



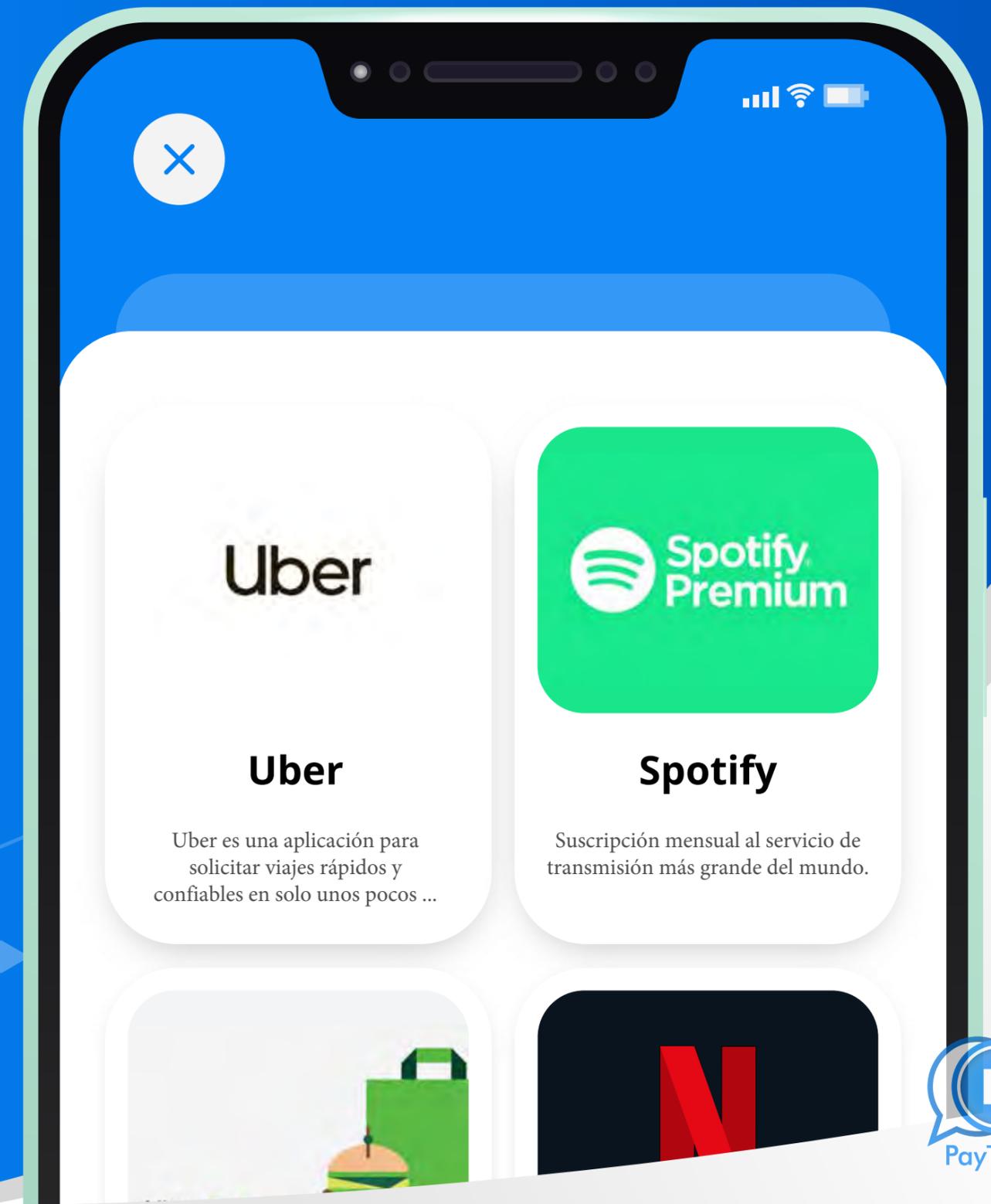
PayToGo

Always Connected with one touch

Prices are increasingly inflexible with the rise of companies like Uber, Netflix and Spotify.

Banks do not offer efficient solutions nor are they easier to buy these products

- With PaytoGo our users have access to:
 - All bank transactions;
 - Services of all our partners;
 - Cashback for all purchases made through the application



IN BRAZIL AND IN THE WORLD

29%

Online purchases in Brazil are made through mobile devices.

- Market & Consumption

74%

Brazilian consumers prefer online shopping to physical stores

- NZN Intelligence

US\$39Bi

Spent on applications downloaded through the App Store or Play Store in the first half of 2019.

- land

Our business model

We buy the product at a discount through associations.

We return part of our commission as a refund.

