

APRESENTAÇÃO DE RESULTADOS

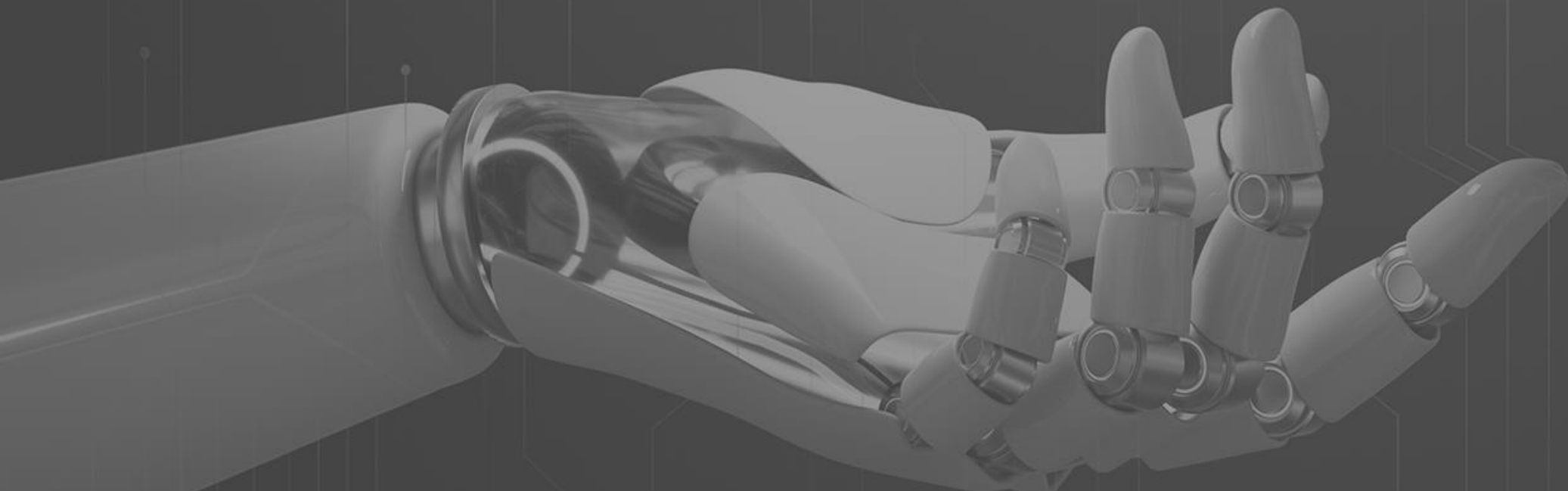
2T24 | 6M24

13 de Agosto de 2024



**EDUARDO
MÔNACO
(CEO)**

**DESTAQUES ESTRATÉGICOS
2T24 | 6M24**



Relembrando nossa jornada tecnológica

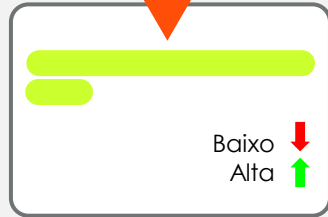
A plataforma Flow permite...



...a oferta de diferentes modelos de comercialização

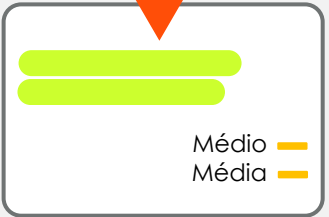
Componentes

para que nossos clientes realizem a análise



Pacotes

que atendem casos de uso



Full Service

Com expertise ClearSale



PRINCIPAIS GANHOS:



Crescer de forma ágil/escalável



Entrar em novas verticais

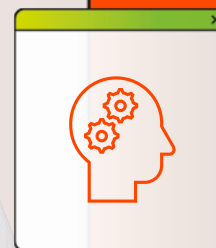
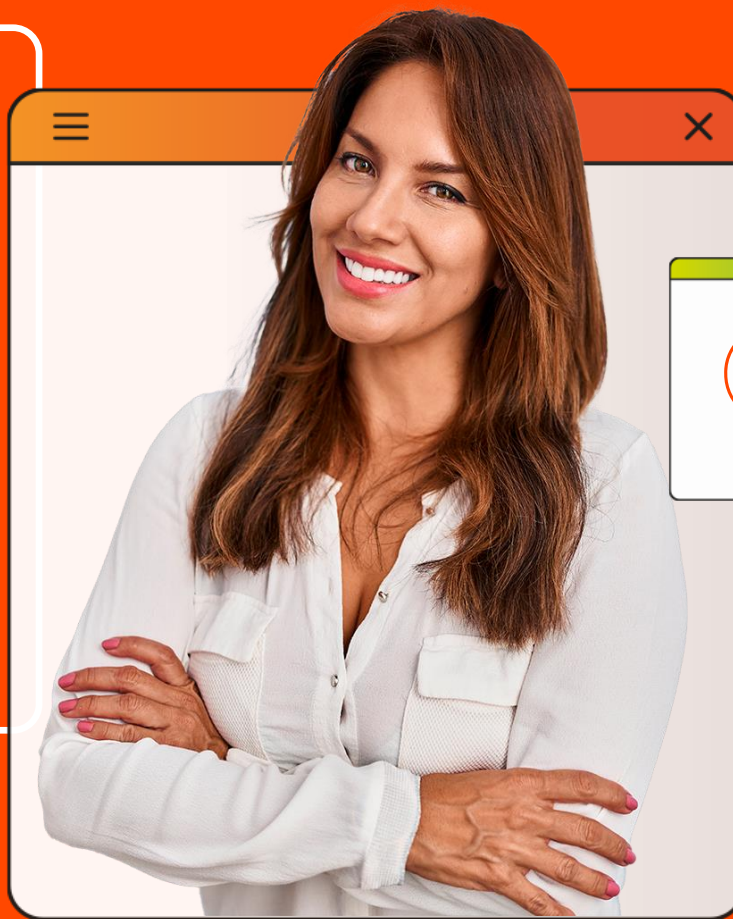


Maior rentabilidade



One Step Ahead

Lançamento
posicionamento +
campanha institucional



Campanhas imprensa e mídia



A ClearSale deu um passo importante e você vai ser um dos primeiros a saber_

Em mais de 20 anos, nos dedicamos a criar soluções antifraude que mudaram o jogo para nossos parceiros de negócio.

Pra celebrar essa construção, lançamos uma campanha com o nosso novo posicionamento:

One Step Ahead_



Menu Valor ClearSale Entrar ASSINE

Tem sempre alguém tentando fraudar o seu negócio.

CONTÉUDO DE MARCA

A trajetória da empresa que está um passo à frente da fraude no Brasil

ClearSale antecipa riscos por meio de inteligência de dados, tecnologia e expertise sobre o comportamento do consumidor; em 2023 evitou prejuízo de R\$ 3,5 bilhões em golpes

