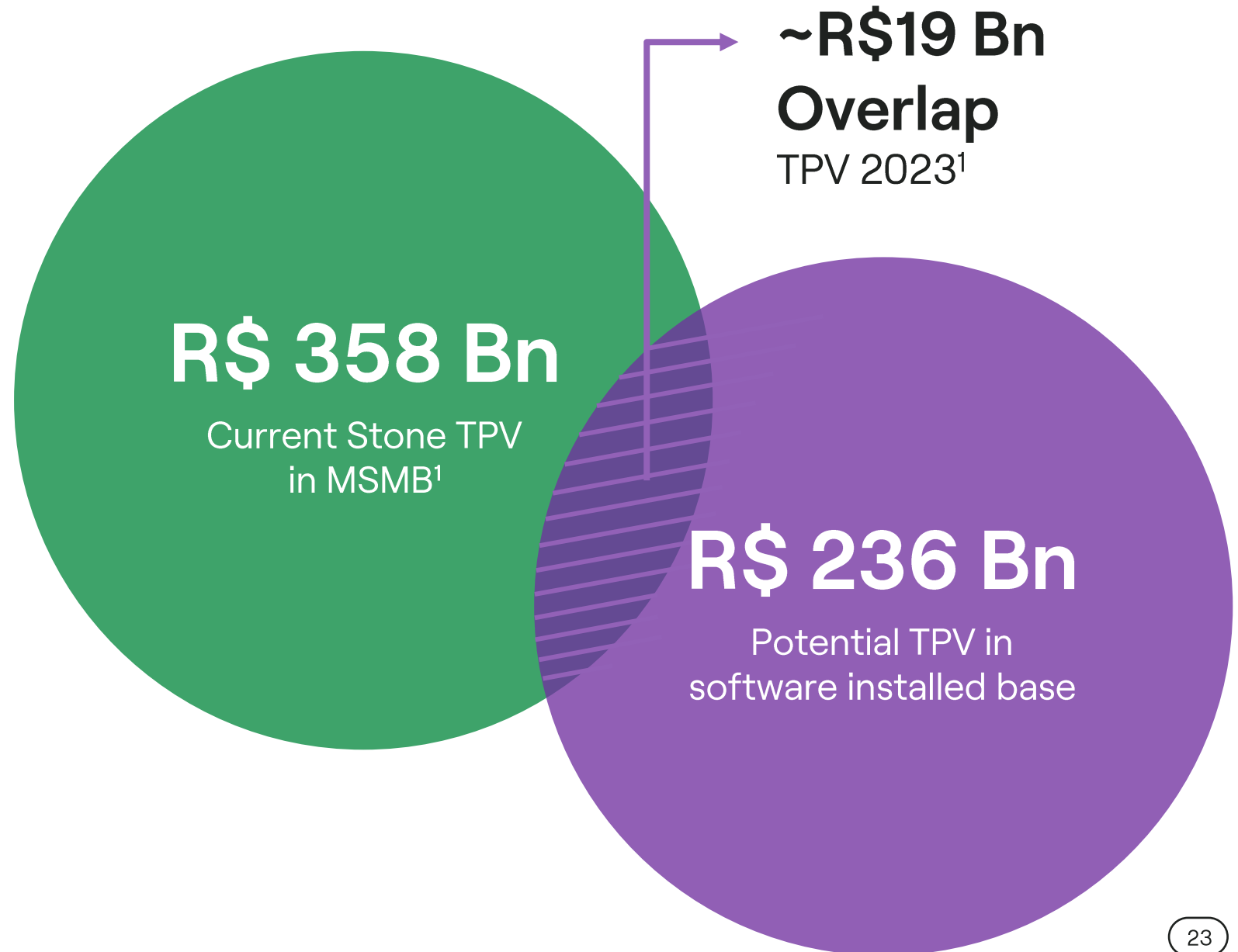
# Why we chose our 4 priority verticals in SMB

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%
Total	R\$369.7 bn	100%



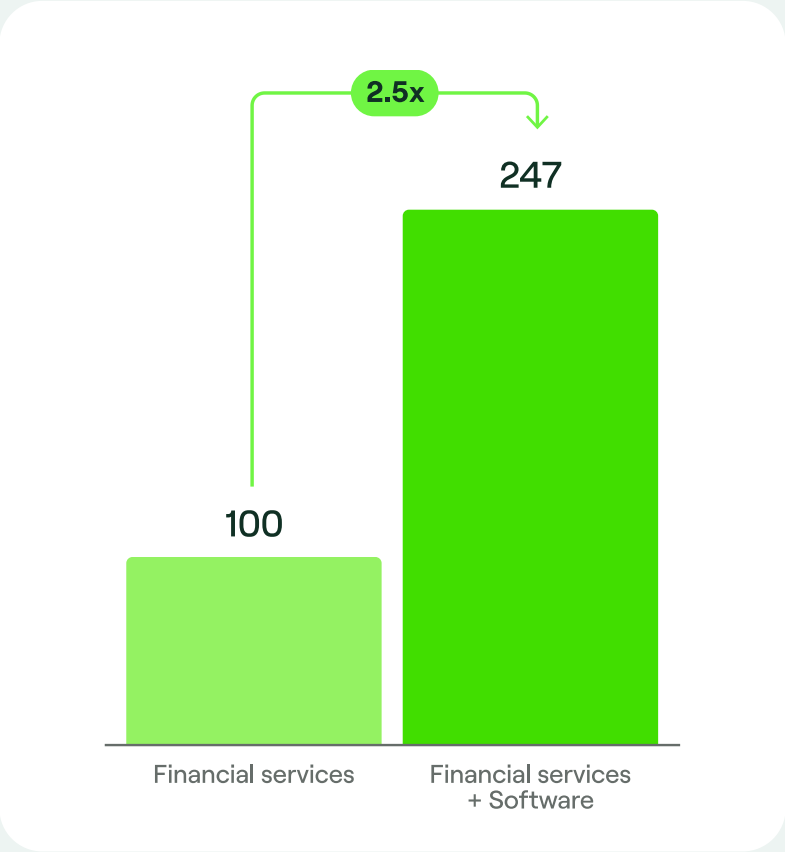
# Expected strategic outcome

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

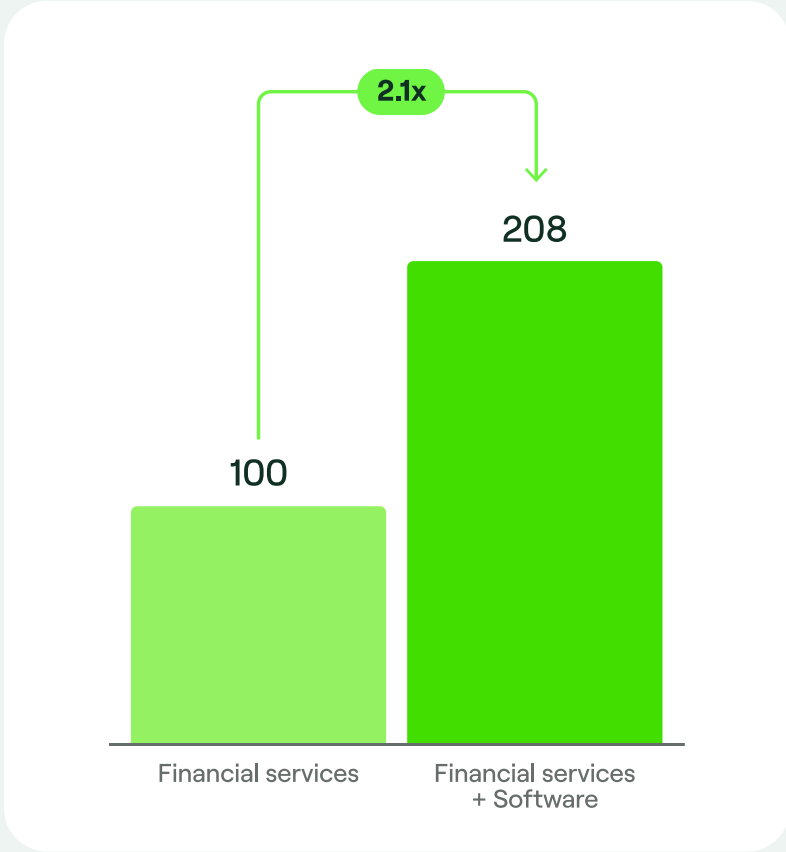


# When clients use integrated software and financial services, they have shown better unit economics and better engagement<sup>1</sup>

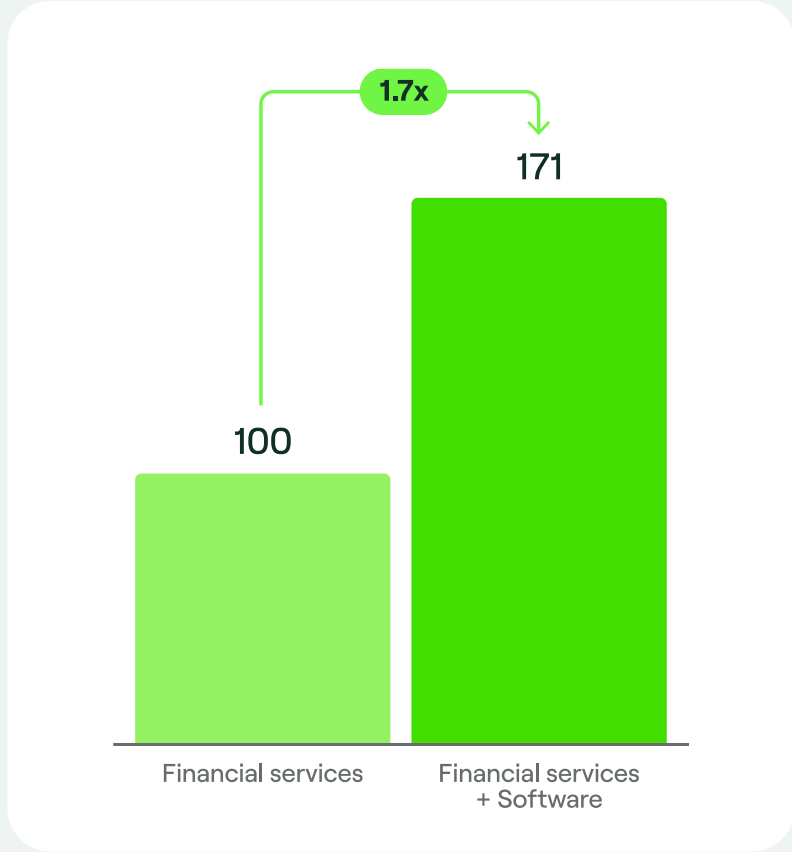
Net ARPAC<sup>2</sup>



Average money in per client



Number of money out transactions

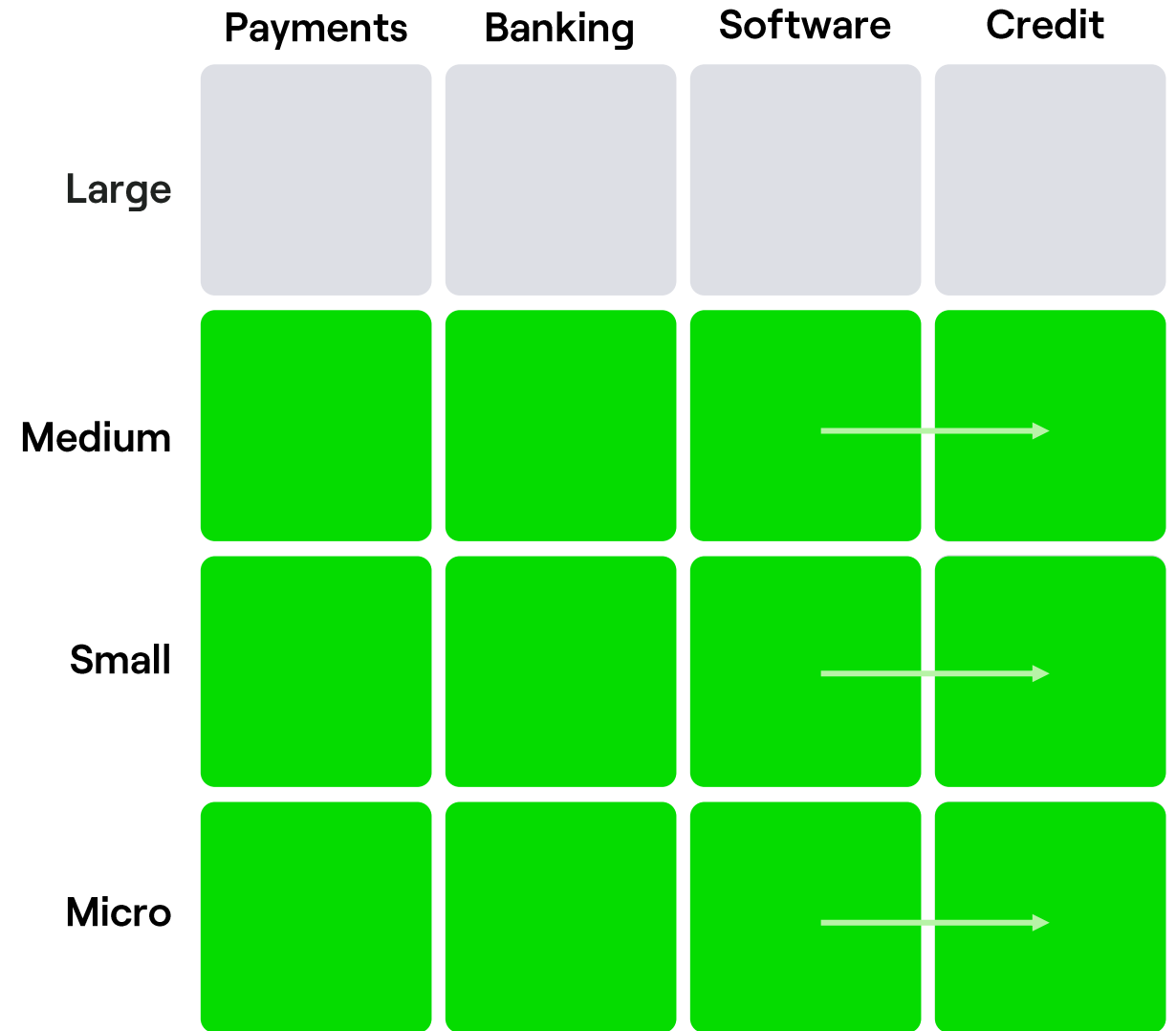


Note: Values indexed to base 100  
1. Considering clients of software integrated with our banking platform compared to similar clients that only use financial services;  
2. Average revenue per Client net of funding costs considering only Stone product