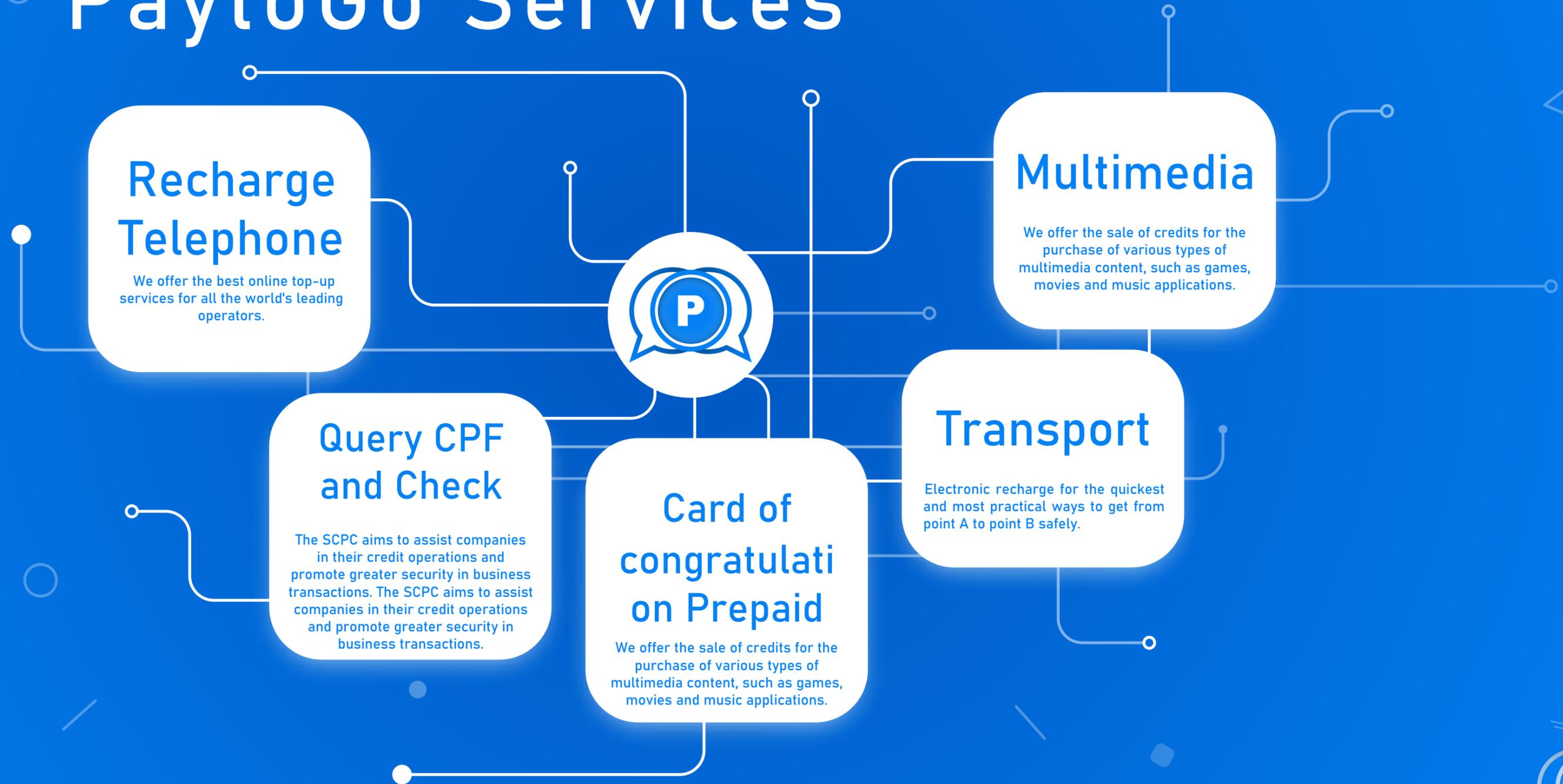
+ Discount

+ users

+ refund

+ Transactions

PaytoGo Services





Our little machine

TopUp Mobile Phones

We offer the sale of credit recharge for prepaid cell phones from the main operators in the world through our application or the PaytoGo -machine

- ✓ **Investment zero**

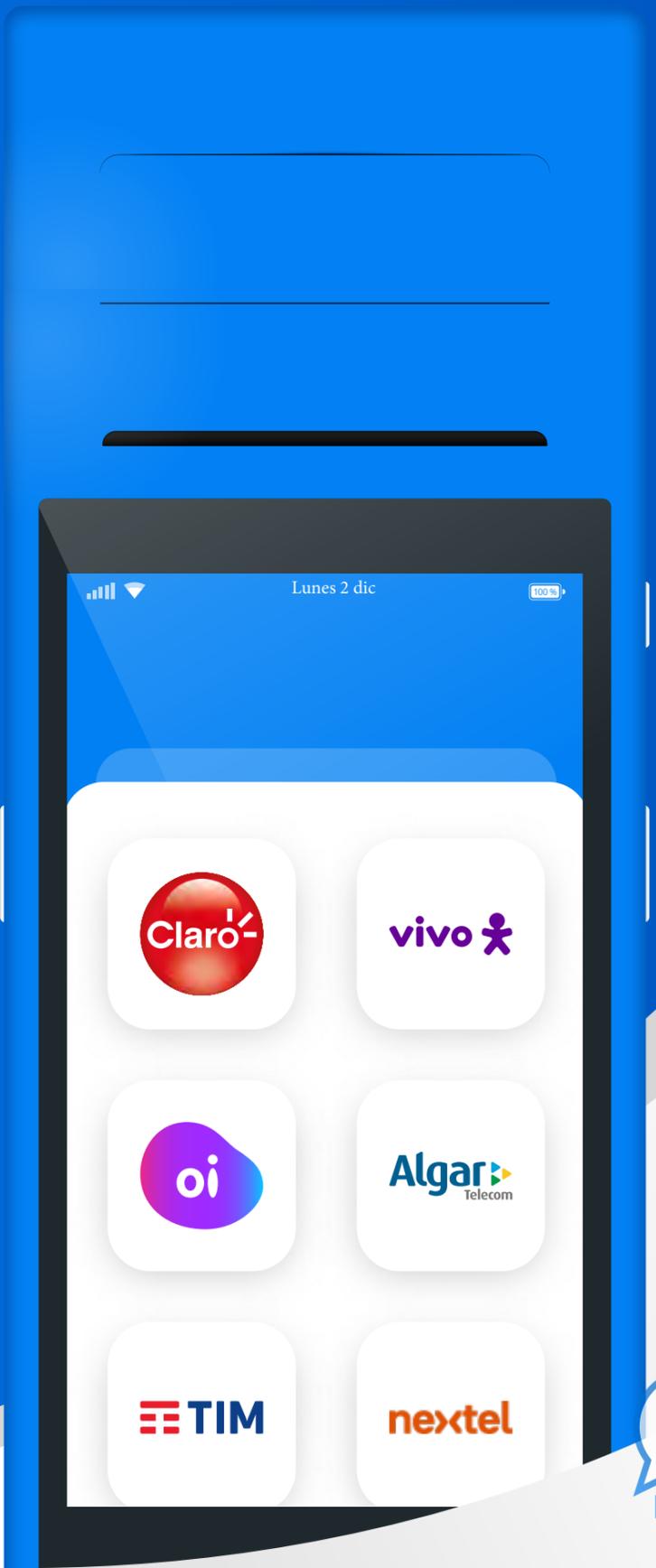
No investment in inventory or equipment purchase.

- ✓ **Security**

Individual passwords for each operator and registration of all transactions made by the store.