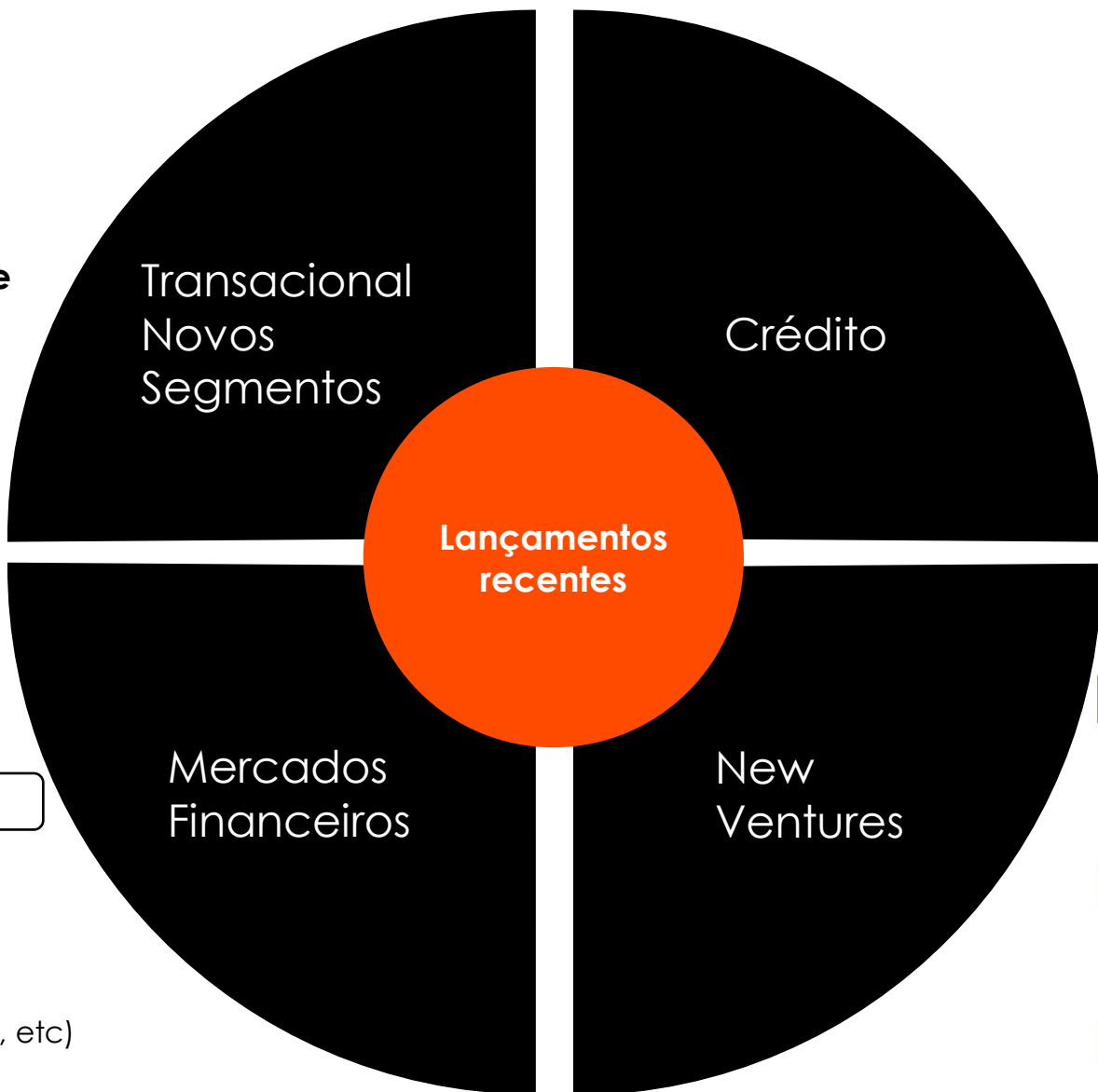
Por ClearSale
09/05/2024 10h45 - Atualizado há 3 semanas

A trajetória da empresa que está um passo à frente da fraude no Brasil

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WOMENAS CONTRA

Uma mulher usando um smartphone, ilustrando o uso de tecnologia na prevenção de fraudes.



Titularidade de Cartão



Biometria no e-commerce

- Penetração de ¾ dos 20 maiores e-commerces



Autenticação Segura



- Fricção
+ Conversão

Exposição correta

Melhor retorno



Novos Scores de fraude

(e-mail, onboarding cartão, pj, etc)



Super API



Lançamento Crédito-Pró



Passaporte do Apostador

- Posicionamento pioneiro
- Novo Produto para Bets (Single Sing-On)



ThreatX

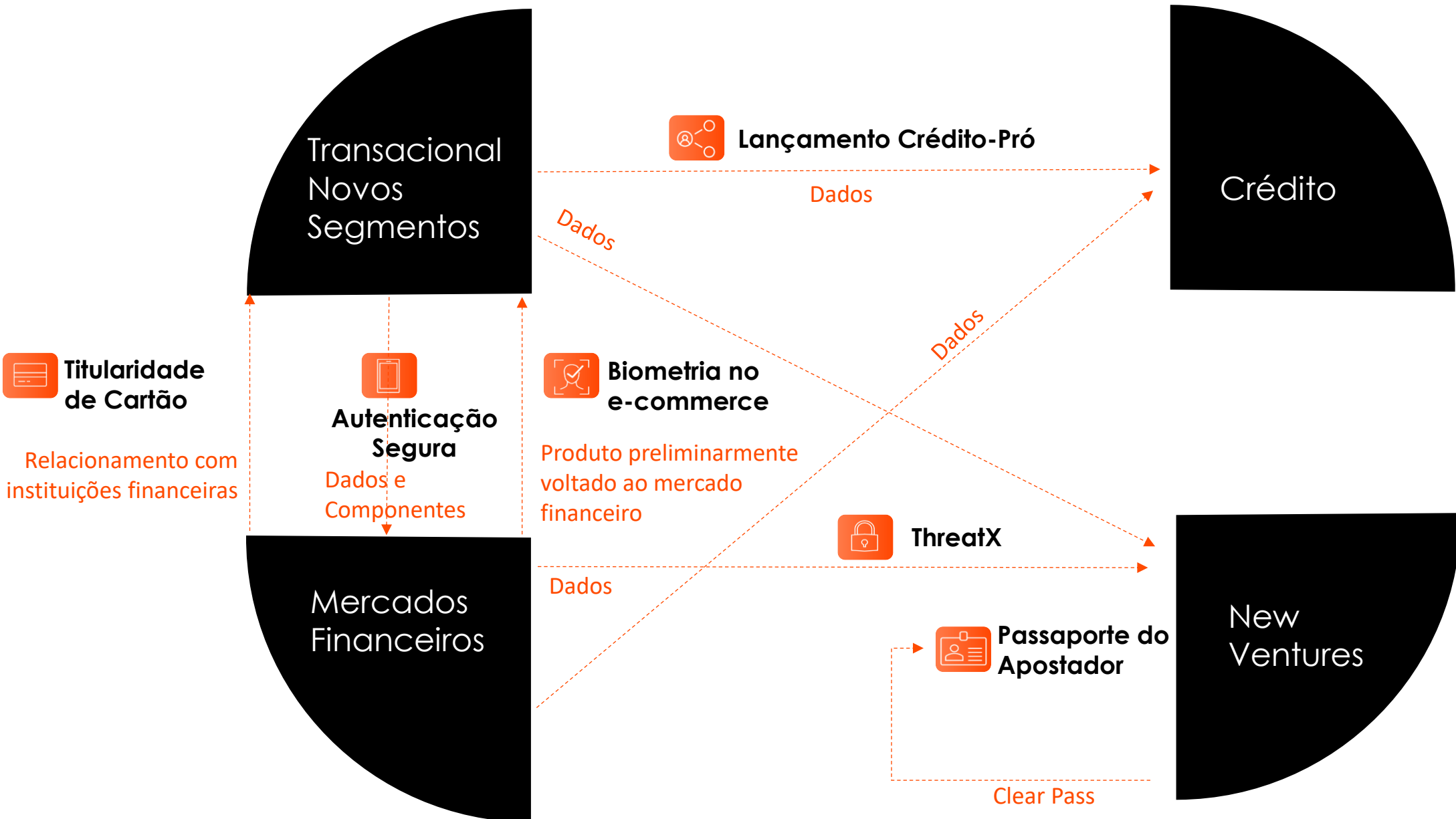
- Incorporação de AI
- Internacionalização



Embedded Finance

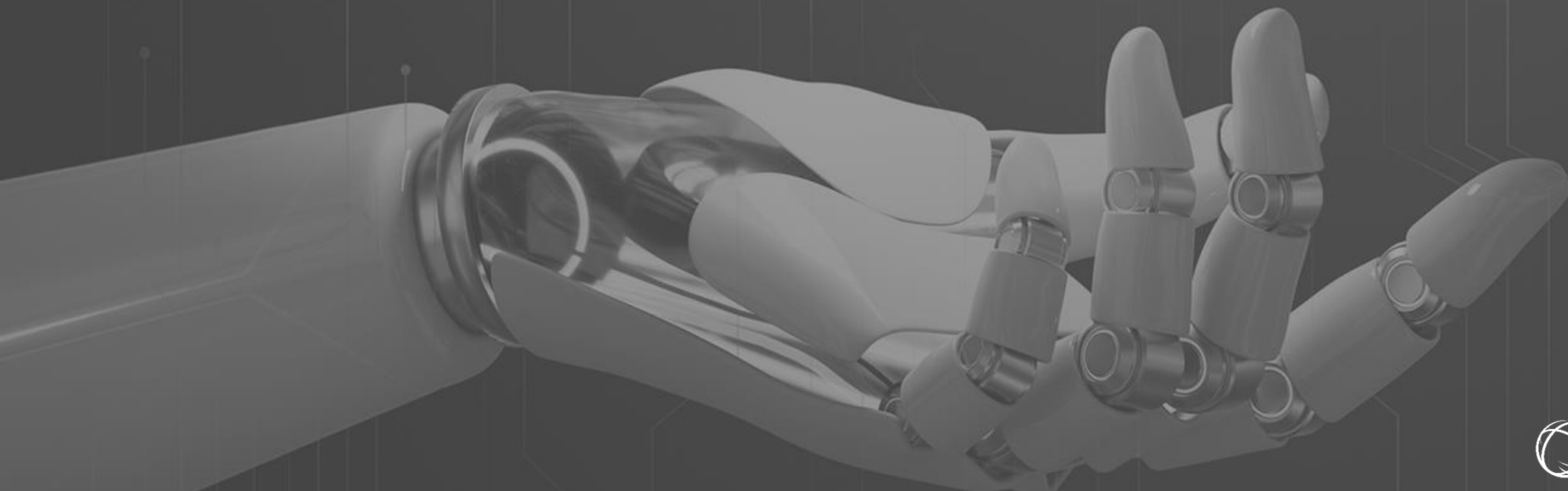
- Score especializado para BNPL
- 2ª fase do DREX (privacidade)