# Act 5

## Credit deployment

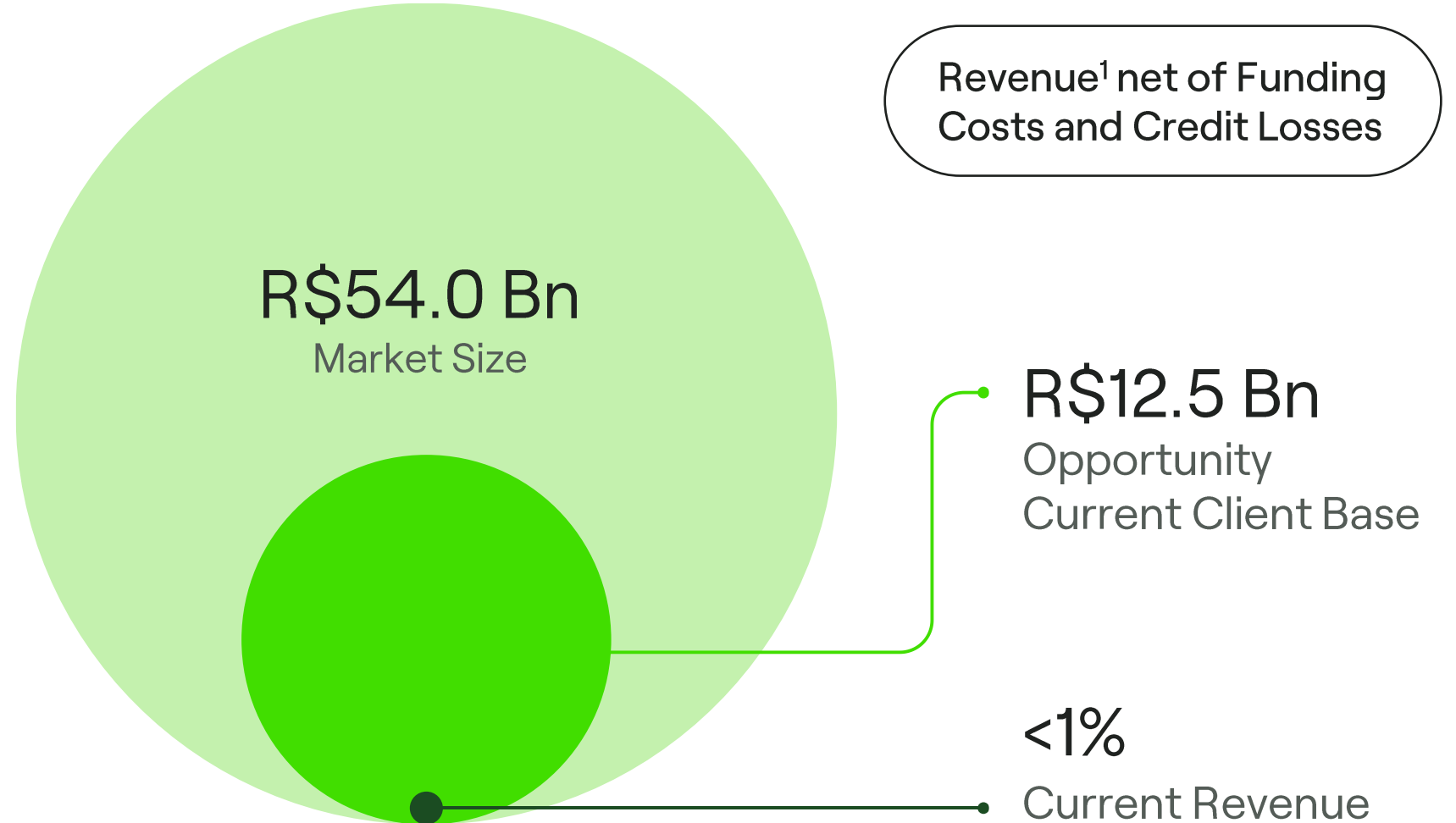
- Revamped credit operation based on past learnings
- Works in sync with client's business, with daily amortizations to reduce risks
- Operational model as an edge for credit deployment
- Cautious approach to scaling



# Expected strategic outcome

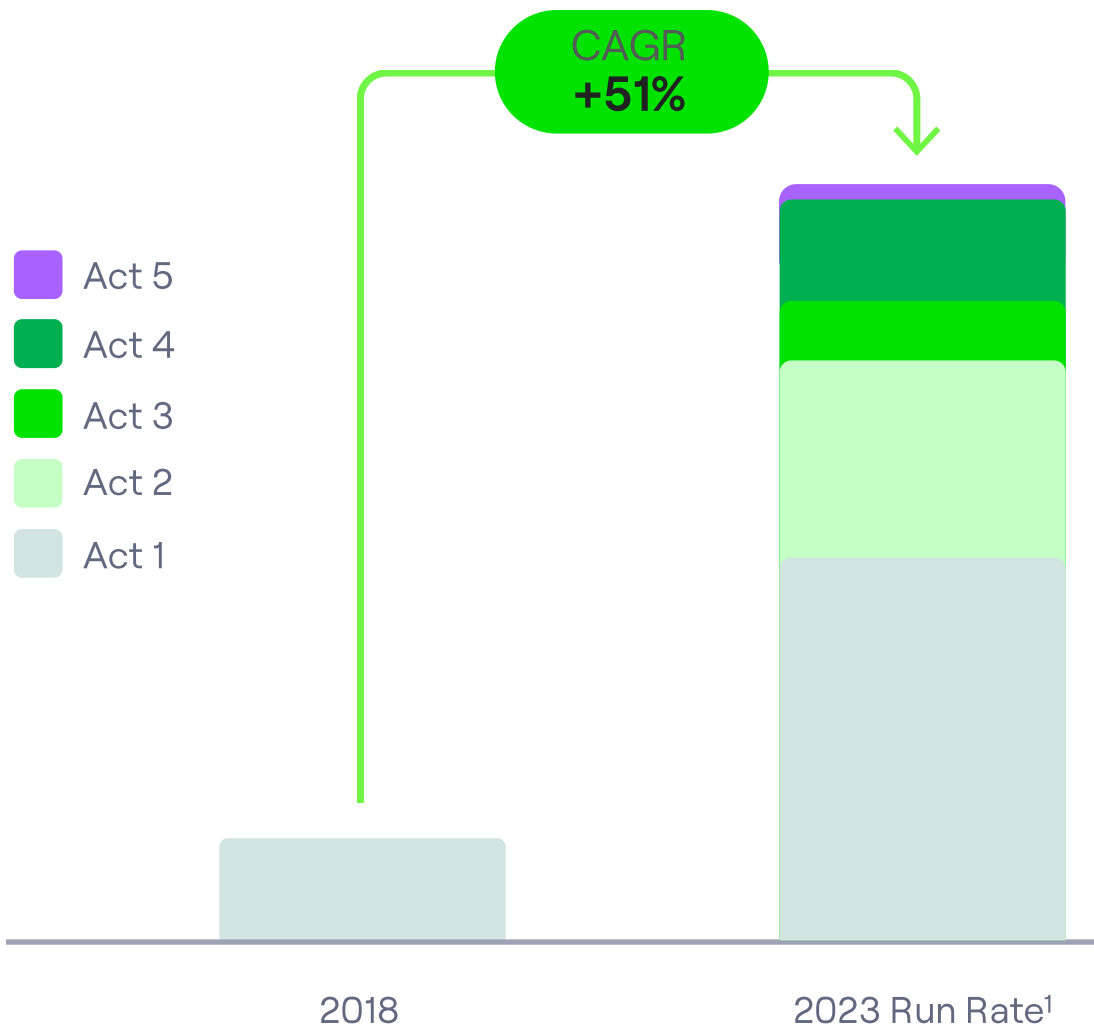
Huge addressable opportunity in the market and...