- ✓ **Comfort**

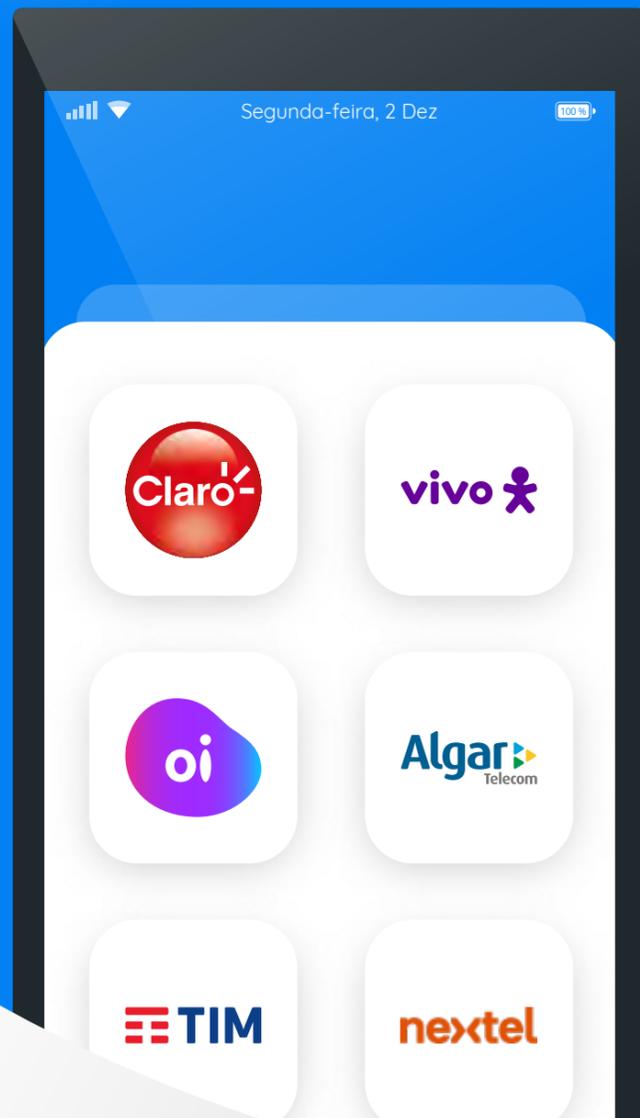
Availability 24 hours and dispenses with stock control.



Broadband POS or GPRS

Using a cellular data chip, this type of machine does not require a fixed telephone line and has no transaction costs.

There is also the option to connect to the Internet from the point of sale, which guarantees greater speed in transactions.



PaytoGo ATM

By Dilbert International LTD



Be part of the PaytoGo member program

An ATM processes an average of 180 transactions per month. Assuming that the average value of ATM usage in your region is R \$ 5.00, charging that same amount would provide a value of R \$ 900 per month, adding only the usage fee.

With PaytoGoATM it offers its clients:

Withdrawals ✓

Deposits ✓

Transfers ✓

All PaytoGo marketplace services ✓

CPF and Check Queries

Validation of the registration at the time of payment or for the provision of financial credits is essential to prevent fraud.

- ✓ CPF Basic Consultation
- ✓ Check Consultation
- ✓ Complete CPF Consultation



Details and benefits

Basic Consultation CPF

SCPC provides restrictive information from all over Brazil to help the Merchant evaluate consumers and make credit sales safely.

It allows obtaining relevant information for evaluation and granting of credit. It prevents the action of scammers and falsification of documents.

Only the CPF is necessary to carry out the consultation.

Checking Checks

Check Consulting is a solution to help grant credits to individuals and companies through checks.

Provides reliable information about the check issuer;

Helps prevent scammers and counterfeit checks;

It allows obtaining relevant information for the evaluation and granting of credit;

It also guarantees updated information on this important payment method, so common in retail.

To carry out the consultation, only the CPF / CNPJ of the respondent and the Check data to be consulted are necessary.

Complete Consultation from CPF

It is a complete registration information report on consumers with identification and location data.

Inform the phones linked to the CPF and their respective installation addresses, in addition to the phones reported in the market and the address of the letter of negativity.

Allows you to validate and update the customer registration.

Provides more secure business transactions.

Reduces the risk of fraud.

Only the CPF is necessary to carry out the consultation.

Other SPC queries

Available on PaytoGo machines and application

SPC CPF ✓

Easy and practical, it identifies up to 3 phones for an individual or company. Just make an appointment using the CPF, CNPJ or DDD + Phone.

SPC CNPJ ✓

Identify up to 3 telephones of a legal entity. using the CNPJ or DDD + phone.

SPC Check ✓

Use the Checking system created by SPC as a form of account receivable. The Query returns the existence or not of bad checks at the CPF or CNPJ.

SPC Telephone ✓

Identifies the address of up to 3 telephones for an individual or company, simply make an inquiry with CPF, CNPJ or DDD + Telephone.

SPC Mix More ✓

Collects information on the number of protests, checks without fund, financial and pending restrictions, past due debts, lawsuits, participations and similar information



Transport services

In addition to recharging credits for mobile phones, our application offers the sale of gift cards

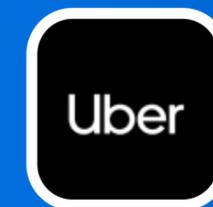
✓ Easy taxi

Drivers accredited by Easy Taxi will be able to recharge their accounts directly in the application, by purchasing credits on PaytoGo machines in Brazil and worldwide. Therefore, they can receive calls to races made by users



