



## The Brazilian Payments Opportunity with PAGS

Thursday, March 19 at 1:00 p.m. ET/12:00 p.m. CT

Stephens is hosting a conference call for institutional investors with Eric Oliveira, Investor Relations Specialist at PagSeguro PagBank. PAGS is a financial technology solutions provider focused on consumers, entrepreneurs, micro-merchants and small/medium-sized companies in Brazil. We will discuss the market opportunity for payments in Brazil.

### About Featured Speaker Eric Oliveira



Eric Oliveira is an Investor Relations Specialist at PagSeguro PagBank. Reporting to Andre Cazotto, Head of Investor Relations, he has been working in PAGS since May 2019, helping brokers, analysts and portfolio managers to have a better understanding about the Brazilian Payments sector, how PAGS is positioned, reinforcing the competitive advantages and the potential opportunities and risks in the competitive landscape, regulatory environment, business strategy and the unique existing opportunity to build a complete digital ecosystem for the unbanked or underserved population. Eric Oliveira has been working in Investor Relations for five years with leading Brazilian companies in different industries, accumulating experiences in Telecommunications, Utilities and Structured Finance before joining PagSeguro.

**Conference call date and time subject to change. To join the call or to obtain more information, please contact your Stephens sales representative.**

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### Topics of Discussion

- What is the addressable market for payments in Brazil?
- What are the payment market dynamics and competition like in Brazil? What does it mean for PYPL, FIS, GPN, etc.?
- How does PAGS penetrate the marketplace?
- How does the Brazilian banking environment differ relative to the U.S. and rest of Latin America?
- Thoughts on the banking regulatory environment. How can U.S. cos like PYPL, FIS, GPN gain access?

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### Conference Call Host

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