... our installed base is still largely untapped



# Overall growth trajectory

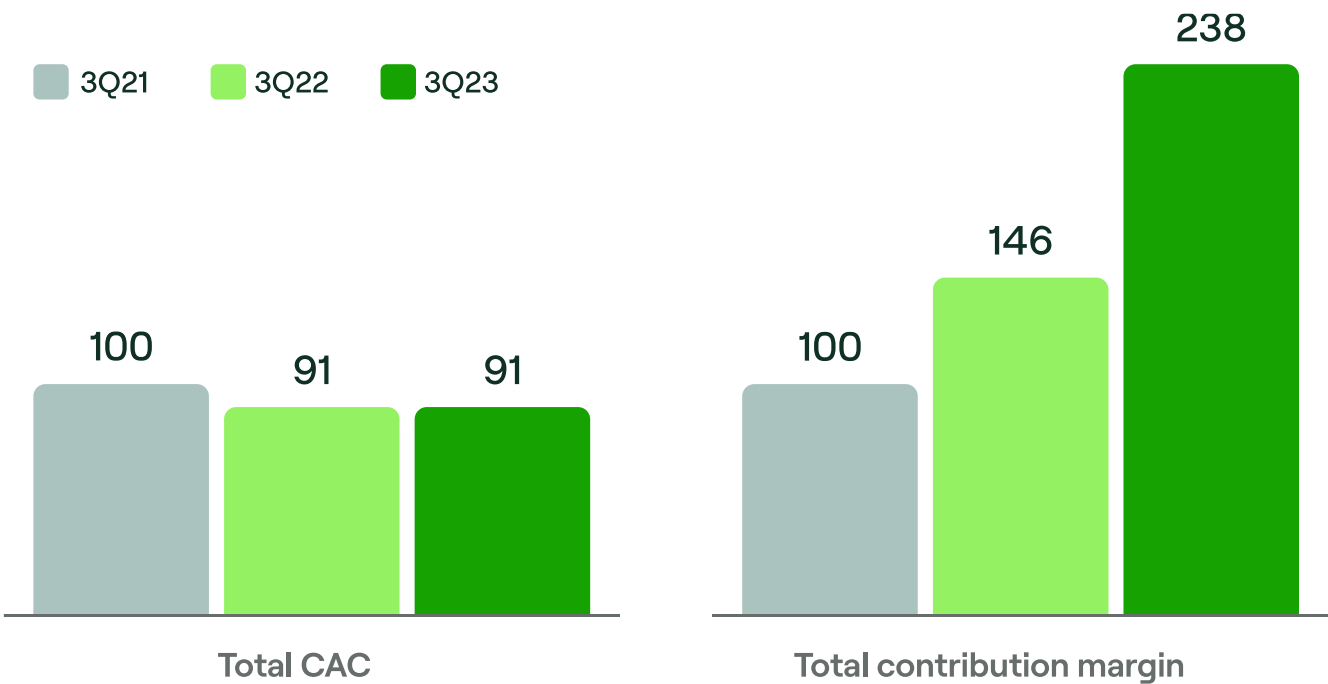
StoneCo Revenue Evolution by Act



# 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**

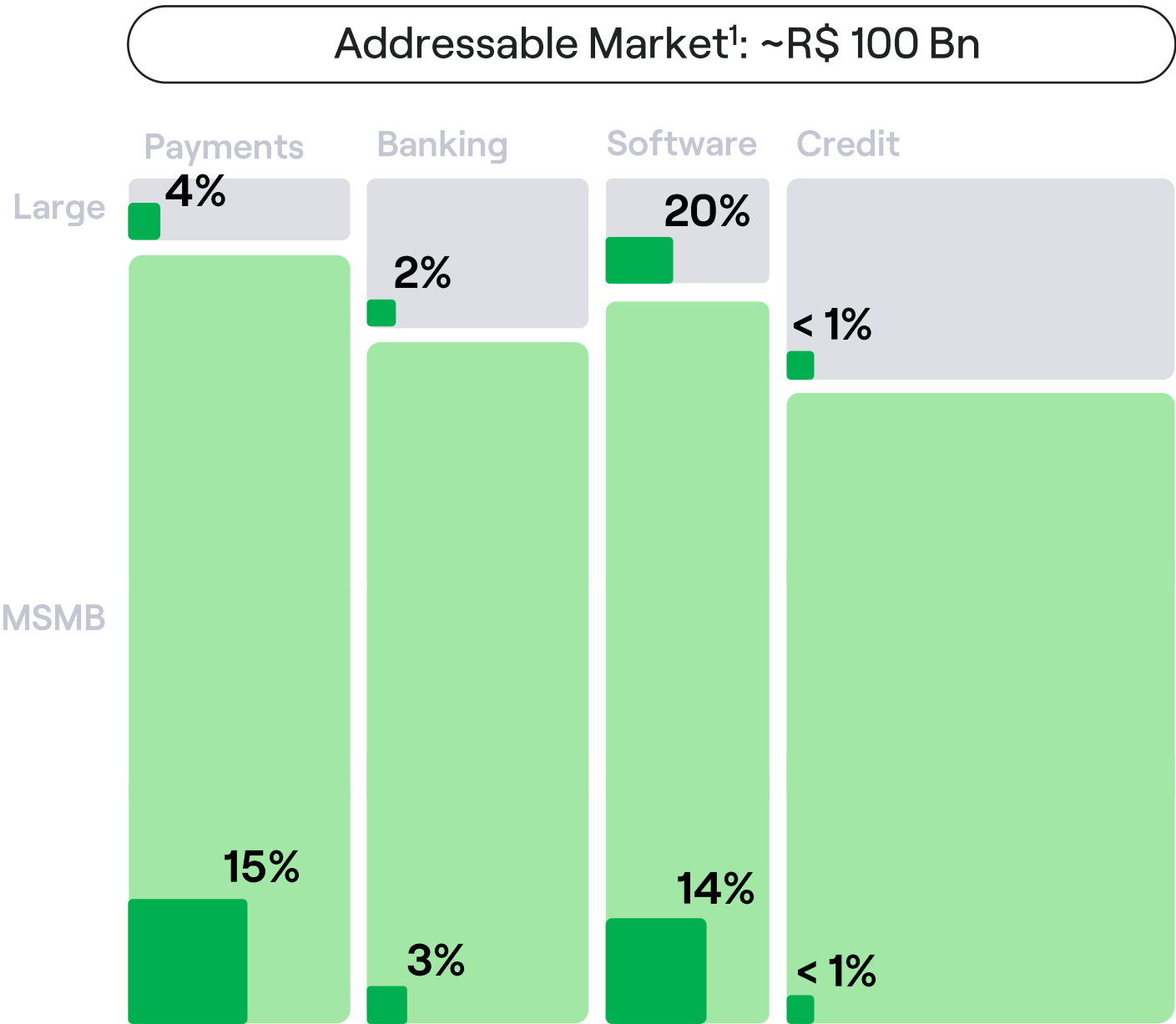
1. Excluding Pagar.me SMB



# Huge and diverse opportunity

8x TAM expansion

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



# Segments Deep dive

# 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>

# 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

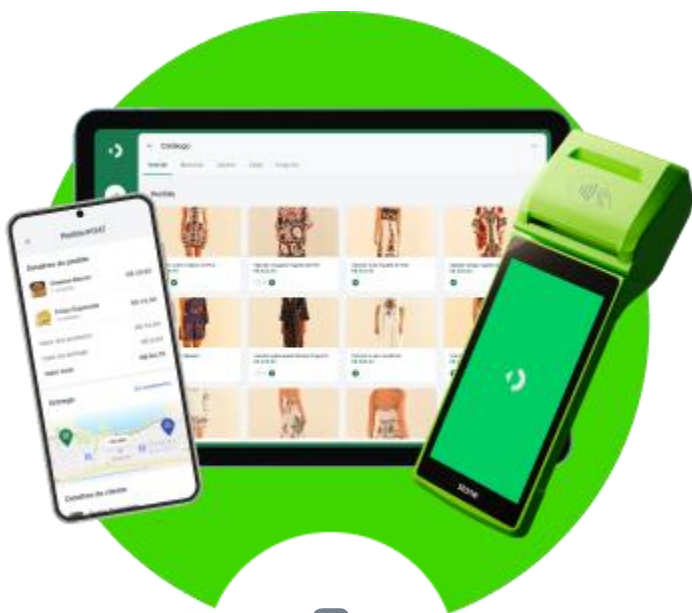
- POS TERMINALS
- CHECKOUT / LINK
- TAP ON PHONE
- WHATSAPP PAY
- MARKETPLACES

CARDS

Pix

BOLETO

CASH



ACCOUNT

BALANCE

INVEST

WORKING CAPITAL

## MONEY OUT

CARDS

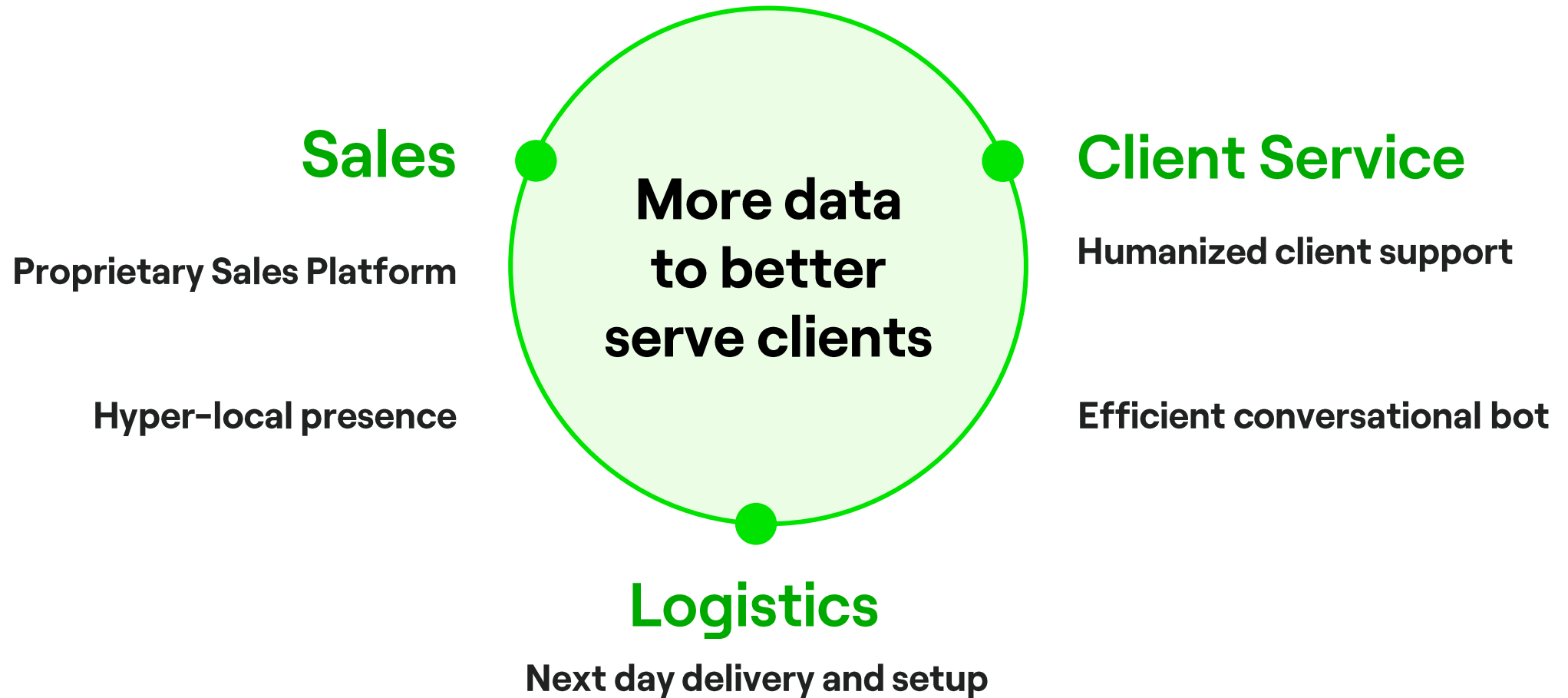
Pix

BOLETO

CASH

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

# Our unique operational model



# 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

# 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.

# What we are building

## MONEY IN



POS



Pix



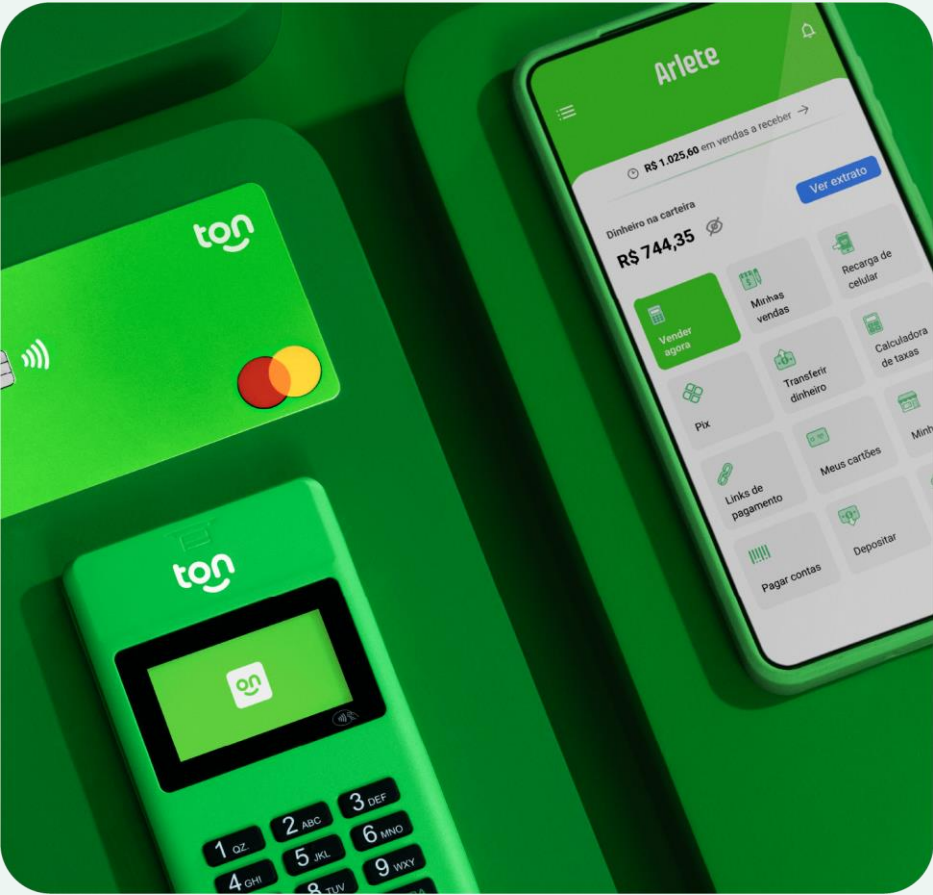
PAYMENT  
LINK



TAPTON



Fast settlement  
processes



## MONEY OUT



PAY BILLS



Pix



MY CARDS<sup>1</sup>



AUTOMATIC  
SAVINGS<sup>1</sup>



Super Conta Ton  
facilitates money  
management  
and movements

# 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

# How do we win?



## SMB

Stone