✓ Uber

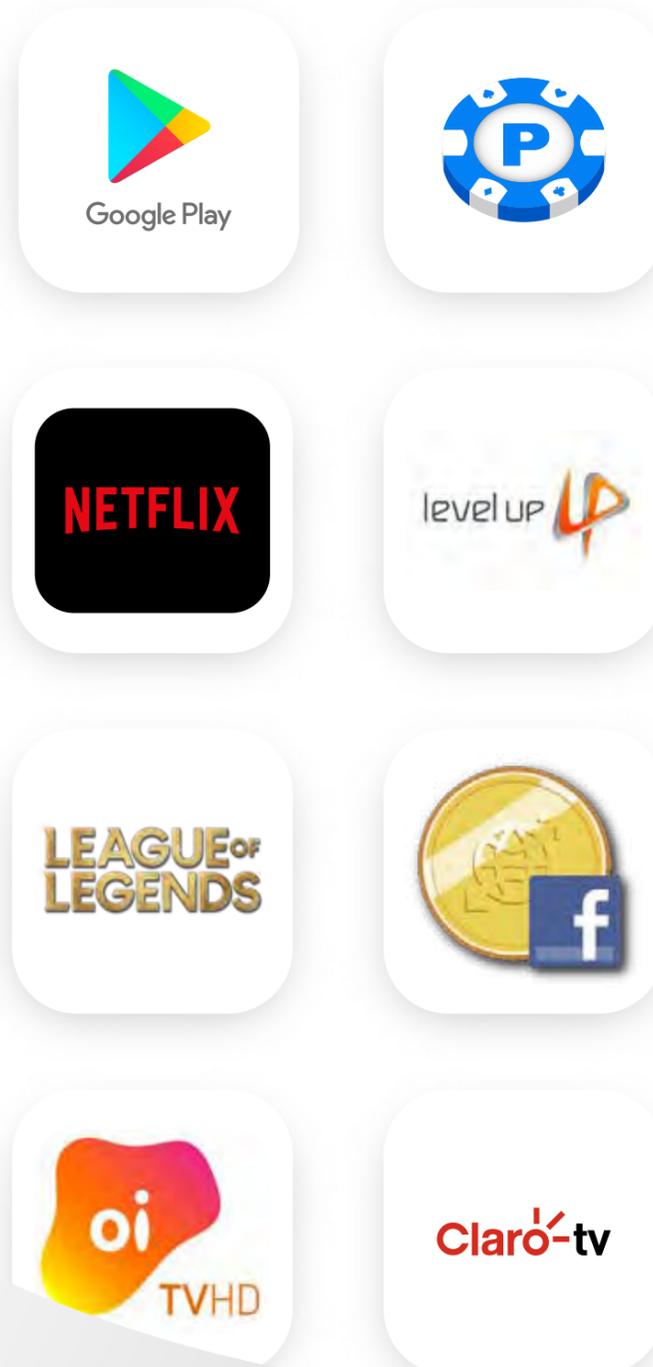
The PaytoGo application and POS machines offer credits for use on Uber, an application that provides reliable trips in just a few minutes and that already has more than 20 million users in Brazil alone



Multimedia content

We offer the sale of credits for

The safe purchase of various multimedia content, such as games, movies and music.



- ✓ OITV HD subscription
- ✓ Clarotv subscription
- ✓ Pre-payment
- ✓ Playstation Credits
- ✓ Reload Applestore
- Balance Google Play Store ✓
- Credit PlaytoGo Sky ✓
- Netflix subscription ✓
- Balance Level Up Games ✓
- Facebook Credits ✓
- League of Legends Credits ✓



✓ Balance Google Play Store

Google Play gives you instant access to your favorite entertainment on all compatible devices. Watch your favorite movies, download Android apps and games and explore the largest selection of electronic books in the world

✓ PlaytoGo balance

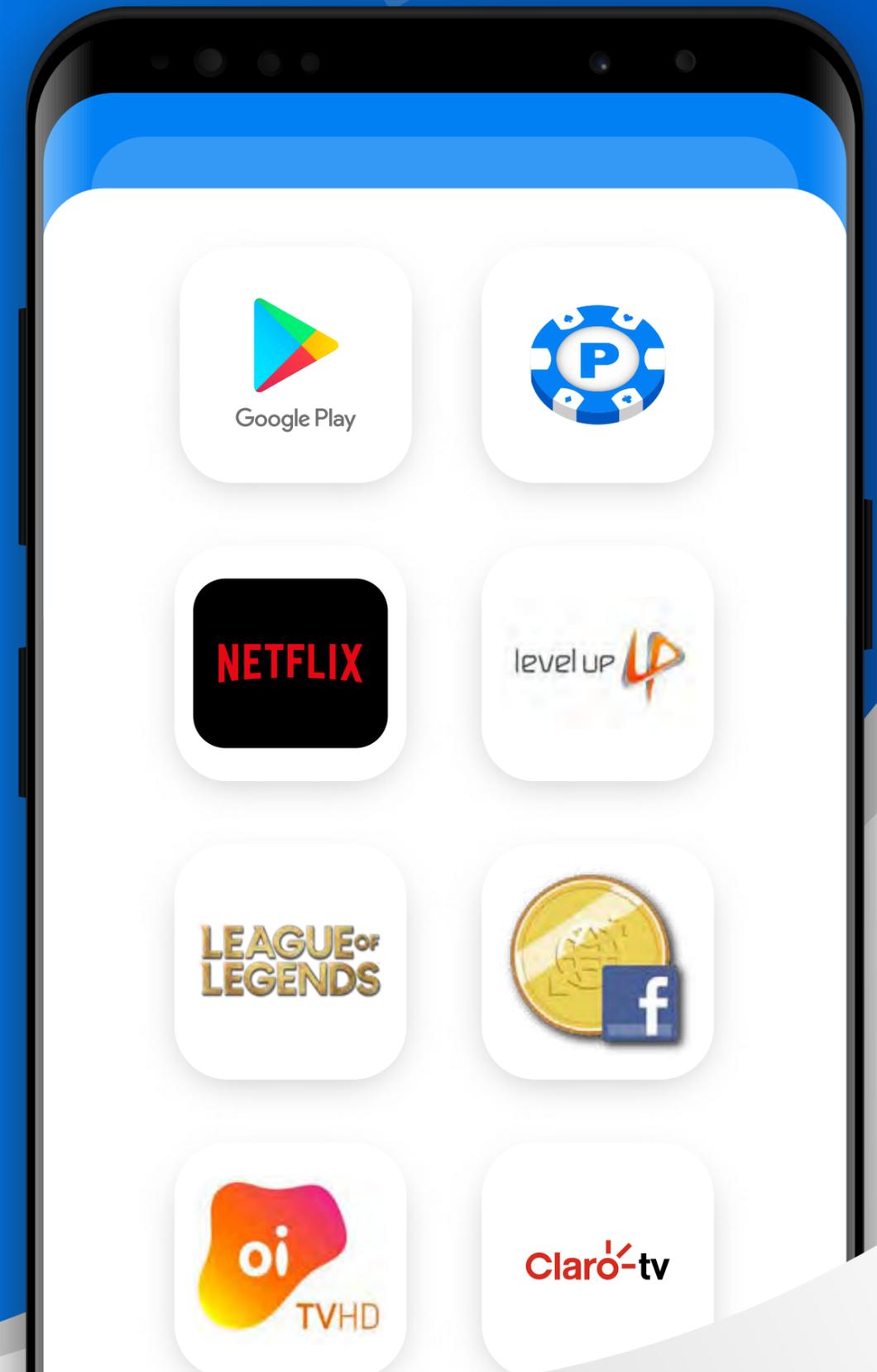
PlaytoGo differs from other bookmakers based on its structures modular, lots of sports, live casinos and games. It also offers a number of promotions offered by players. create a network of friends in addition to benefit from your earnings