Cross-sell dentro do nosso ecossistema



**ALEXANDRE
MAFRA
(CFO)**

**RESULTADOS FINANCEIROS
2T24 | 6M24**



INDICADORES OPERACIONAIS

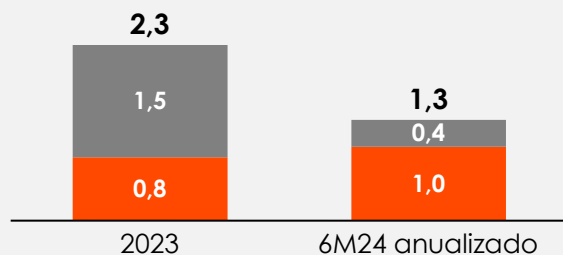
Churn e Churn Rate Anualizado

R\$ mn, %

Limpeza de Base no Internacional

| | 2023 | 6M24 anualizado |
|-------|-------|-----------------|
| Int. | 23,4% | 7,3% |
| Total | 4,5% | 3,2% |
| BR | 1,9% | 2,7% |

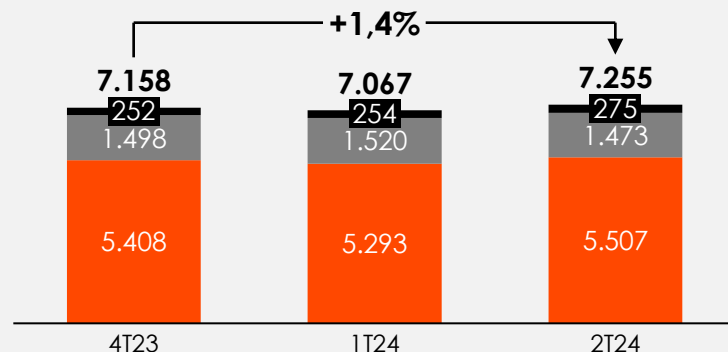
Lifetime teórico
32 anos



■ Churn Financeiro Anualizado Int. ■ Churn Financeiro Anualizado BR

Clientes ¹

#, %

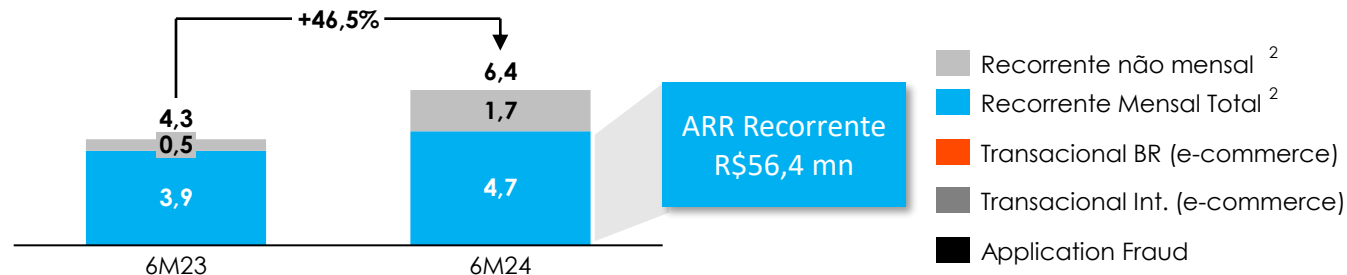


■ Clientes Application Fraud
■ Clientes Transacional Internacional (e-commerce)
■ Clientes Transacional Brasil (e-commerce)

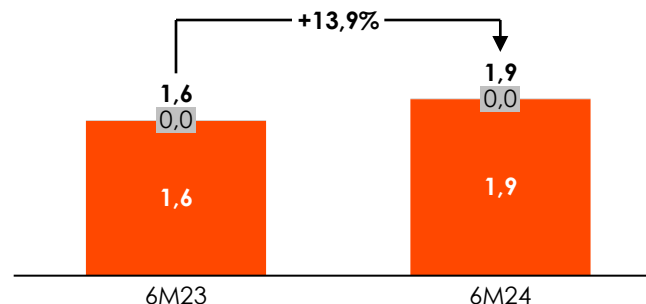
Total

MRR Venda Nova

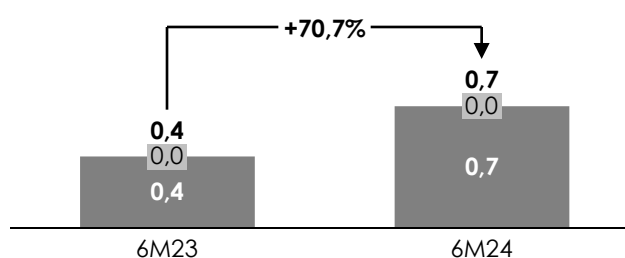
R\$ mn



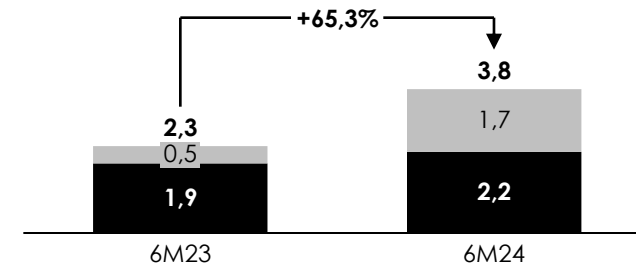
Transacional Brasil (e-commerce)



Transacional Internacional (e-commerce)



Application Fraud



(1) Clientes: Considera o total de iniciativas ativas transacionalmente, podendo haver, duas ou mais iniciativas ativas por cliente.

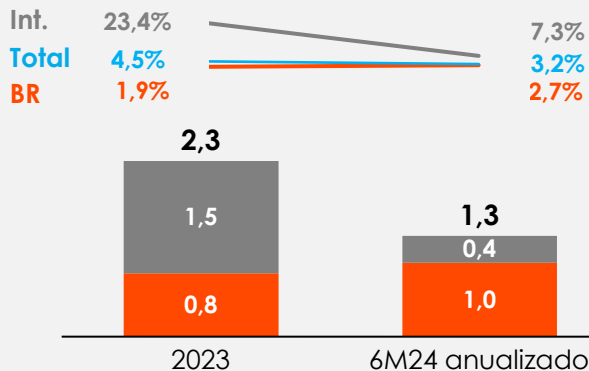
(2) Recorrente mensal: previsibilidade mensal de consumo
Recorrente não mensal: consultas em batch, contratos em lote e consultas para limpeza de base (sem previsibilidade mensal de consumo)

INDICADORES OPERACIONAIS

Churn e Churn Rate Anualizado

R\$ mn, %

Limpeza de Base no Internacional

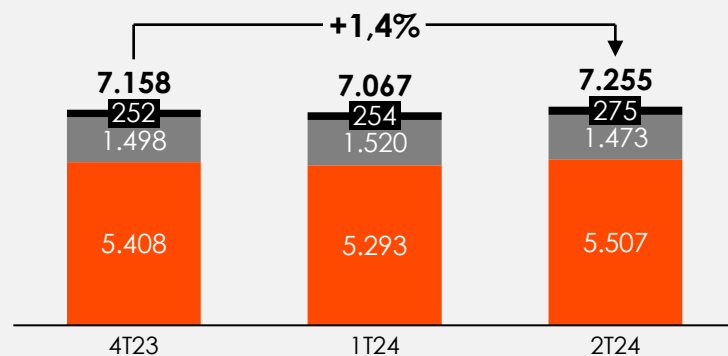


Lifetime teórico
32 anos

■ Churn Financeiro Anualizado Int. ■ Churn Financeiro Anualizado BR

Clientes

#, %

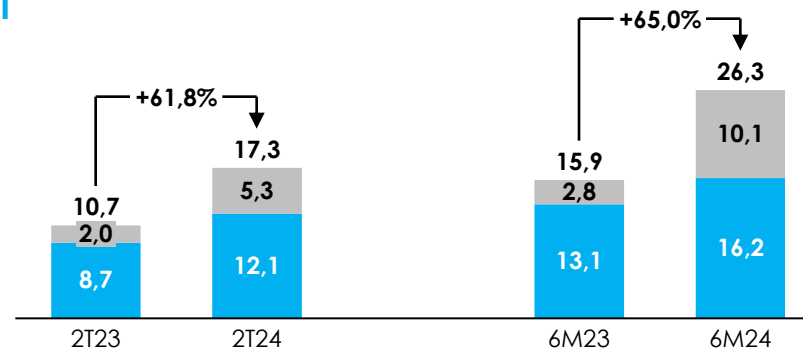


■ Clientes Application Fraud
■ Clientes Transacional Internacional (e-commerce)
■ Clientes Transacional Brasil (e-commerce)