Merchant-  
driven

Proximity  
channels

## Micro

Ton

Entrepreneur-  
driven

Digital  
channels

# How do we engage?



## 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**

# Financial Outlook

# 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.



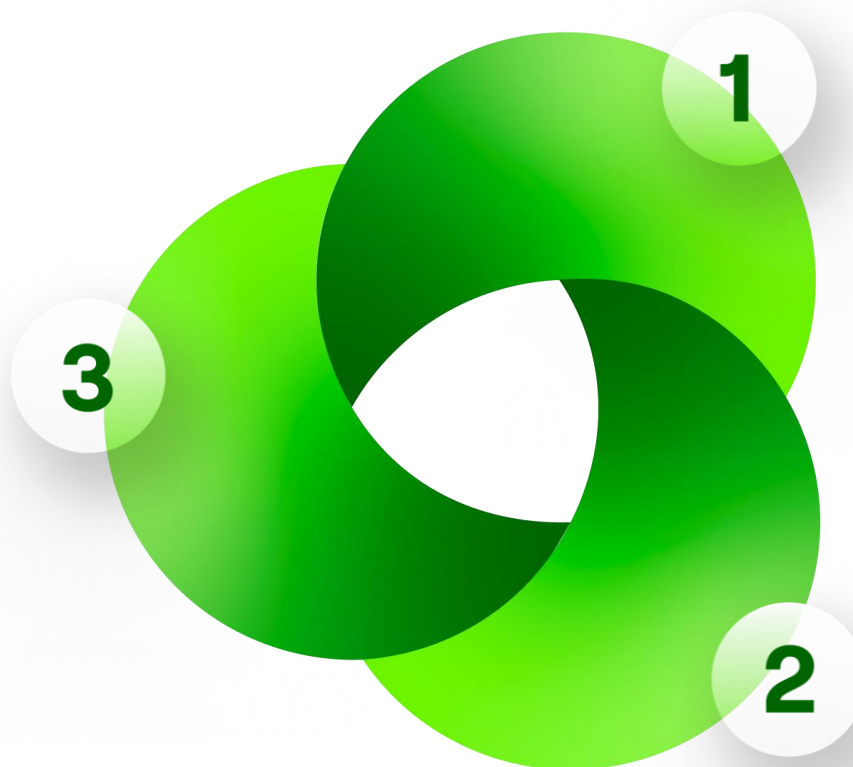
# From strategy to finance

SCALE THROUGH  
**PLATFORMS**

**Gain operational leverage**

Net Income

Adm. Expenses



**WIN IN THE  
MSMB MARKET**

**Grow the base**

MSMB TPV

Client Deposits

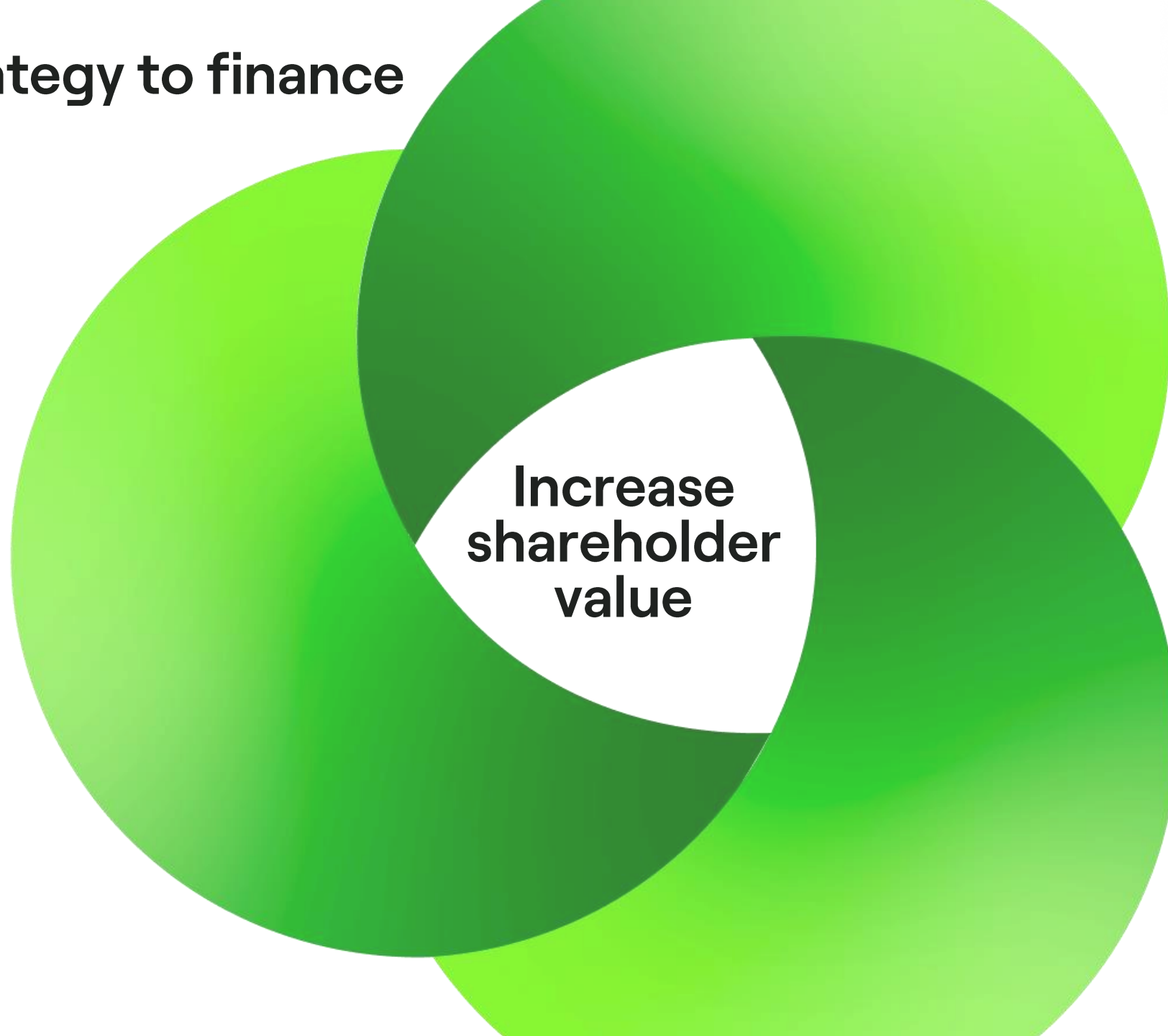
**DRIVE ENGAGEMENT**

**Monetize**

MSMB Take Rate

Credit Portfolio

# From strategy to finance



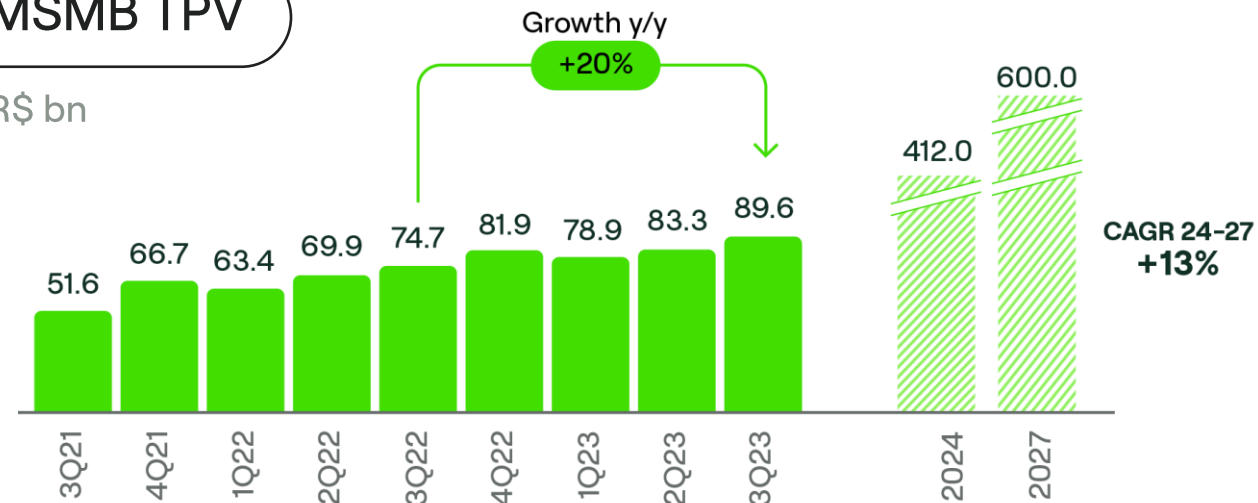
1

# Grow the base

Our guidance metrics

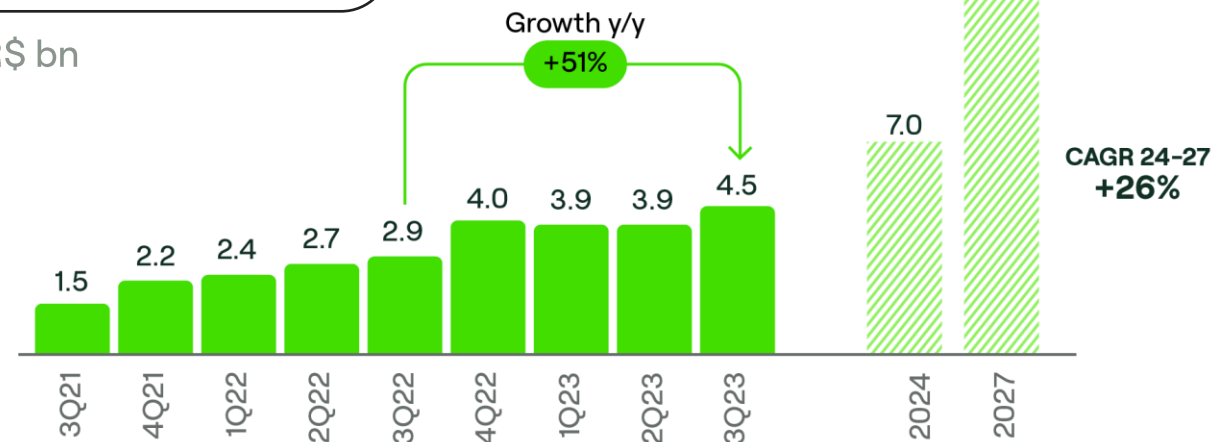
## MSMB TPV

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**

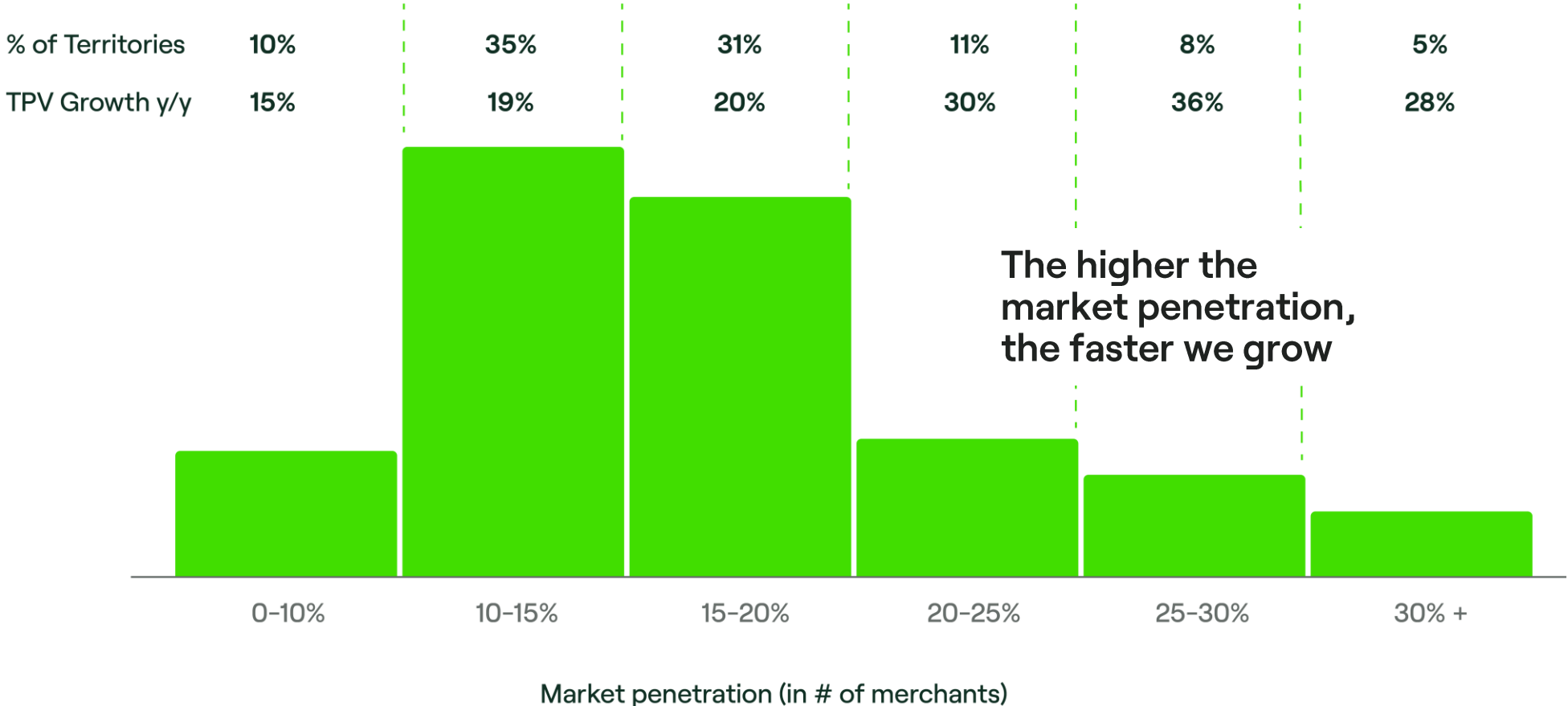
Despite our current national footprint reaching 90% of the cities in Brazil, and **+99% of the services' GDP...**

...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)



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

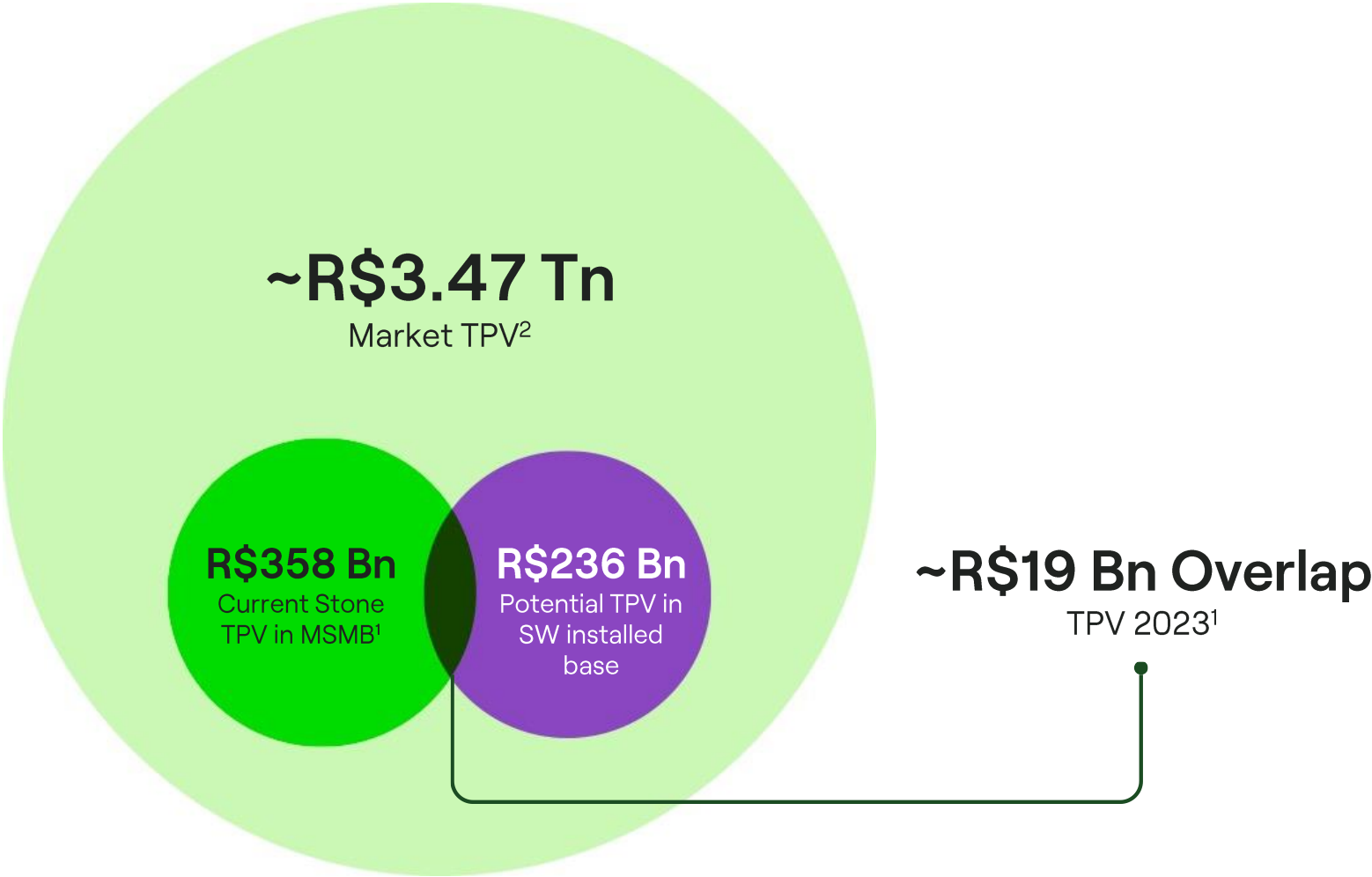
**We decided to prioritize four  
verticals** within our software  
business.

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**

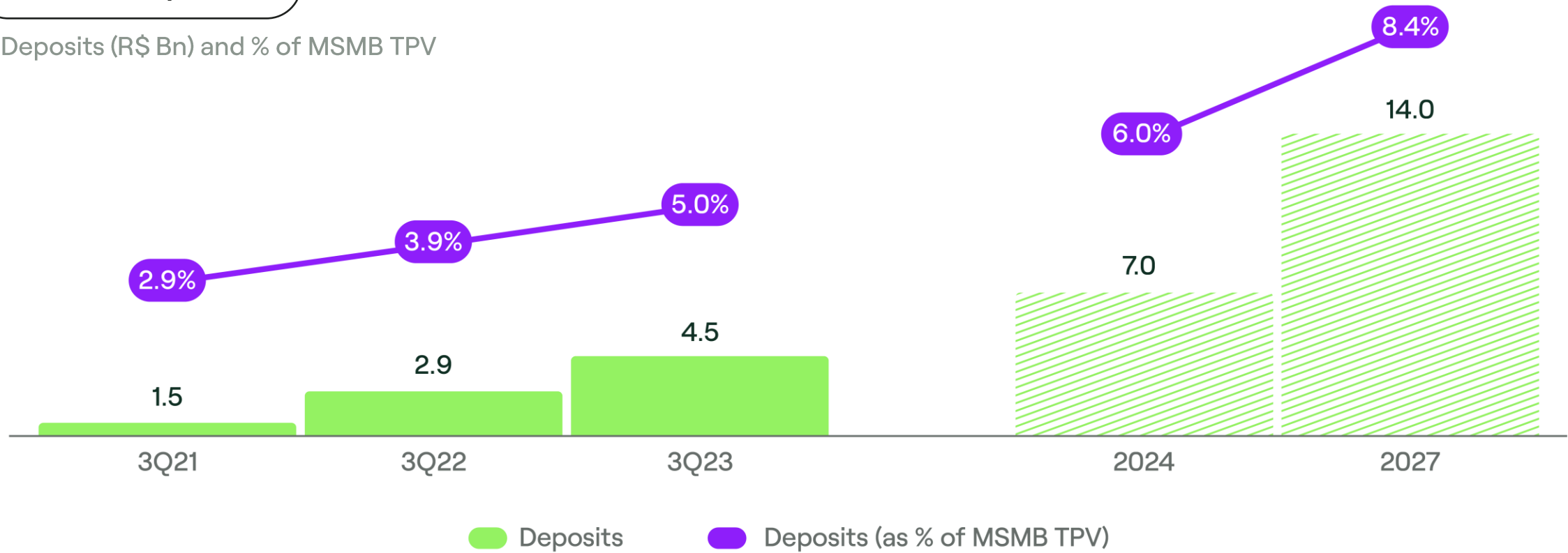
Payments **unlocked cash-in**  
for our banking solutions.