✓ Level Up Credits

✓ *Pioneer in the Brazilian online games market, among its games Successful, providing unforgettable experiences in digital entertainment are: Perfect World, Ragnarok, Combat Arms, Warface and Elsword.*

✓ Facebook

✓ *Also available in our application, Facebook credits are the Official Facebook currency, used to buy virtual products in games and applications on the social network. This is the only way to buy products in the more than 10,000 games available on the site.*



✔ League of Legends Credits

League of Legends is the most played game in the world, with around 1,300 million hours played and more than 70 million registered players. Currently it is no longer just another game, becoming one of the most eSports disputed, with countless professional teams around the world

✔ Netflix subscription

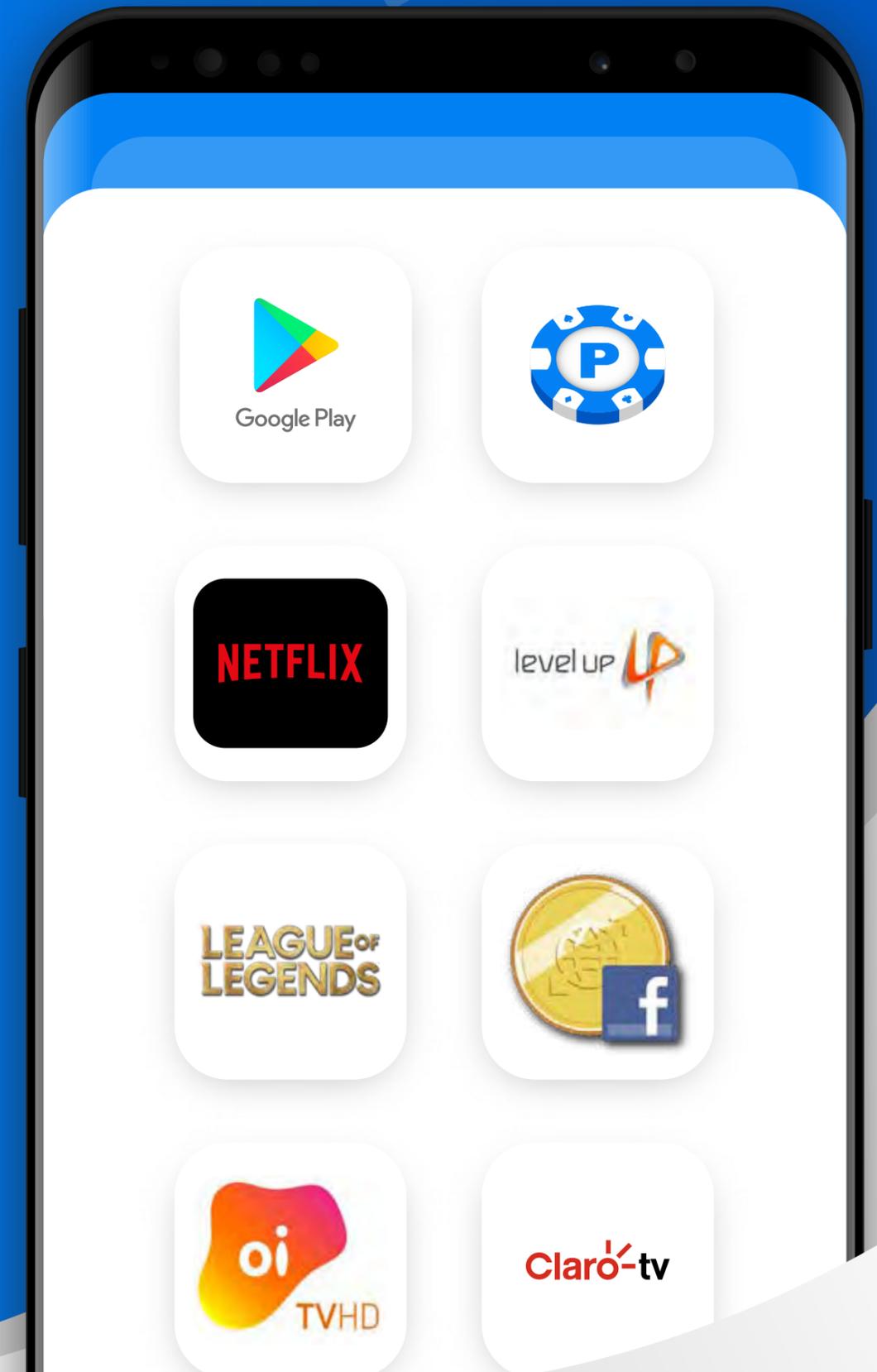
With movies, series and original programming, Netflix has options for everyone. Likes subscribers can watch their favorite titles without leaving home and on any device, without commercials. With the prepaid card, non-subscribers can start watching today's best movies and series. Subscribers can use it to pay their monthly fee.

✔ ClaroTv Subscription

It is possible to recharge Claro TV prepaid directly in our application PayToGo or POS machines. Recharging can be done at any time, ensuring a variety of channels and entertainment for the whole family.

✔ OiTv HD subscription

With Oi TV Prepaid, customers don't have to worry about fees monthly, and recharging can be done at any time. In addition to a variety of channels and extensive programming, it is possible to access Oi Play to watch Oi TV content whenever and wherever you want, using a tablet, computer or smartphone.



✓ SKY Pre-payment

Diversified programming with sound and 100% digital image, where the equipment belongs to the client and he decides when and how to recharge, with no monthly fee. SKY prepaid recharging can be done at any time on one of our PayToGo APP or POS machines, ensuring flexibility and entertainment for the whole family.