Receita Bruta Venda Nova

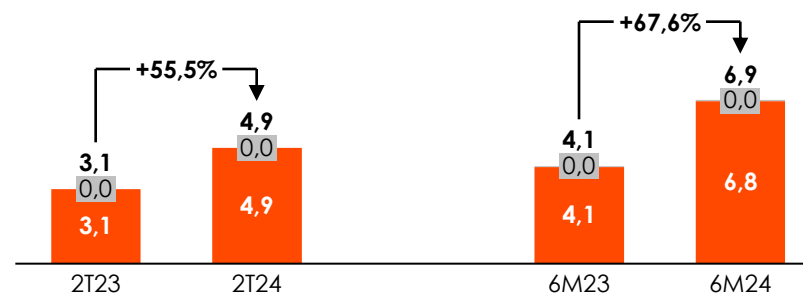
R\$ mn

Total

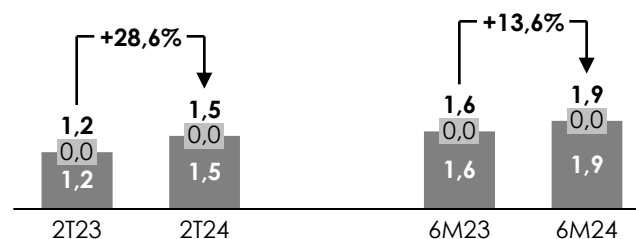


■ Recorrente não mensal
■ Recorrente Mensal Total
■ Transacional BR (e-commerce)
■ Transacional Int. (e-commerce)
■ Application Fraud

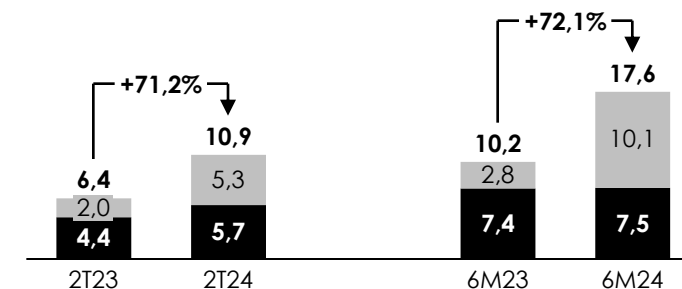
Transacional Brasil (e-commerce)



Transacional Internacional (e-commerce)

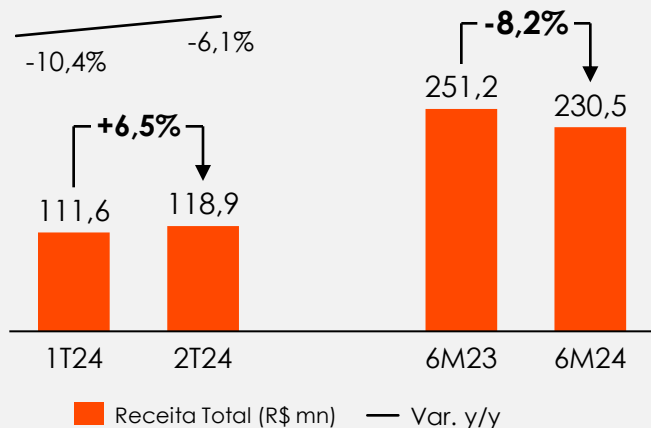


Application Fraud

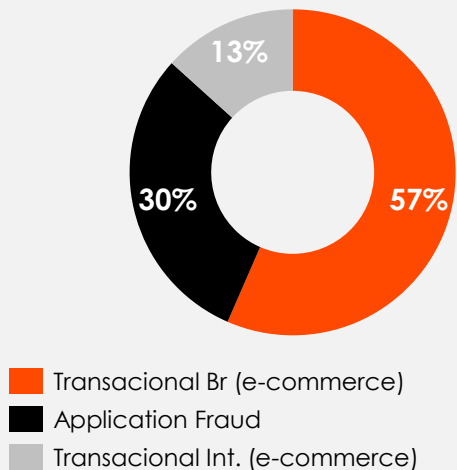


RECEITA LÍQUIDA

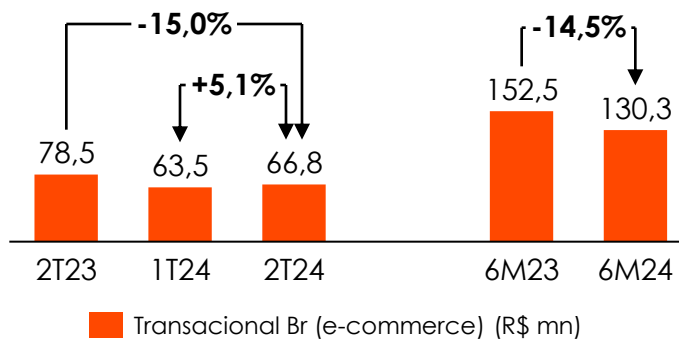
Receita Líquida Total (R\$ mn)



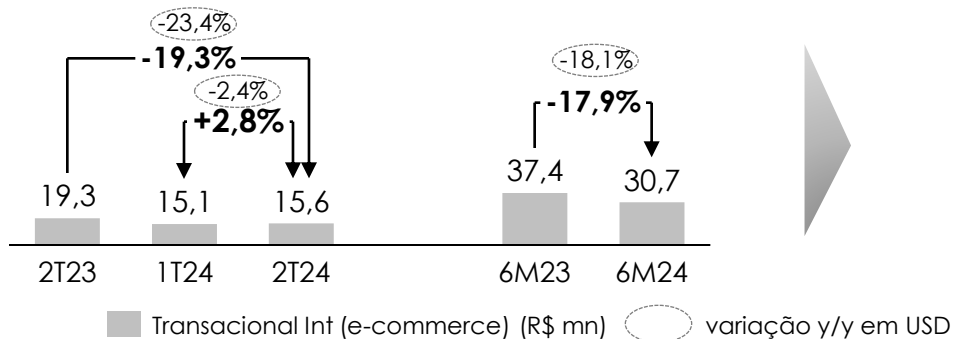
Representatividade – 6M24



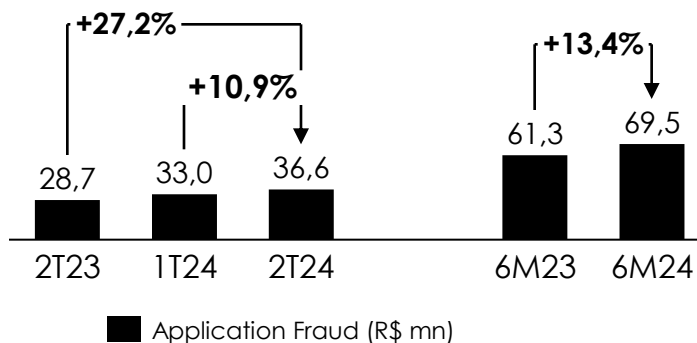
Transacional Brasil (e-commerce)



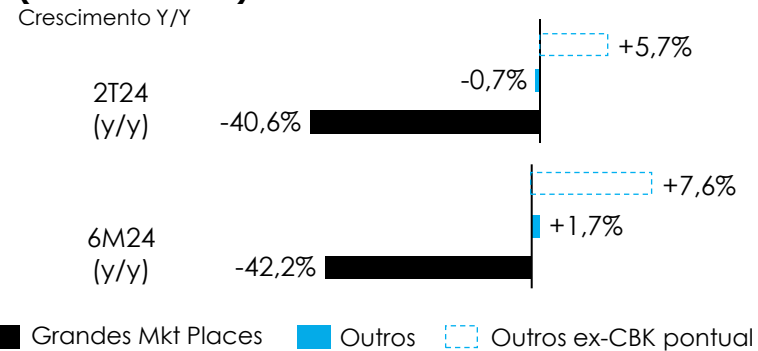
Transacional Internacional (e-commerce)