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

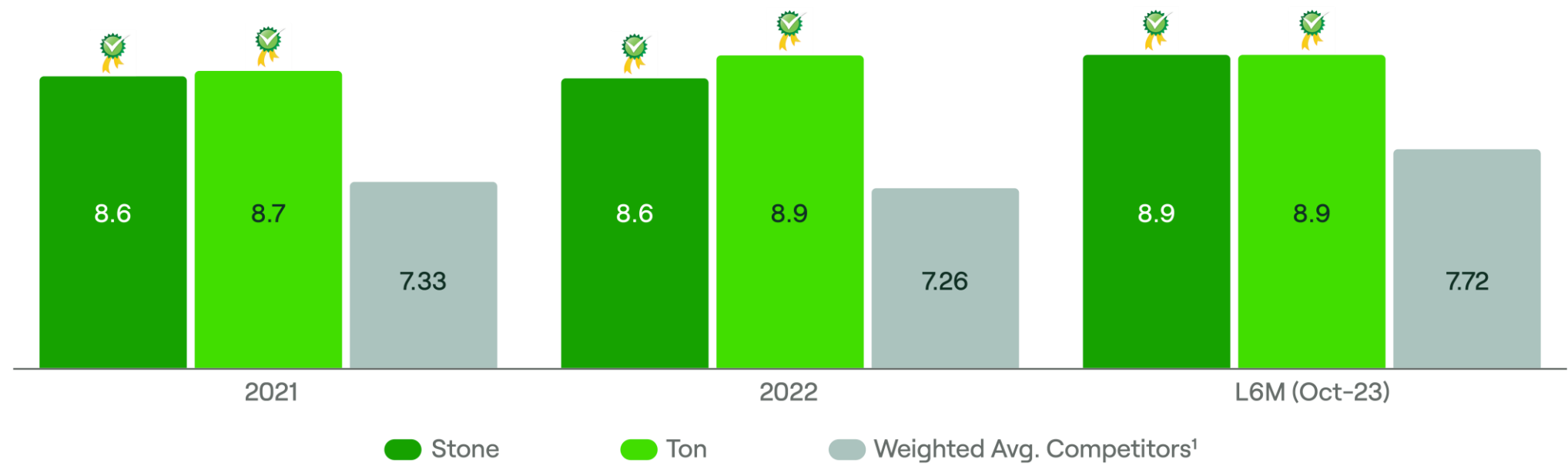
# Sustained best service in the market

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

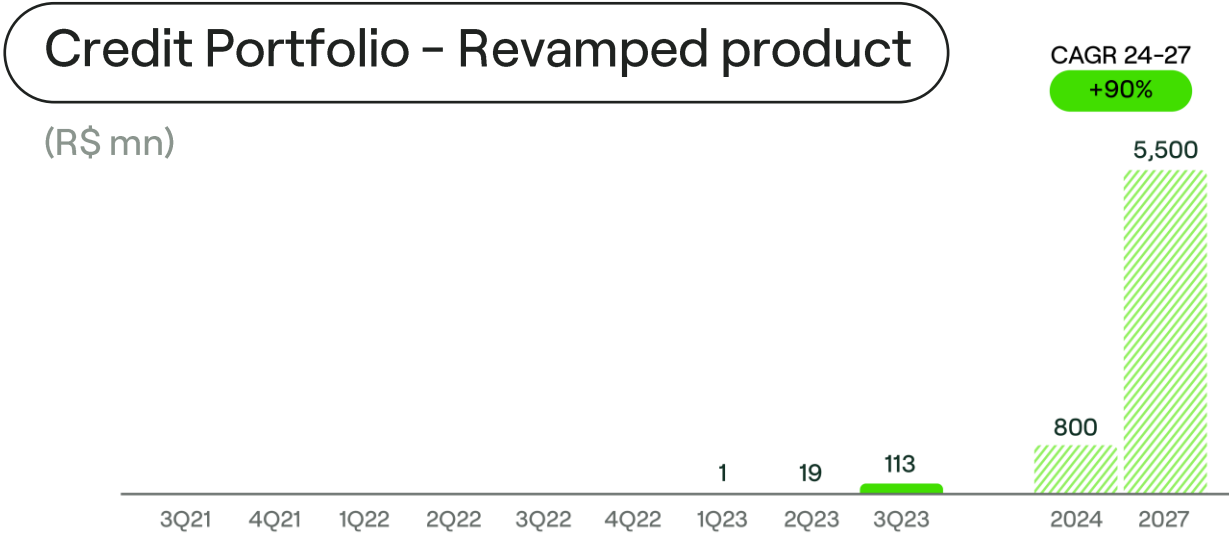
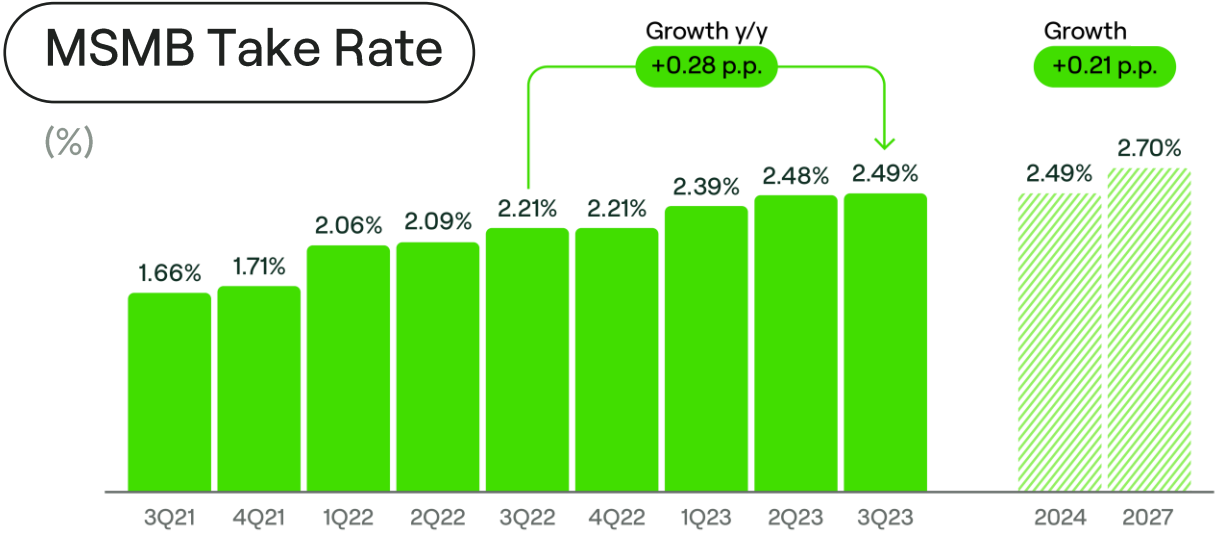


1. Includes Pageseguro, Cielo, Rede, Getnet and MercadoPago, weighted by the total number of complaints at Reclame Aqui (31-Oct-2023)

2

# Monetize

Our guidance metrics



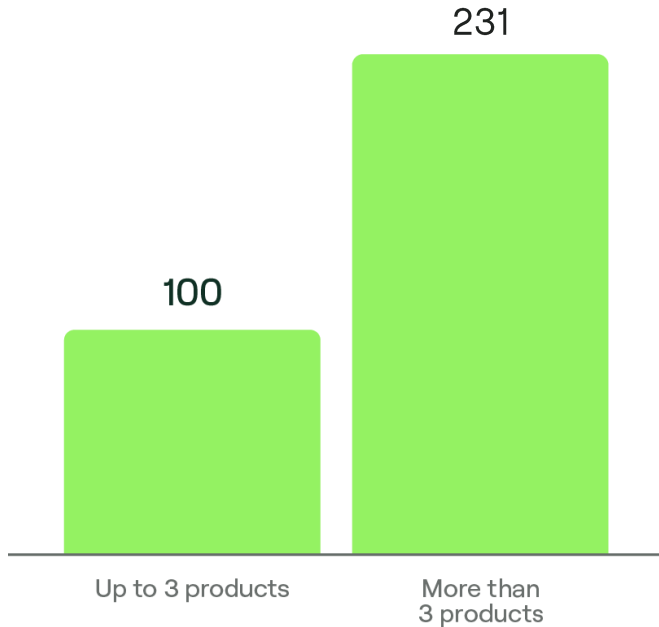
# 2

## Monetize

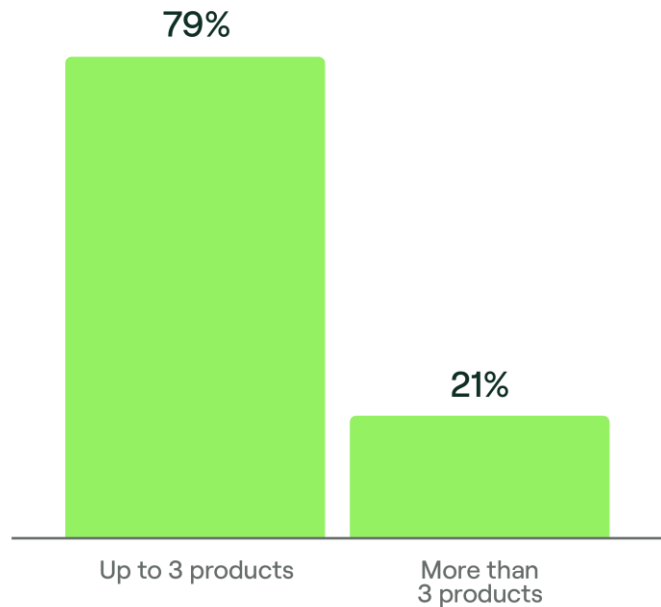
- Increasingly, we can **build bundles and rely on more levers to improve monetization.**
- We **can already see** in our base that **clients that use more solutions** have significantly **better economics.**
- The **percentage of merchants using more solutions** are improving consistently.

# Build and price bundles

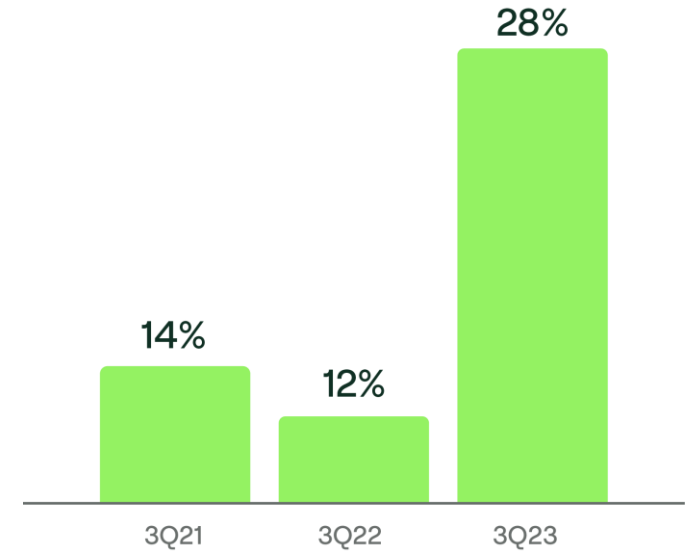
Net ARPAC<sup>1</sup> by number of products used



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.

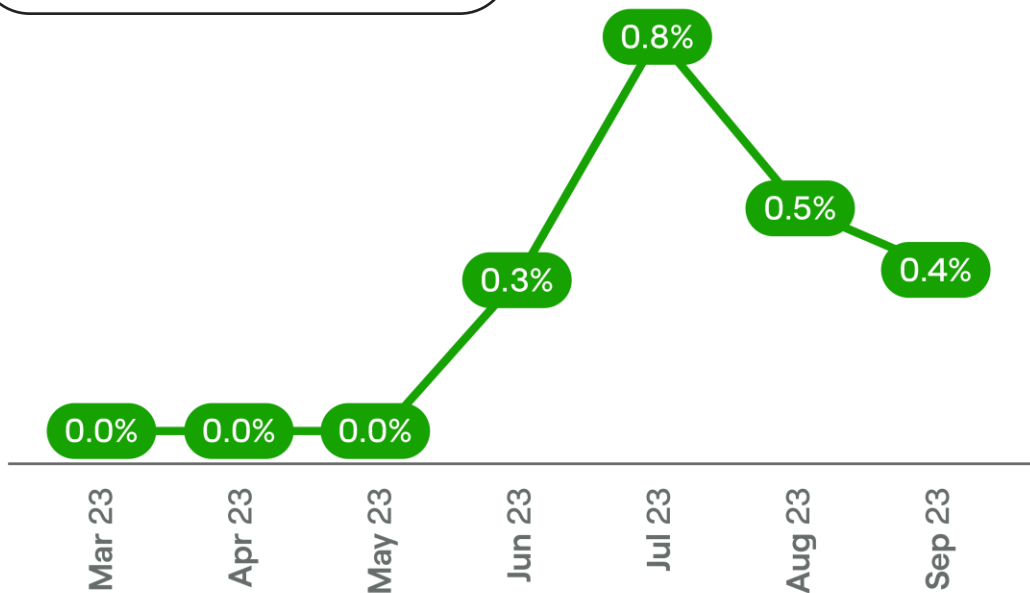
# Build and price bundles

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

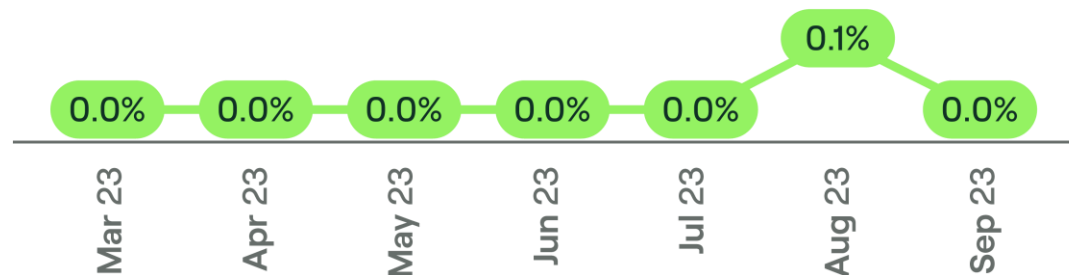


# Revamped capability to deploy credit

NPL 15-90 Portfolio



NPL over 90 Portfolio



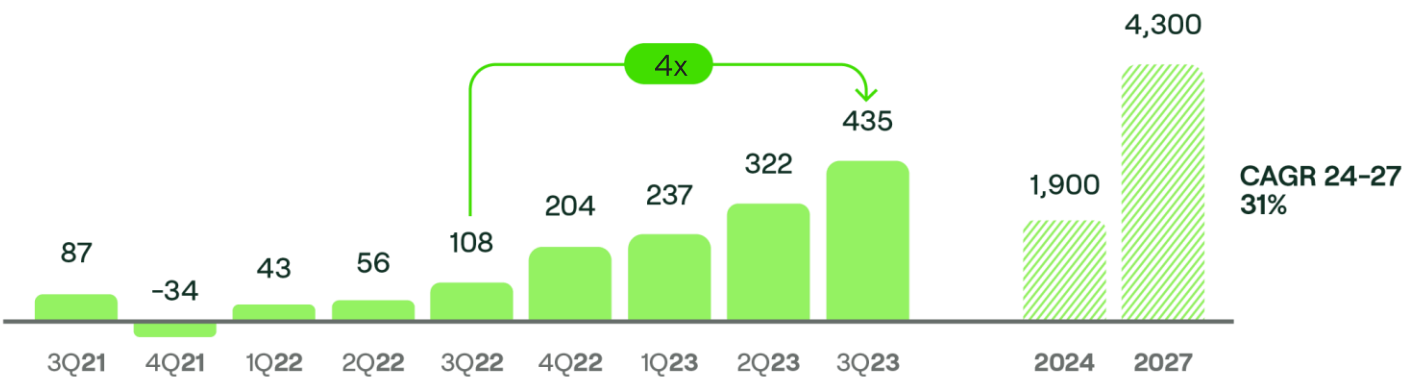
...Which leads to **overall low NPL Ratio** for the portfolio. We are being **cautious** in our approach to credit and have **positive early signs**