✓ Playstation

PayToGo machines offer prepaid credits in the amount of R \$ 60 to be used on the Sony gaming platform, where the user can access PlayStation Plus and play online, buy games, movies and additional content.

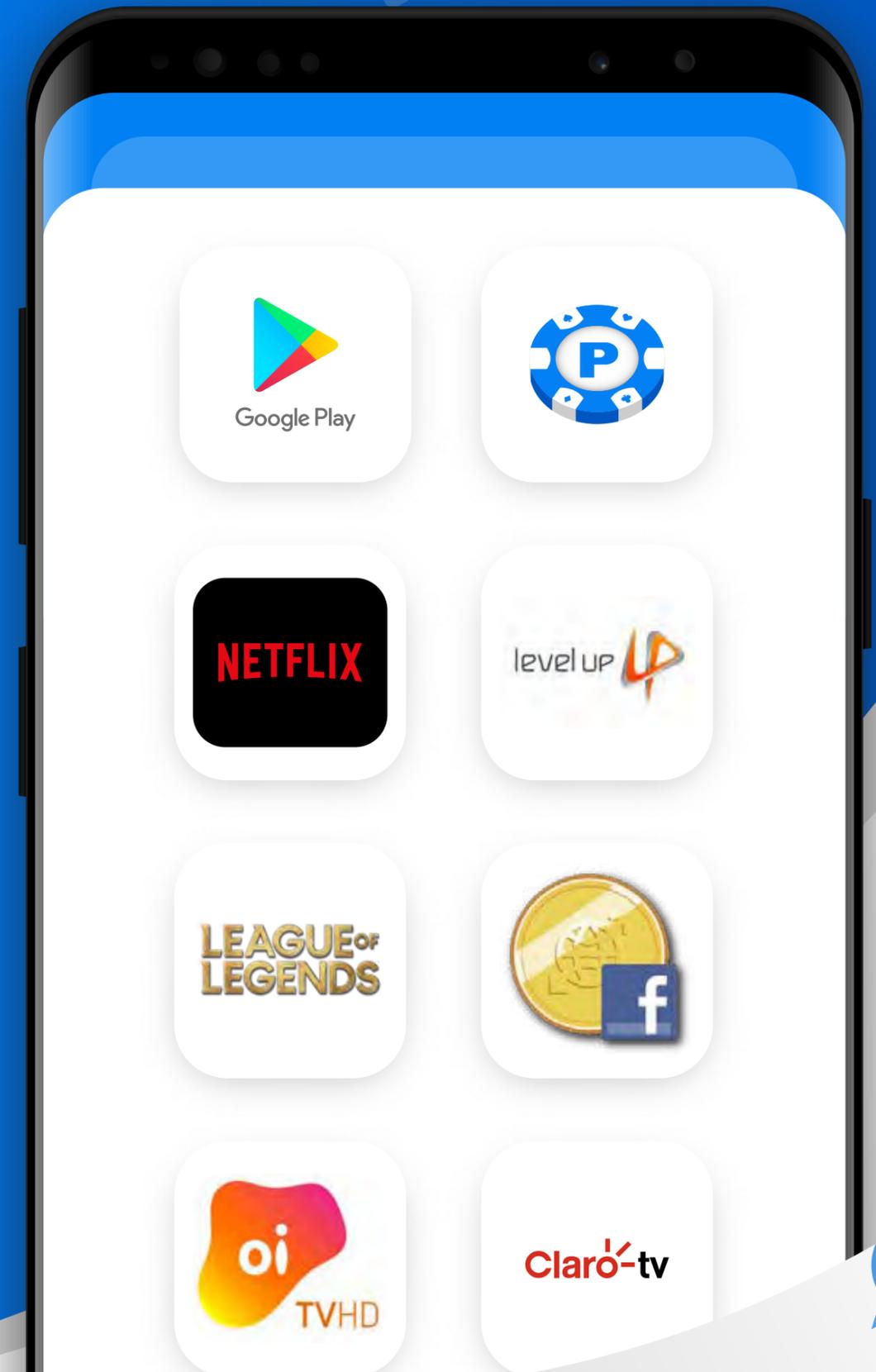
✓ Top up Apple Store

Millions of options to play, listen, watch and read. A new option to buy It is now possible to buy prepaid credits in the App Store in the PayToGo application or soon on the machines, a new way to pay for content on Apple devices.

A product that opens the door to a world of entertainment.

There are millions of apps on the App Store, access to amazing games in the Apple Arcade, and over 60 million songs with Apple Music. In addition to original Apple TV + series and movies, and an impressive selection of books and audiobooks on Apple Books.

After purchase, the recharge is activated and ready to use



Other products from Marketplace PaytoGo

- ✓ Blizzard Credits
- ✓ Bill Payment
- ✓ Luconecta Subscription
- ✓ Saldo Microsoft
Microsoft Office365, Hogar y Personal, Minecoins, Minecraft
- ✓ Xbox Cash
Xbox Game Pass, Giftcard, Live Subscription, Xbox Ultimate.
- ✓ Vapor balance
- ✓ Spotify subscription
- ✓ Habbo Credit

Bill Payment

In 2 or 3 simple steps

- 1 Scan the barcode in the PaytoGo app
- 2 Choose payment method:
PaytoGo balance or credit card
- 3 Confirm payment



Paying for your purchases with QR code

In 2 or 3 simple steps

- 1 Scan the QR code with the PaytoGo app
- 2 Choose payment method:
PaytoGo balance or credit card
- 3 Confirm payment