Application Fraud



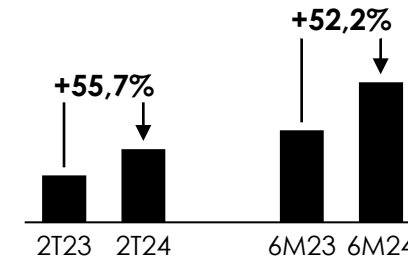
Movimento transitório - Receita Transacional BR (e-commerce)



▪ Limpeza de base de clientes visando maior rentabilidade

Compenetização e redesenho de produtos de clientes de base

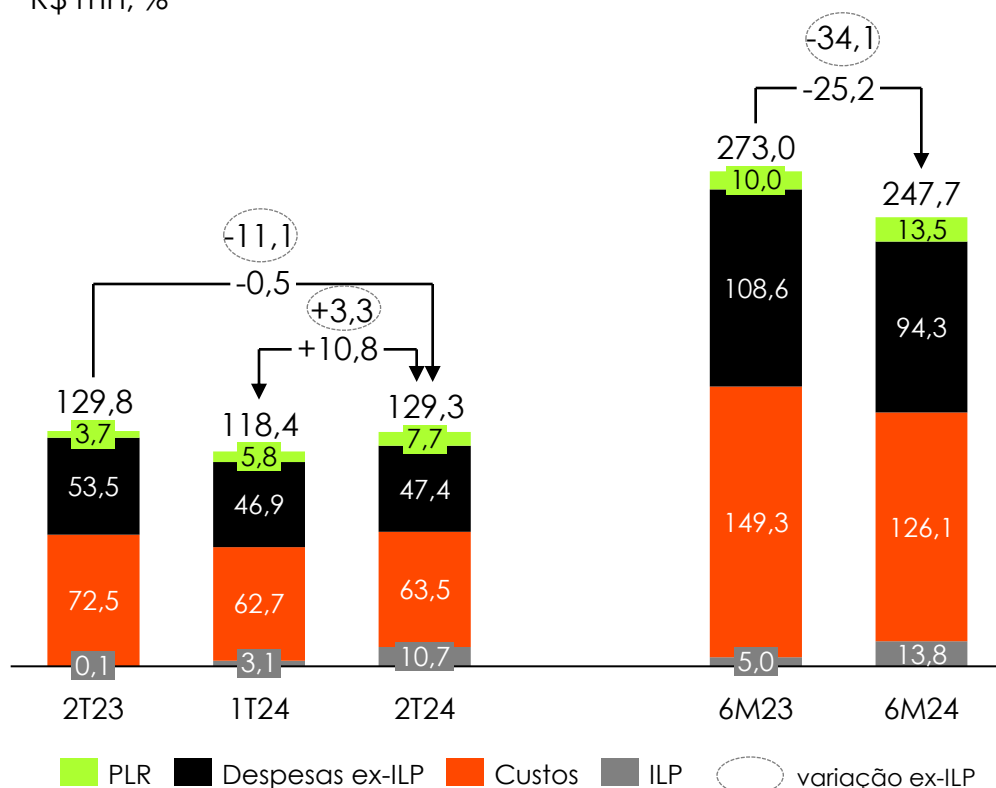
Volumetria



Redução em custos e despesas de R\$25,2 mn no acumulado ano ou de R\$ 34,1 mn desconsiderando ILP²

Custos e Despesas¹

R\$ mn; %



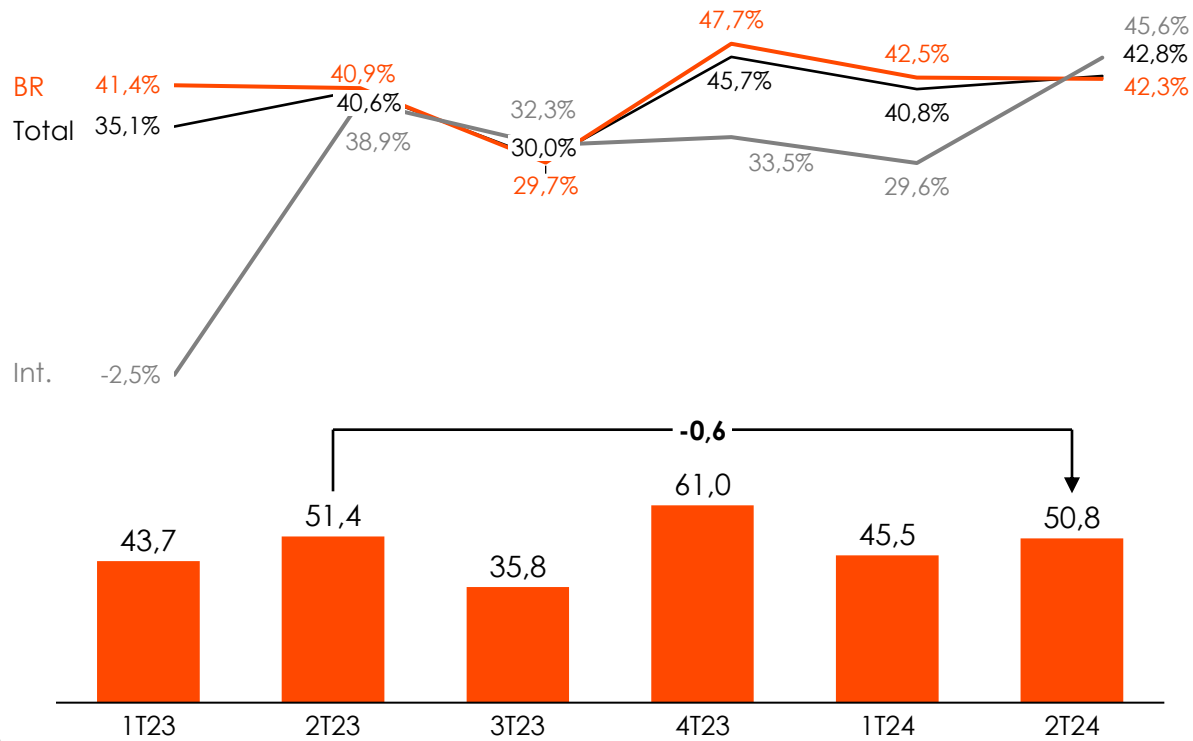
| R\$ mn; % | 2T24 | 1T24 | 2T23 | QoQ | YoY | 6M24 | 6M23 | YoY |
|--------------------|--------------|--------------|--------------|--------------|---------------|--------------|--------------|---------------|
| Custos | 63,5 | 62,7 | 72,5 | +1,3% | -12,5% | 126,1 | 149,3 | -15,5% |
| Despesas | 47,4 | 46,9 | 53,5 | +1,2% | -11,4% | 94,3 | 108,6 | -13,2% |
| Subtotal' | 110,9 | 109,5 | 126,0 | +1,2% | -12,0% | 220,4 | 258,0 | -14,6% |
| PLR | 7,7 | 5,8 | 3,7 | +33,0% | +110,0% | 13,5 | 10,0 | +34,7% |
| Subtotal'' | 118,6 | 115,3 | 129,7 | +2,8% | -8,6% | 233,9 | 268,0 | -12,7% |
| ILP ⁽²⁾ | 10,7 | 3,1 | 0,1 | n.a. | n.a. | 13,8 | 5,0 | +178,1% |
| Total | 129,3 | 118,4 | 129,8 | +9,2% | -0,4% | 247,7 | 273,0 | -9,2% |

(1) Excluindo depreciação. As despesas com *ILP não representam impacto de caixa.