3

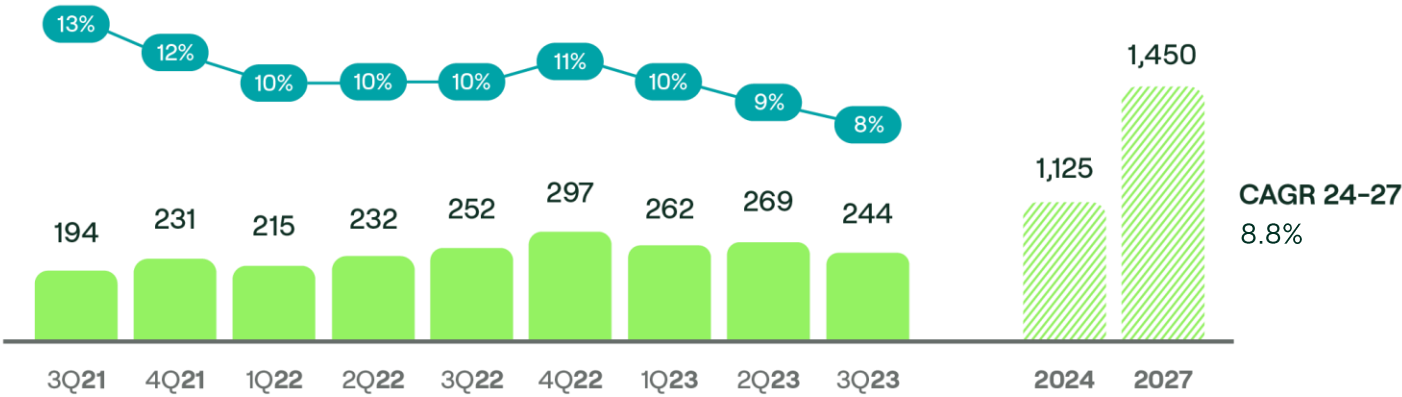
# Gain Operational Leverage

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**

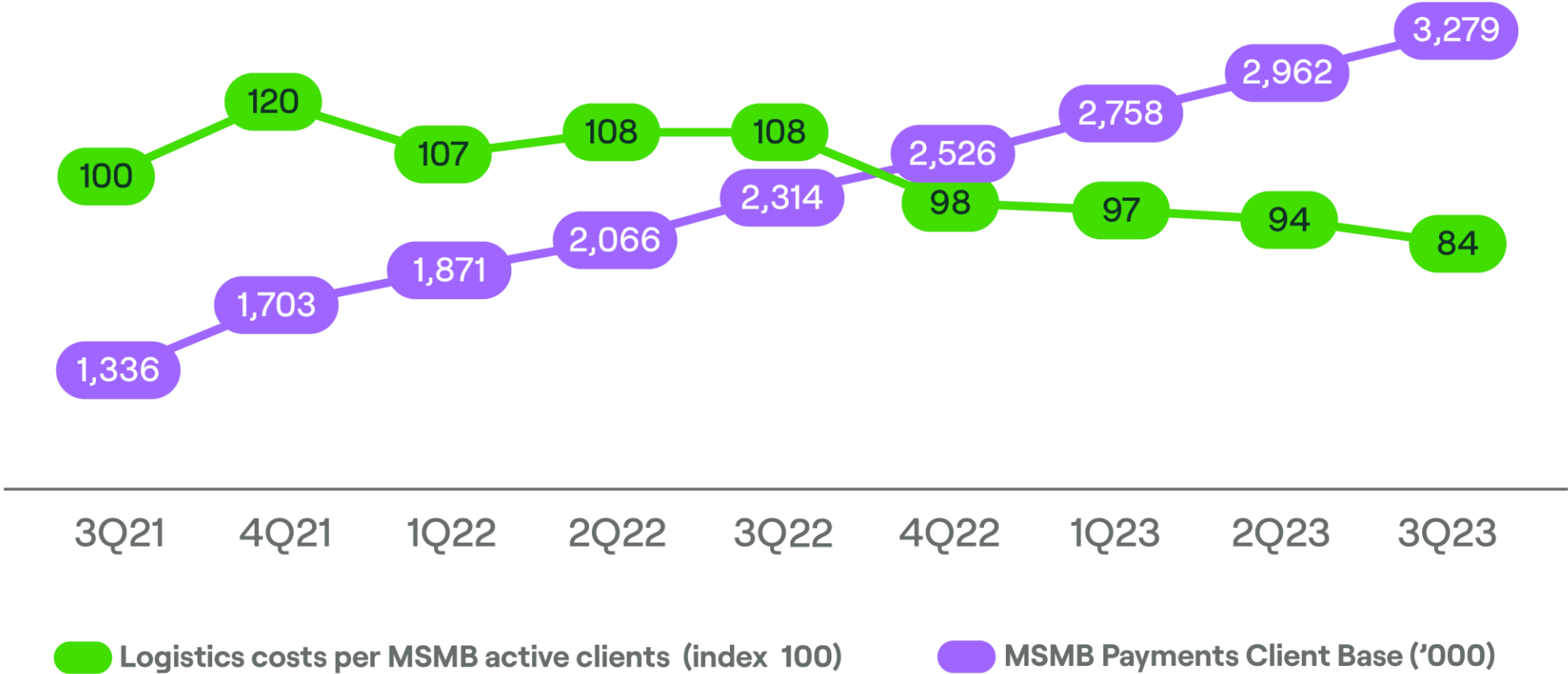
# Foundational assets: **our logistics platform**

**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 logistics platform**

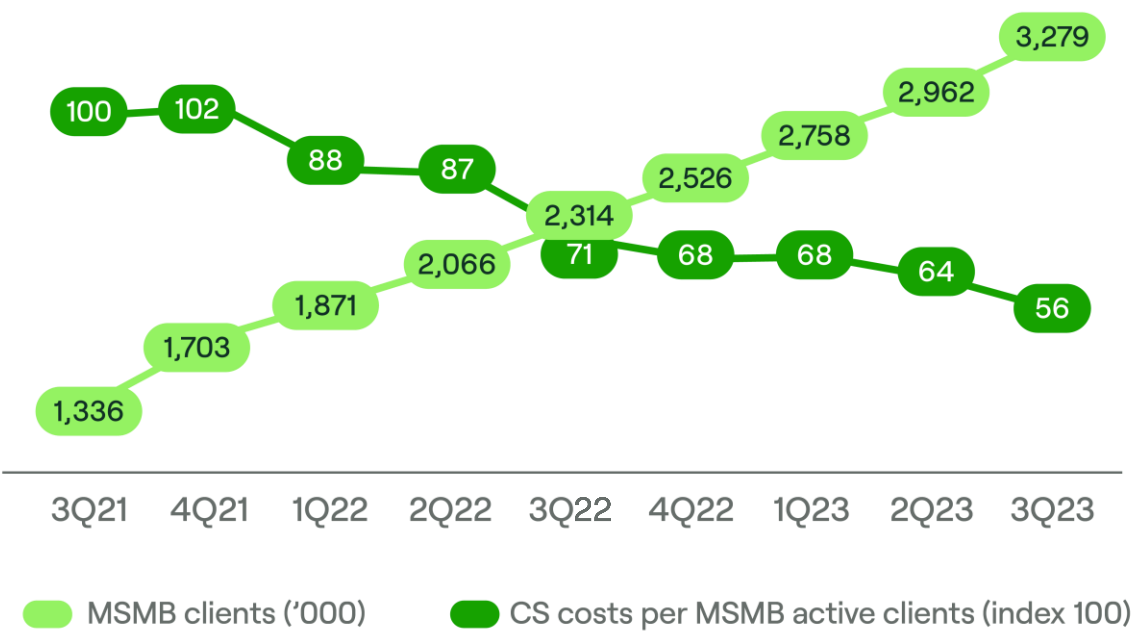
**We have consistently improved cost per client in our client service operations.**

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

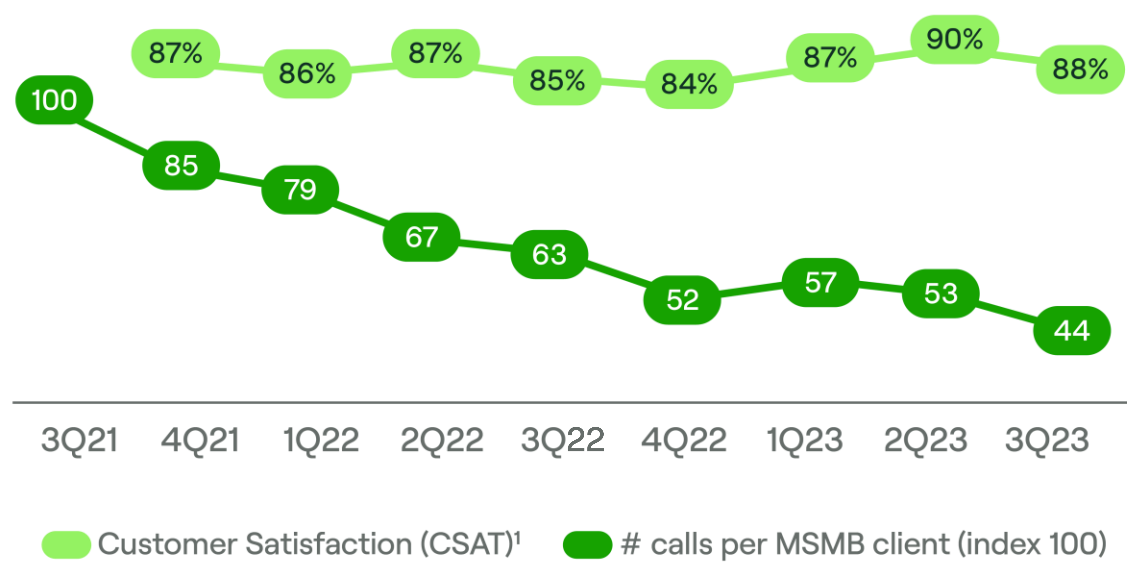
But when they do, we continue to offer the highest service standards in the industry.

# Foundational assets: our client service platform

COGS efficiency (Client Service)