Our prepaid card



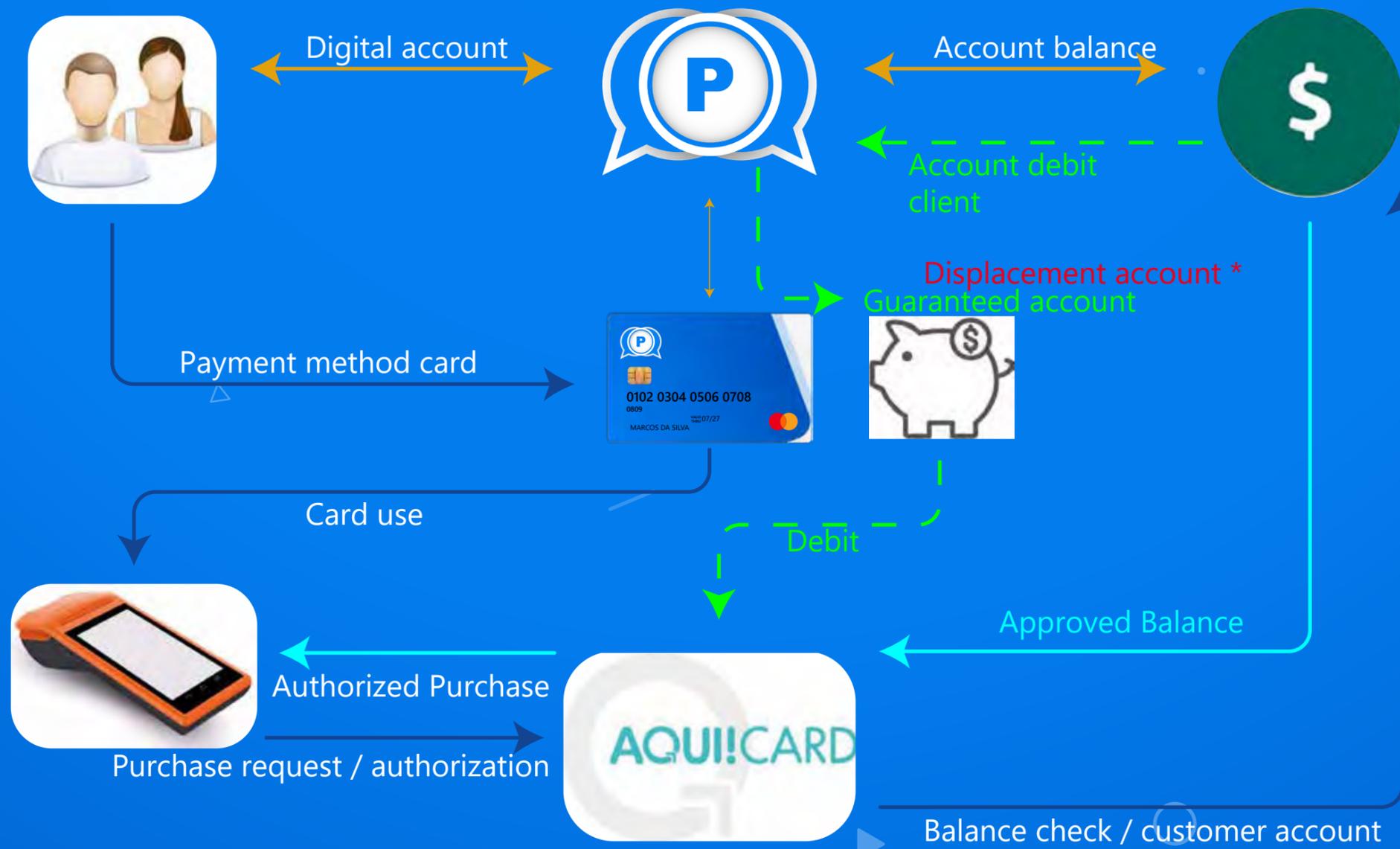
PayToGo

+

AQUI! CARD



Operational flow





saqueAMIGO

“I need cash ”

With SaqueAMIGO you can withdraw money directly at the ATM (POS) in the same way as you do at the ATM.

Fast and free, drawAMIGO is a peer-to-peer transaction that promises to revolutionize the way we withdraw the money we know.

aws

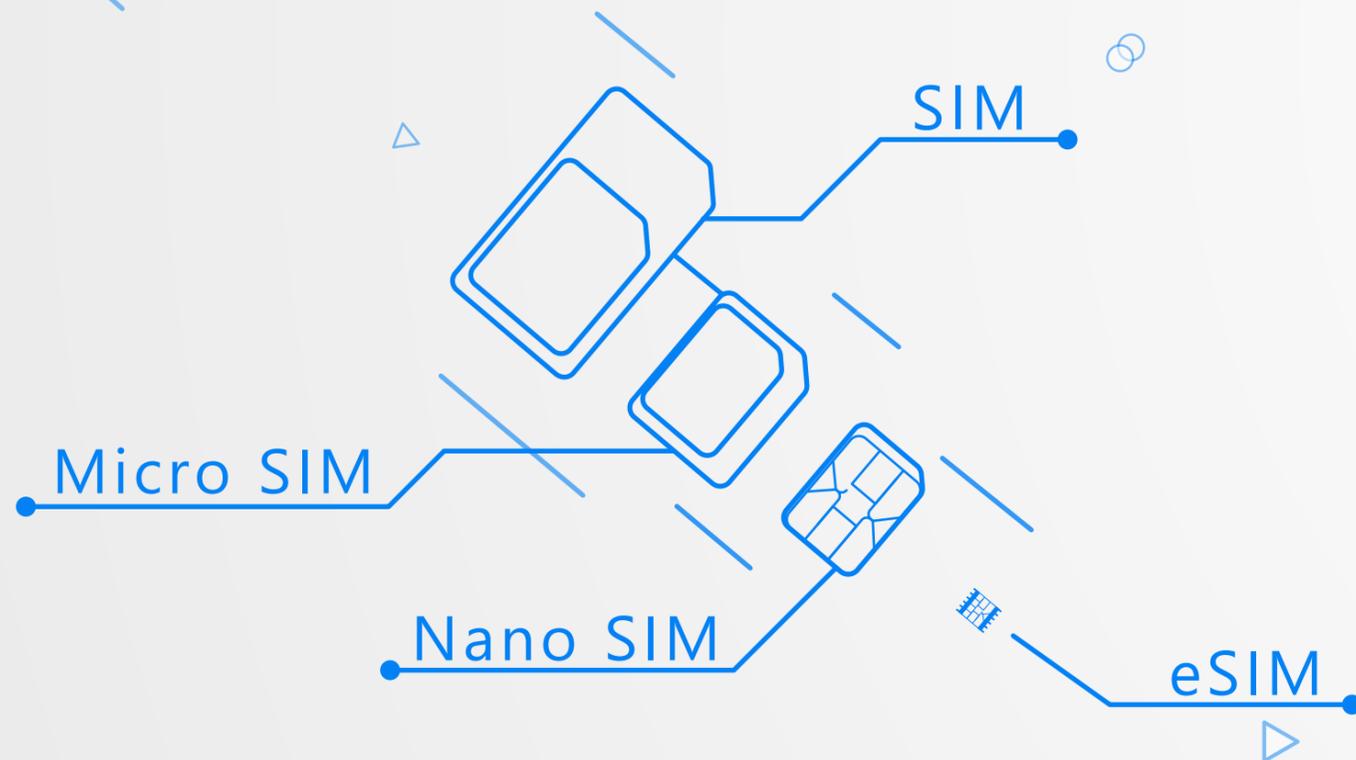
amazon
webservices™

Security AWS servers

● Safety is our priority here.
With our AWS servers
(Amazon web services).