Melhora anual de R\$ 3,5 milhões no EBITDA desconsiderando ILP

Lucro Bruto e Margem Bruta¹

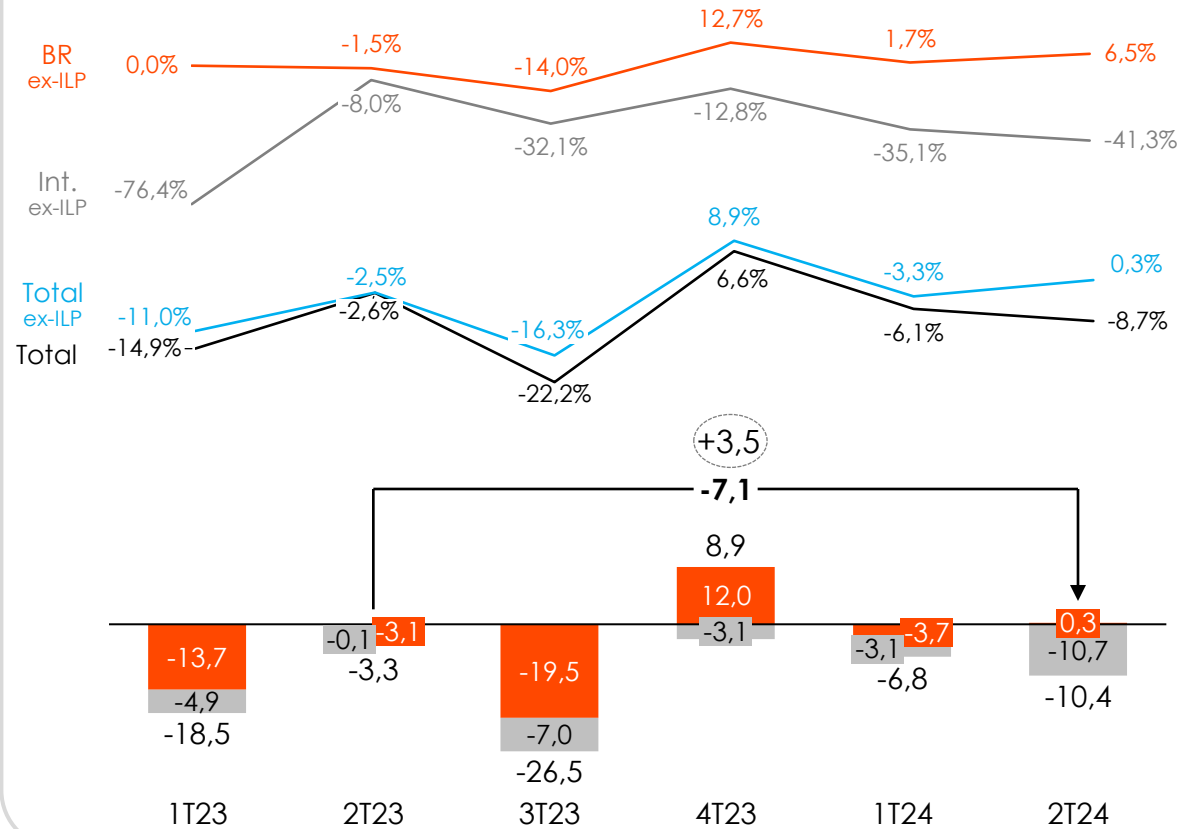
R\$ mn; %



(1) Ex-Depreciação (2023 e 2024)