# calls per client vs client satisfaction

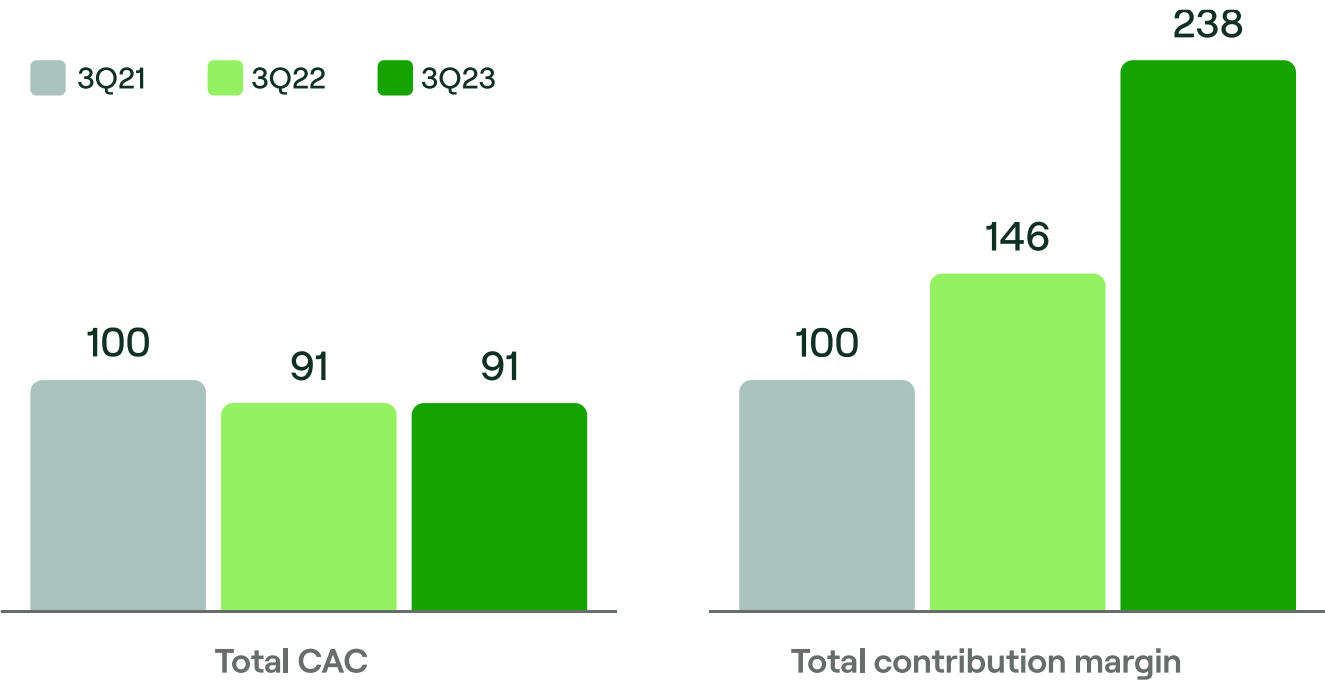


1. Started being measured at 4Q21

# 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.



# Higher discipline in **cost and expenses**

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

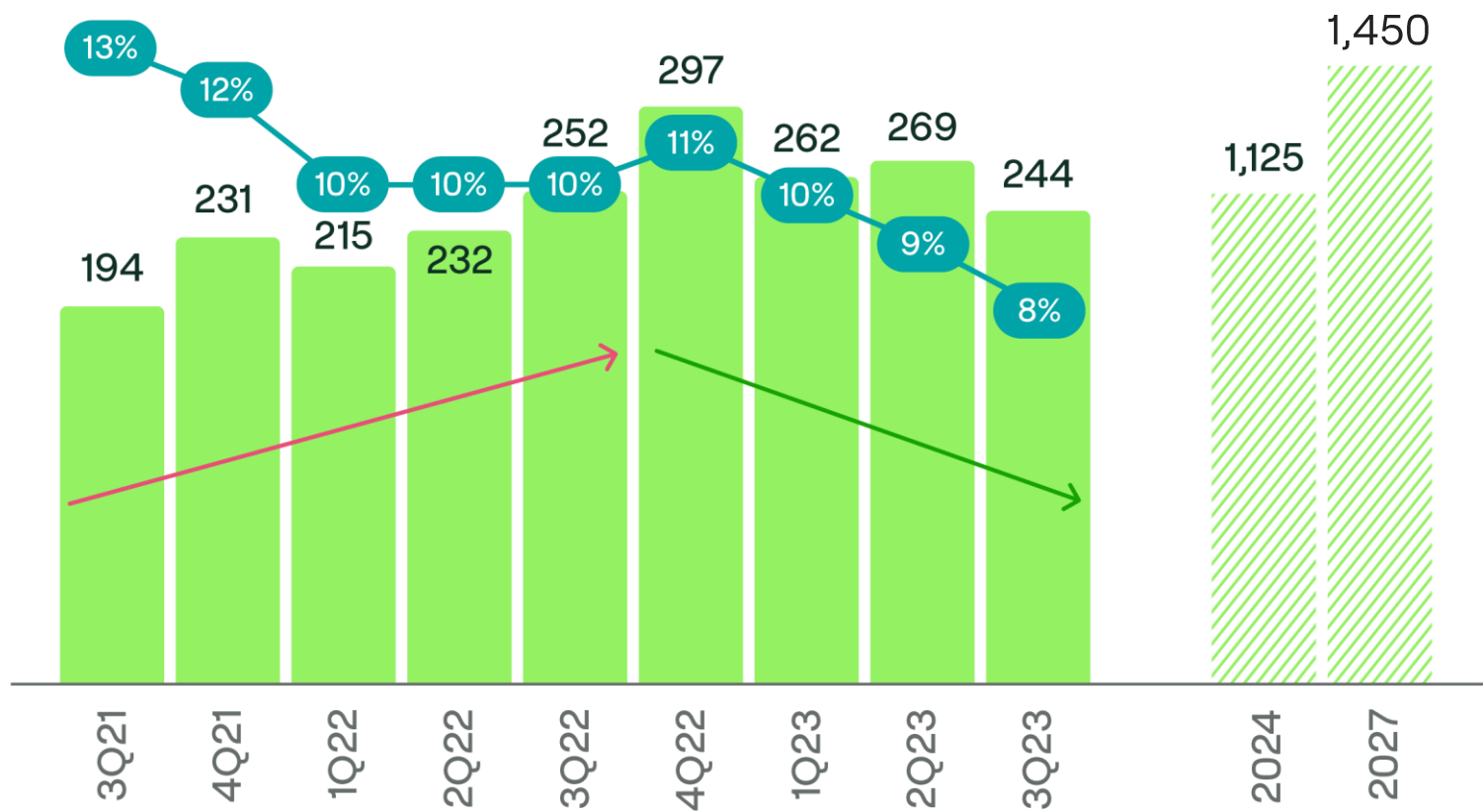
This has allowed us to scale rapidly, and build a powerful operating model.

**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.

# Our long term targets

	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>			
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**

# Thank you

The logo for stoneco is centered on the slide. It features a horizontal oval with a green-to-blue gradient. The word "stoneco" is written in a bold, black, sans-serif font, with the "co" part being slightly larger and more prominent. The oval has a subtle drop shadow, giving it a 3D appearance.

**stoneco**

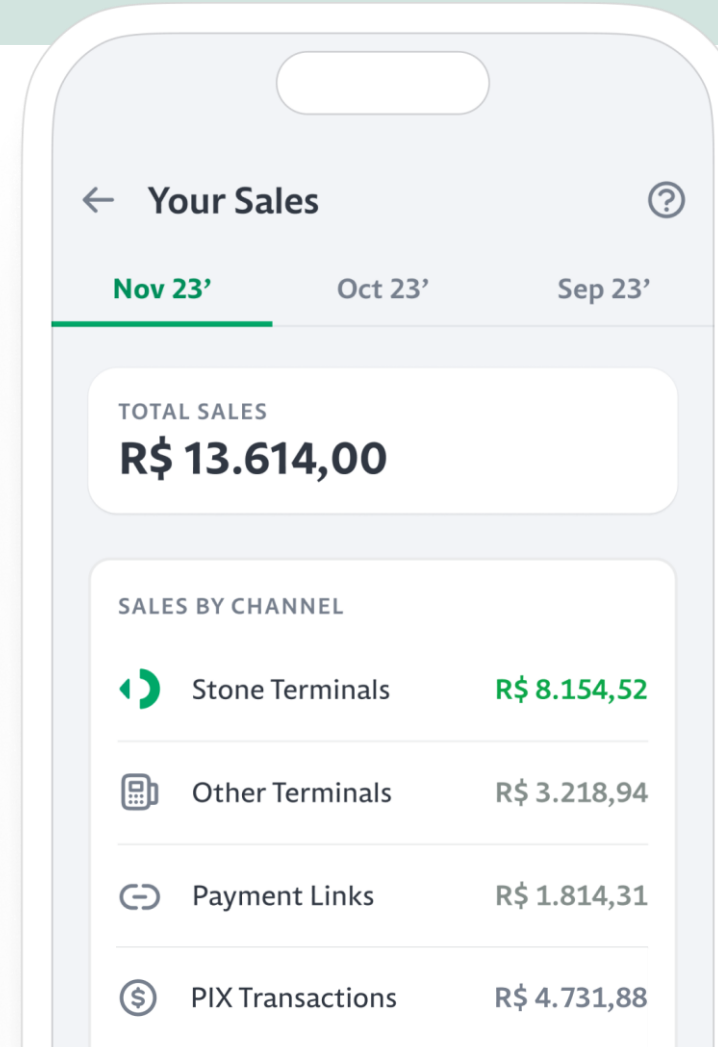
Investor Relations  
[investors@stone.co](mailto:investors@stone.co)

# Payments

2024 Sneak Peak

Single point of  
contact for payments  
acceptance and  
reconciliation

Full control over merchants' sales



Re  
w

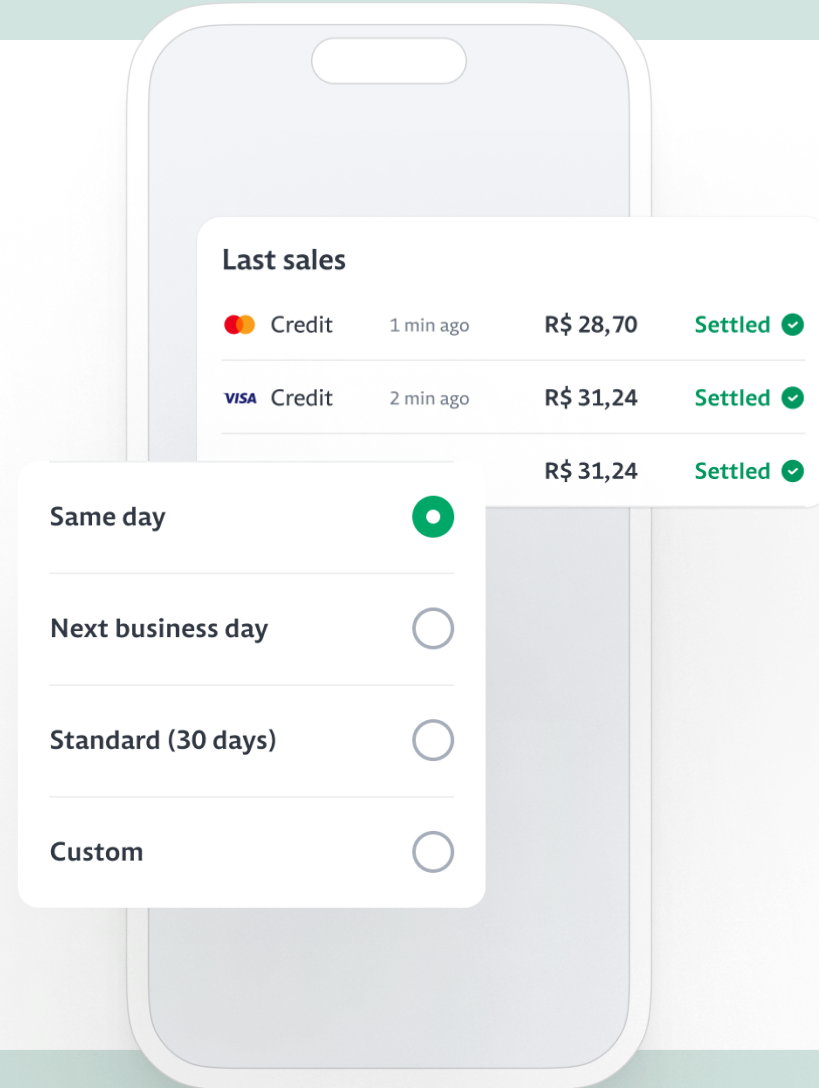
Set  
sam

# Payments

2024 Sneak Peak

Receive settlements  
whenever you want

Settle transactions on weekends,  
same-day and instantaneous.



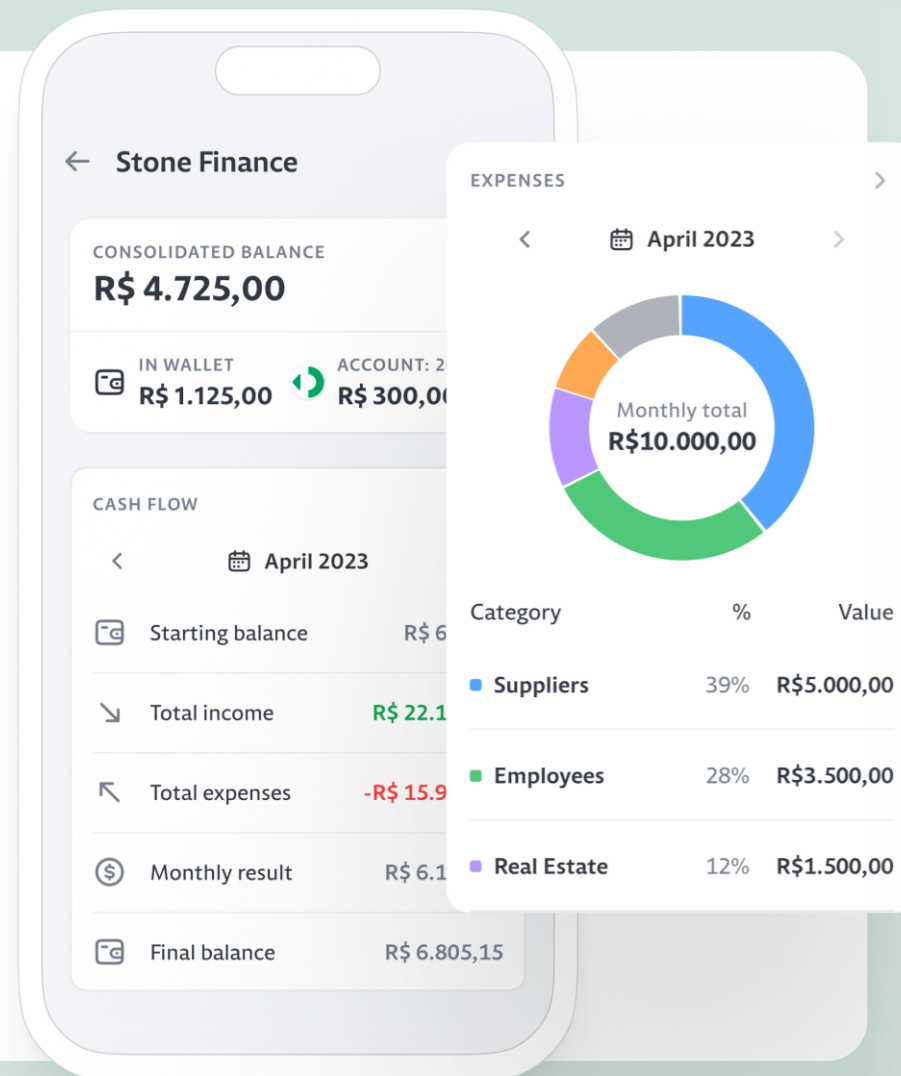


# Banking

2024 Sneak Peak

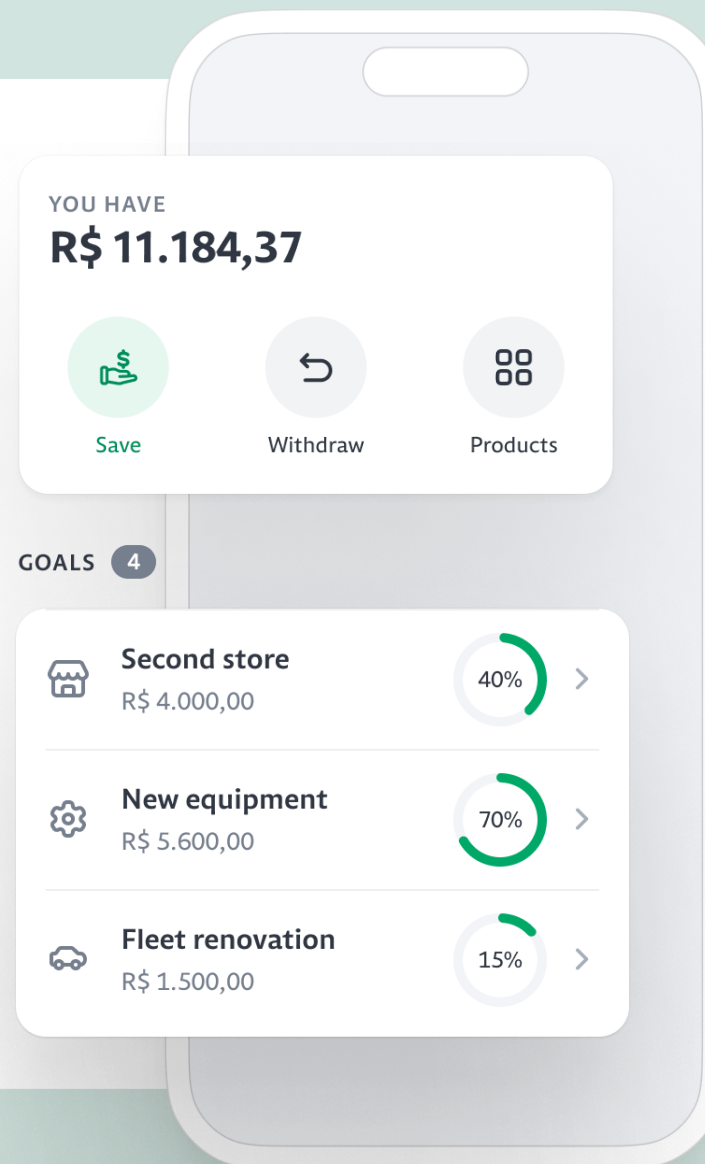
An innovative way to organize and control entrepreneurs' finances