● HERE! CARD has data
centers and a network
architecture that meets the
most demanding and modern
security requirements.

Our exclusive eSIM PaytoGoSim



PaytoGoSim

- ✔ **Compatible with all cell phones**

With standard, micro, nano and eSIM sizes, PaytoGoSim comes ready to use on any cell phone.

- ✔ **Fast connection around the world**

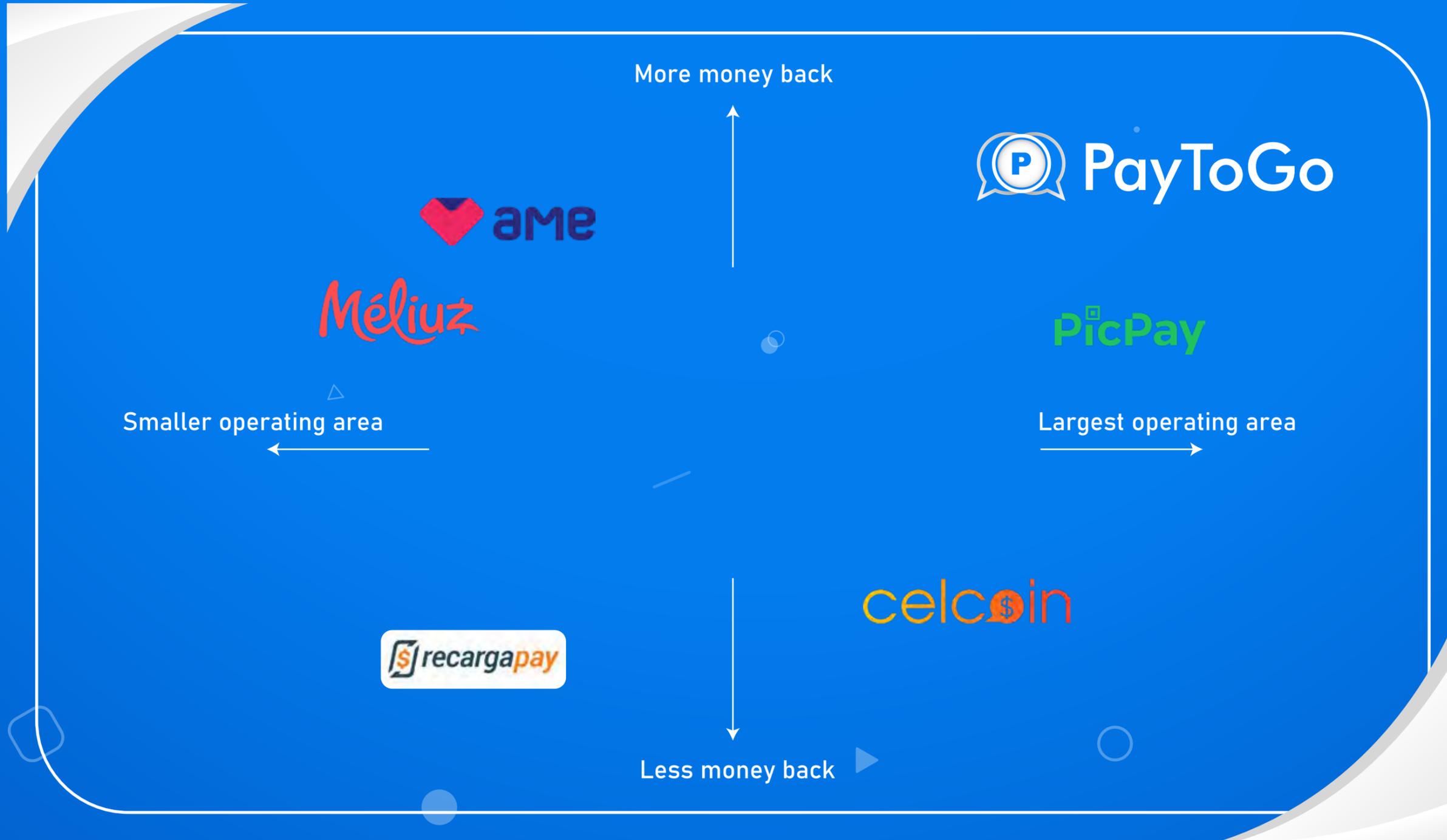
With PaytoGoSim's 4g connection in more than 170 countries around the world, we have the right tools to never disappoint.

- ✔ **Calls and messages**

Messaging and incoming calls are completely free.



The competition market



Other advantages in the market

Ease

You only need a username and password to start using.

—
Simplistic and intuitive design for a quick understanding of the application.

Little machine

We are the first in Brazil to have a card machine capable of reading QR codes, which allows us to provide service faster.

Integrated application and possibility of using the same account on mobile devices and machines.

PlaytoGo

Our betting software, that it gives us and our users the option to choose between more than 4,000 games.

Integrated with more than 70 platforms in a single lobby.

App-inspired design for easy assimilation. exclusively to PaytoGo, we train o first group in Brazil to act in the betting and finance areas in set.

Incentive

Through our market, we can offer refunds for purchases made in partner stores through a QR code or even through the application.

—
Partner stores have the option to offer personalized rebates through the app

Fidelity

Earn points for money spent through the app.

—
Exchange points for bonuses in the app store.

Outstanding

Receive a refund for every purchase from registered users.

DTone

Tendência
integrando tecnologia

braspag

ding