EBITDA e Margem EBITDA

R\$ mn; %

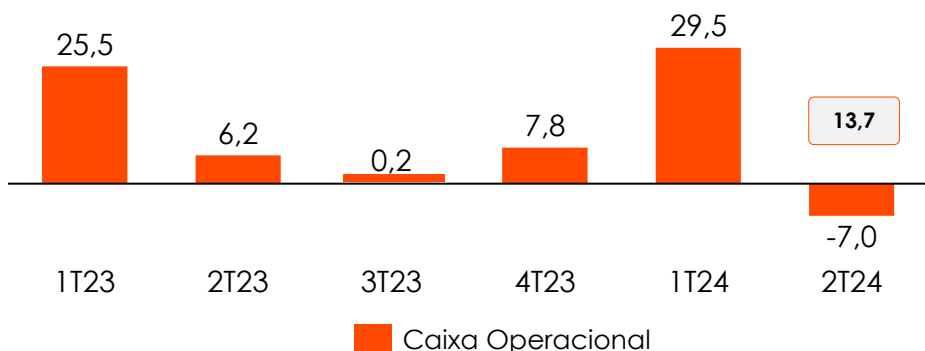


EBITDA ex-ILP ILP variação ex-ILP

Geração de Caixa Operacional de R\$ 22,5 milhões no acumulado ano

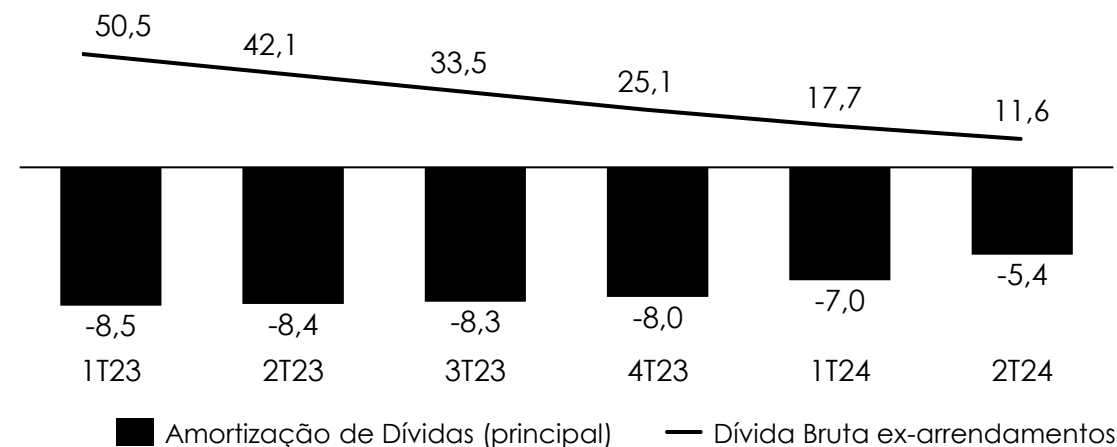
Fluxo de Caixa Operacional

R\$ mn



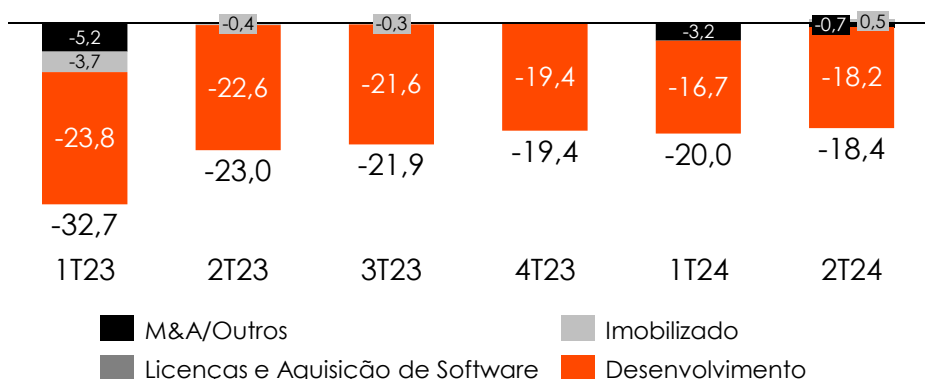
Fluxo de Caixa de Financiamento

R\$ mn



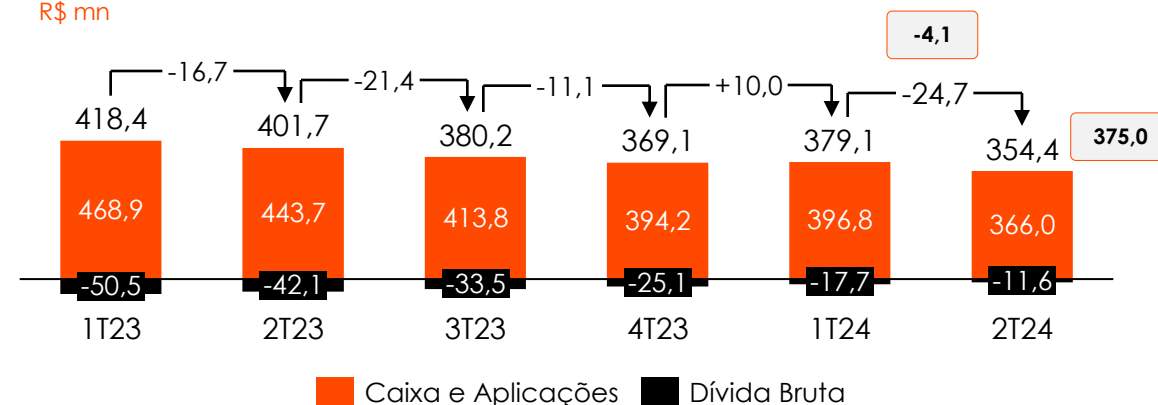
Fluxo de Caixa Investimentos

R\$ mn



Caixa Líquido

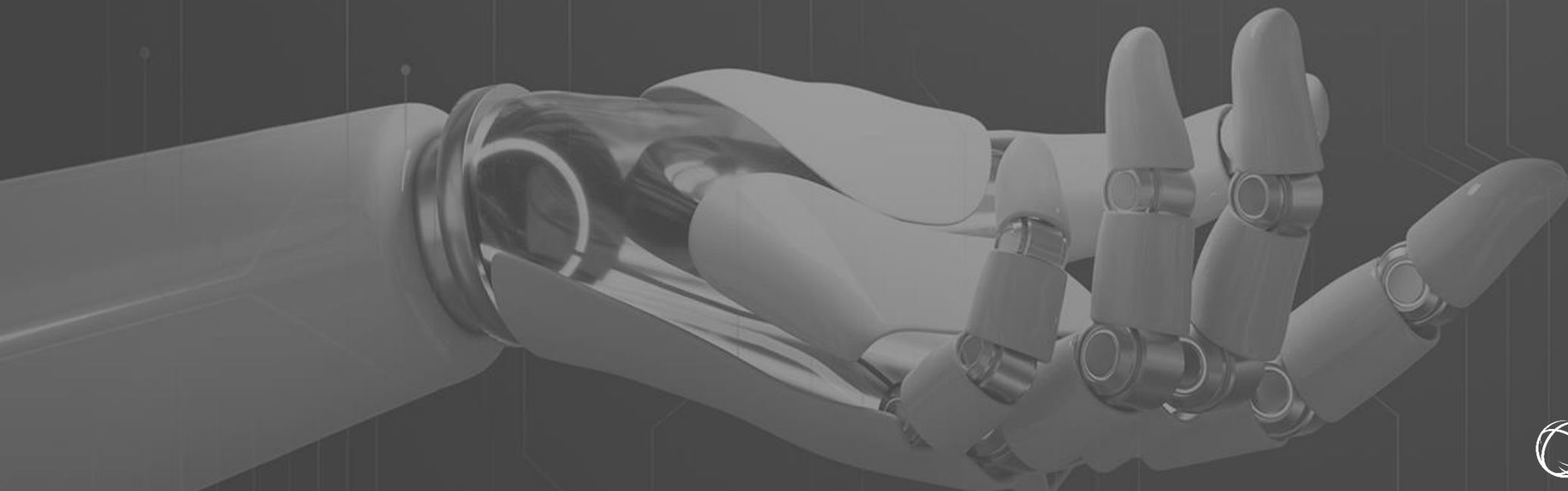
R\$ mn



Nota: Fluxo de Caixa Gerencial: Amortização de Leasing para Caixa Operacional. E desconsidera variação de aplicações financeiras no Caixa de Financiamento; (1) Pagamento de PLR referente ao exercício social de 2023

**EDUARDO
MÔNACO
(CEO)**

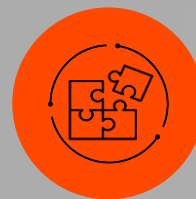
**CONSIDERAÇÕES FINAIS
2T24 | 6M24**





Nossa Jornada:

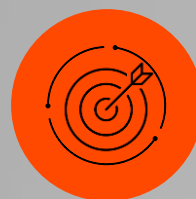
- Flow e Compenetização
- Novo Posicionamento
- Campanhas
- Go to Market



Diversificação, Desalavancagem e Escalabilidade & Rentabilidade



+65% YoY em Vendas Novas
+27,2% YoY em Receita Líquida de Application Fraud



Redução de R\$ 25,2 milhões YoY em custos e despesas no 1S24
+R\$ 3,5 milhões YoY em EBITDA ex-ILP
+R\$ 22,5 milhões de Caixa Operacional YTD
+R\$ 5,9 milhões de Caixa Líquido YTD
(desconsiderando PLR de R\$20,6 mn)



Q&A

Reconciliação ajuste de ILP em resultados

| Incentivo de Longo Prazo (ILP) - R\$ mn | 1T24 | 2T24 | 6M24 |
|--|------------|-------------|-------------|
| Equity Swap | 1,4 | 0,0 | 1,4 |
| Salários e Benefícios a pagar | 0,0 | 2,8 | 2,8 |
| Despesa de pagamento baseado em ação | 1,3 | 6,3 | 7,6 |
| Provisão para encargos de pagamento baseado em ações | 0,4 | 1,7 | 2,0 |
| Impacto ILP | 3,1 | 10,7 | 13,8 |

EARNINGS PRESENTATION

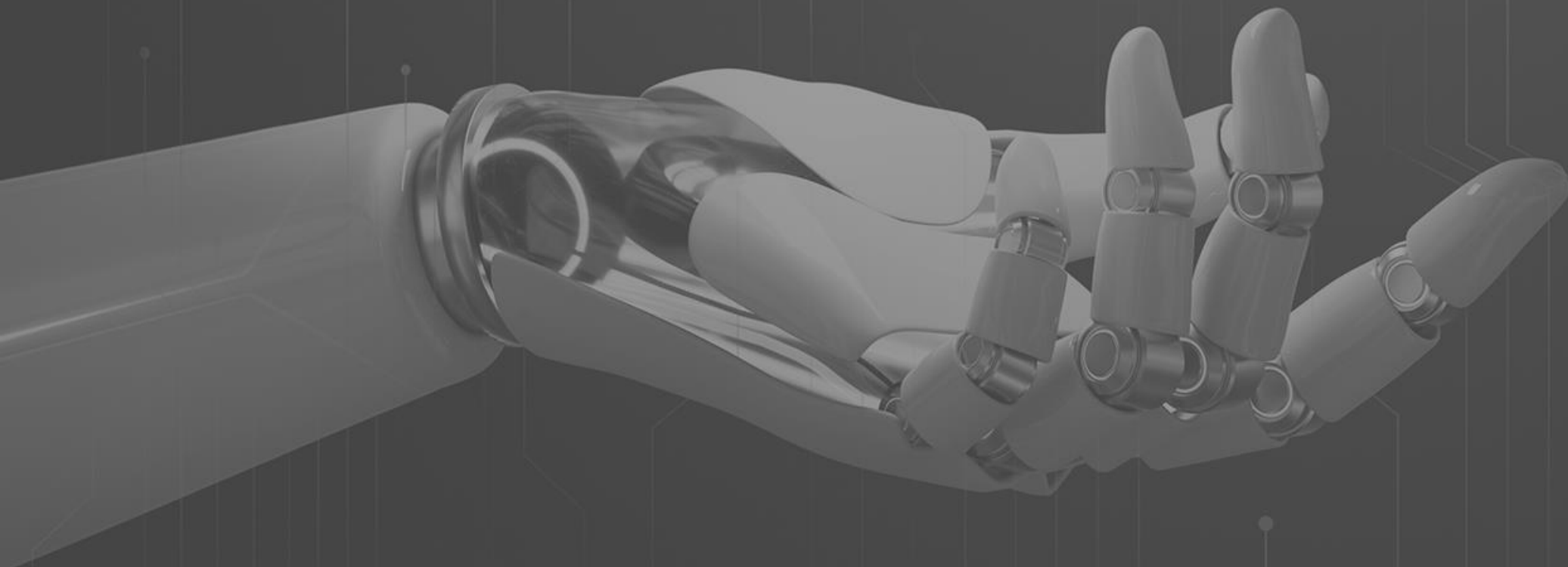
2Q24 | 6M24

August 13, 2024



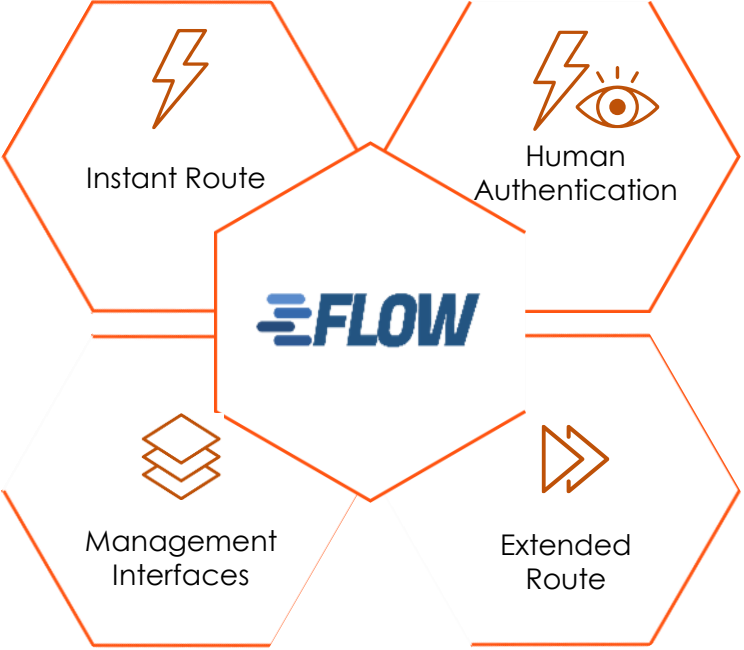
**EDUARDO
MÔNACO
(CEO)**

**STRATEGIC HIGHLIGHTS
2Q24 | 6M24**



Remembering our technological journey

Flow platform allows...