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

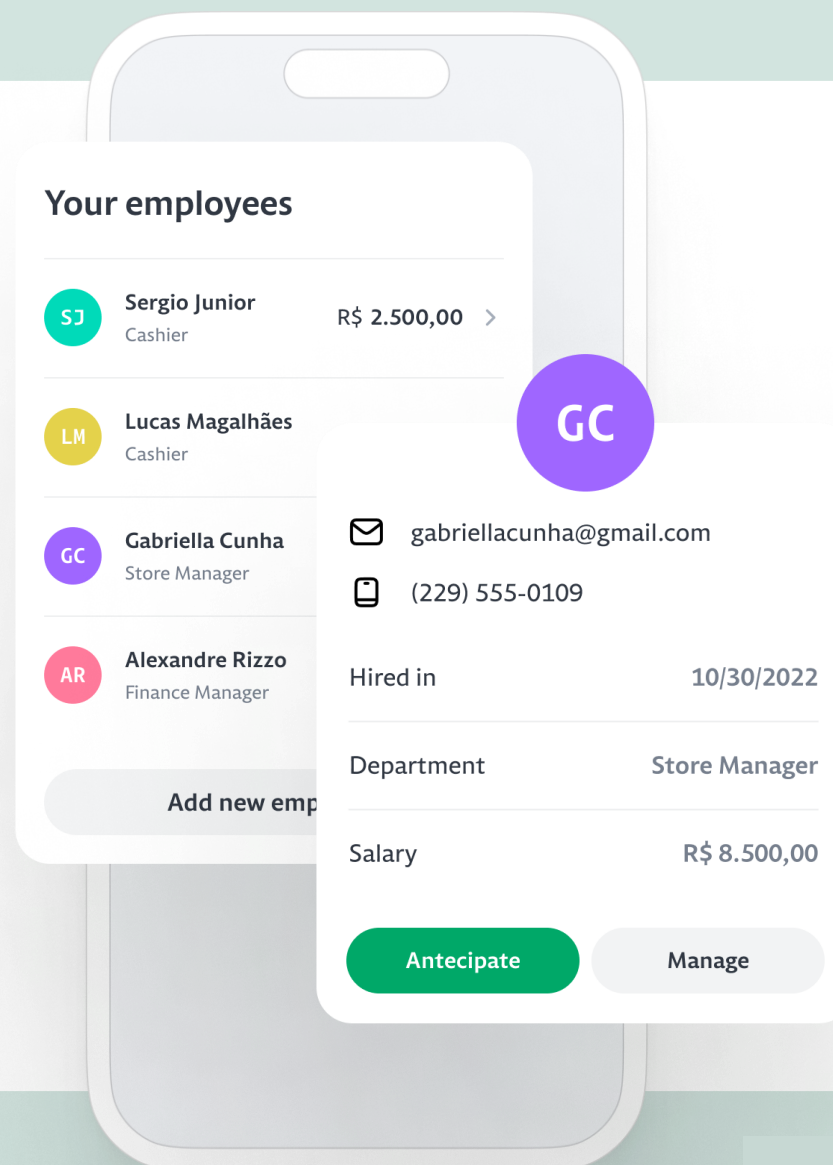


# Banking

2024 Sneak Peak

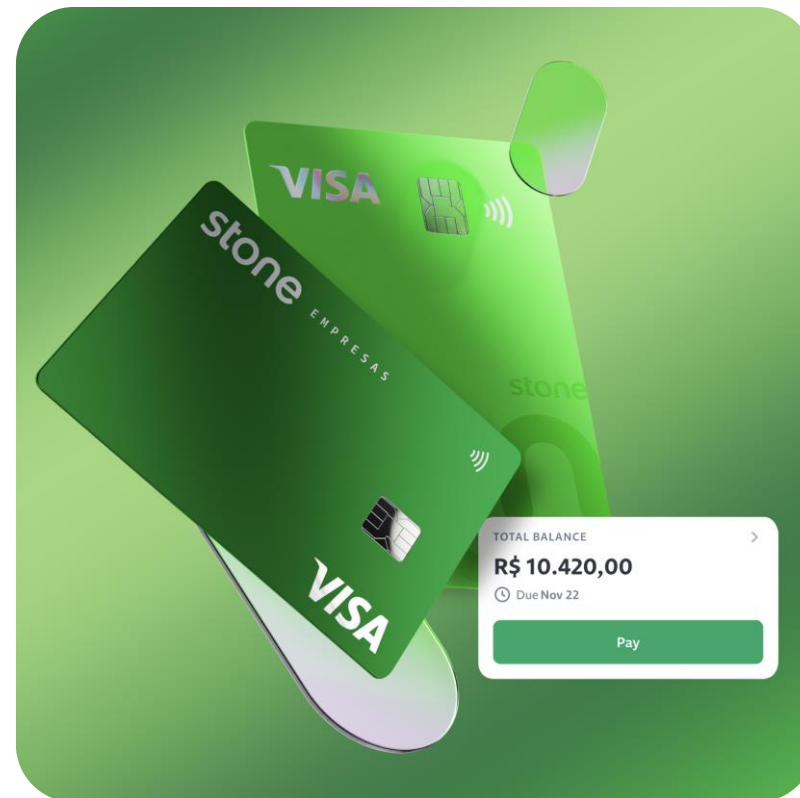
## Payroll is a key SMB workflow

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



# 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

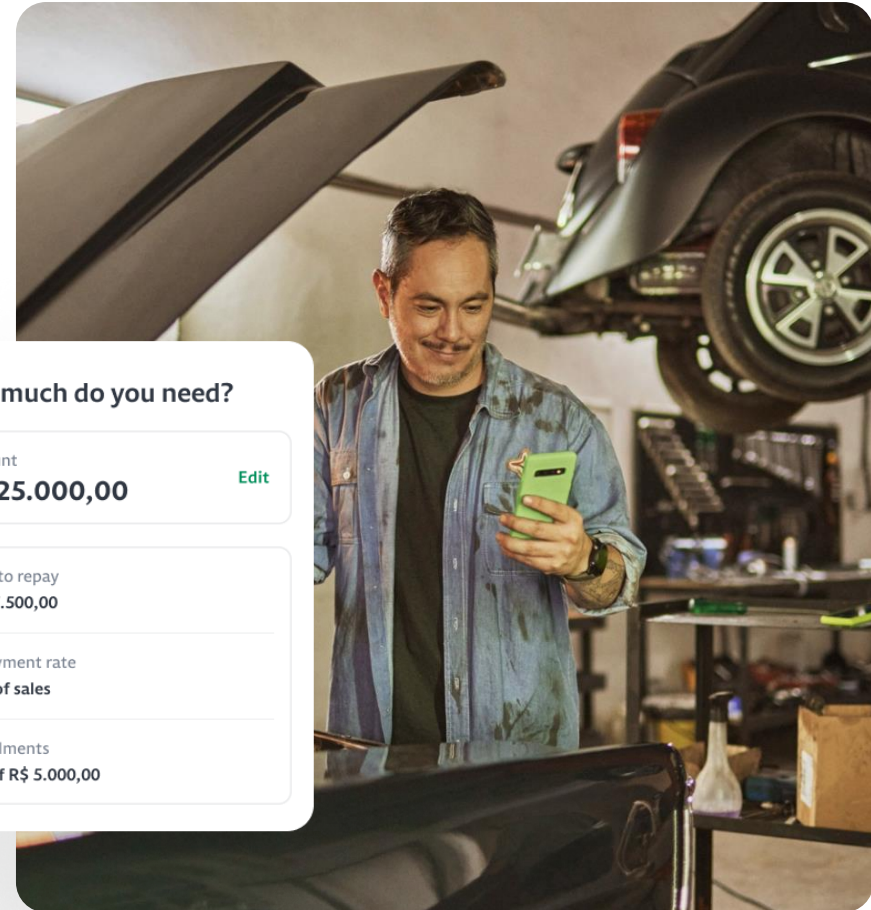
Centralized Registry  
of Card Receivables

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



## 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

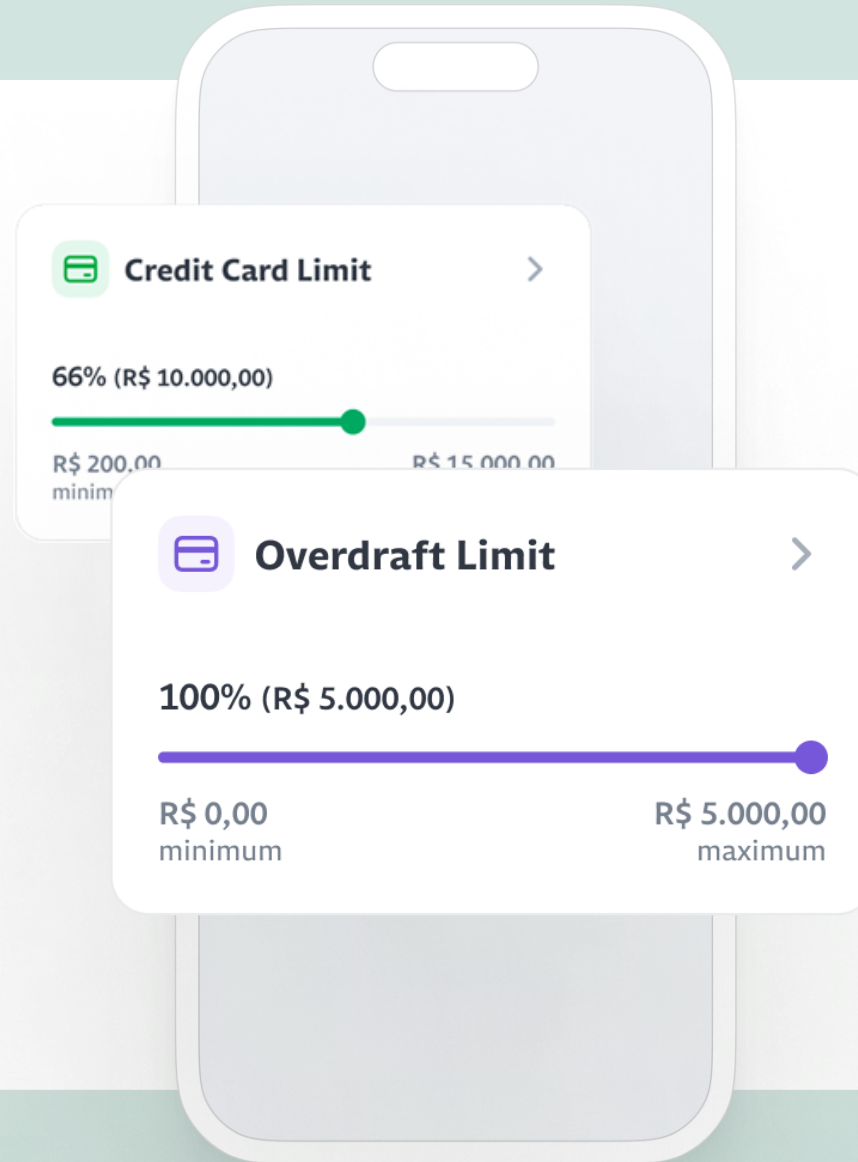
20% of sales

Installments

10x of R\$ 5.000,00

## Launch an Overdraft facility

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



B  
p  
ir

Un  
sp  
dir



### Building up our product-market fit in Micro

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



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

stoneco



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

# Product Vision

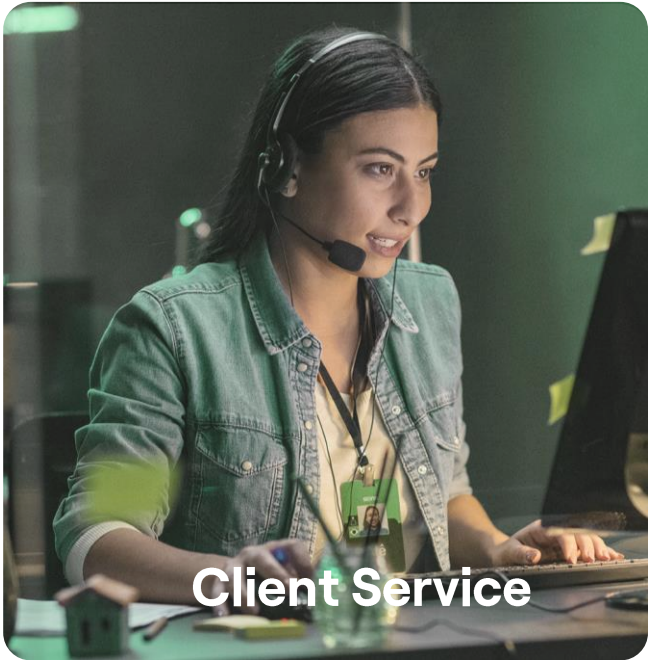


# How our technology drives our operational edge

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

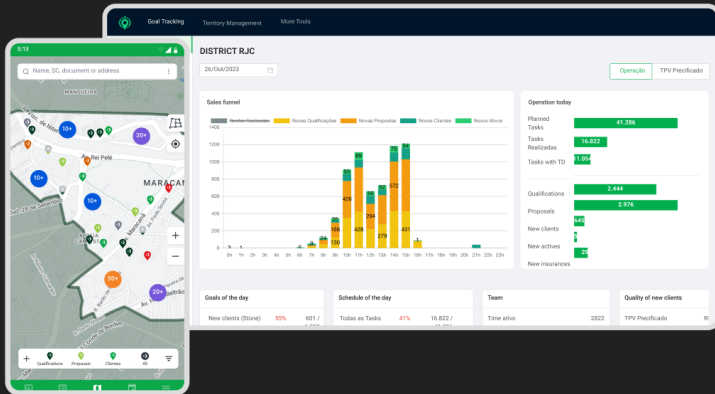


# Technology leveraging our operations

## Sales



Marco Polo  
Sales Platform



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

## Client



## Logistics



Green App  
Logistics Platform

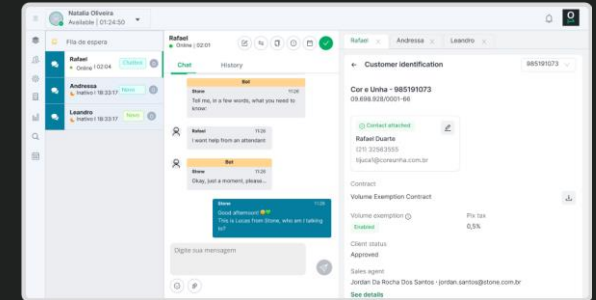


- Empowers Green Angels to set up terminals and solutions
- Optimizes service orders and travel routes
- Enforces safety protocols

## 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

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.