... the offer of different distribution models

Components

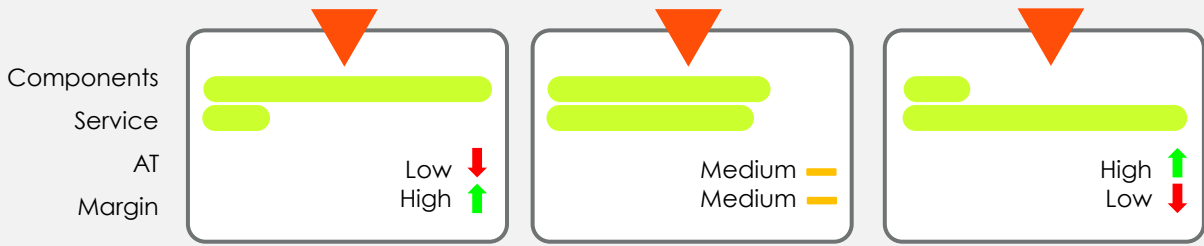
for our customers to perform the analysis

Bundles

that address use cases

Full Service

With ClearSale's expertise



KEY GAINS:



Grow in an agile/scalable way



Enter new verticals

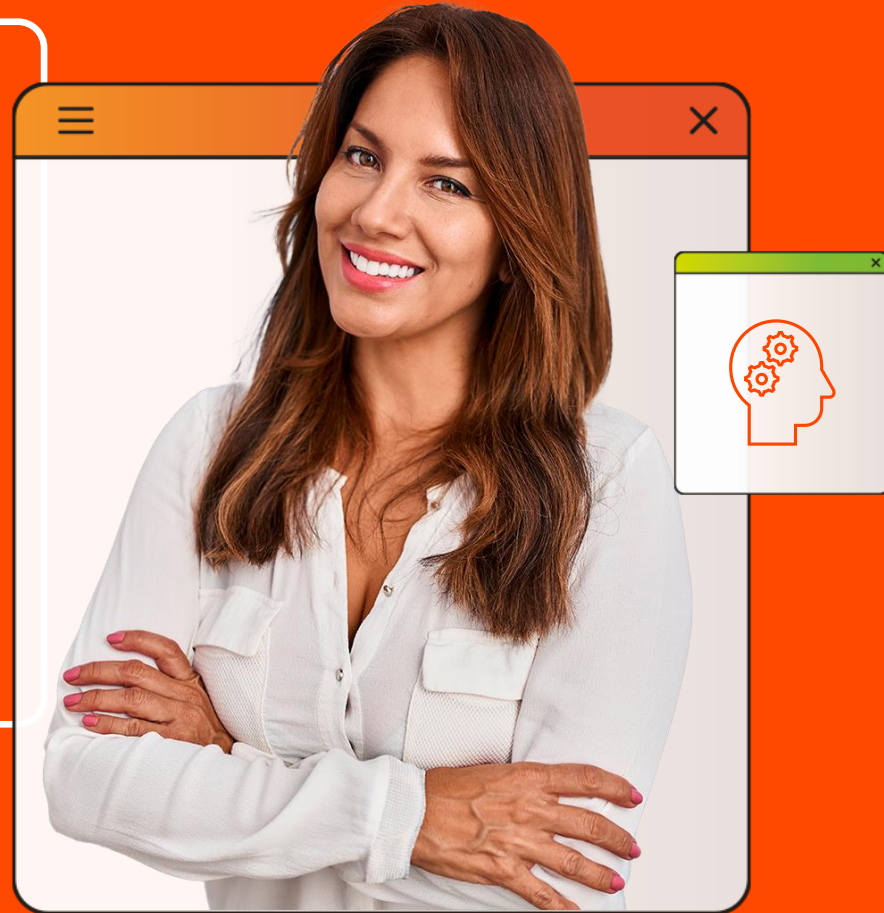


Increased profitability



One Step Ahead

Launching
Positioning +
Institutional campaign



Press and media campaigns

A ClearSale deu um passo importante e você vai ser um dos primeiros a saber_

Em mais de 20 anos, nos dedicamos a criar soluções antifraude que mudaram o jogo para nossos parceiros de negócio.

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One Step Ahead_



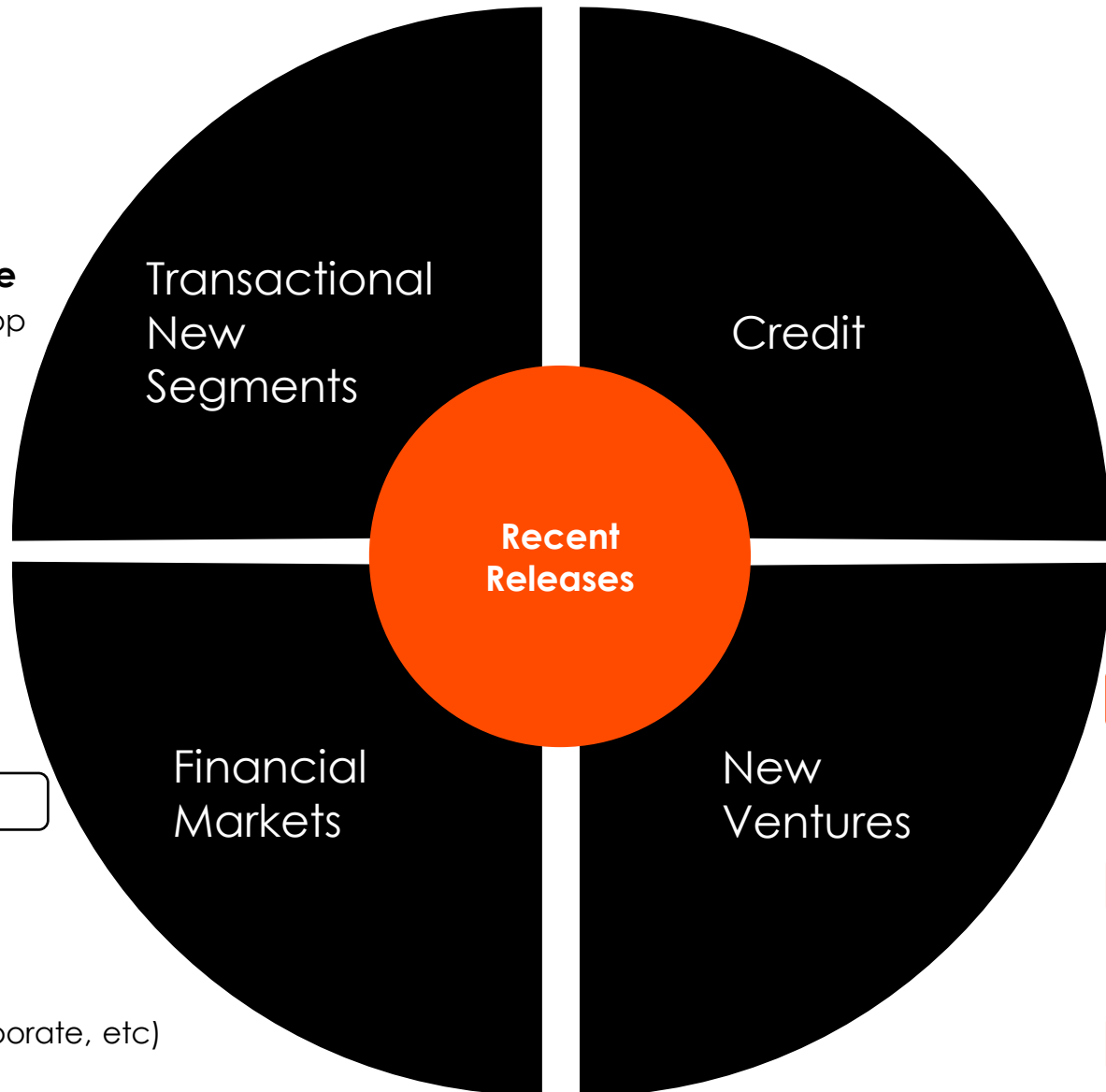
A trajetória da empresa que está um passo à frente da fraude no Brasil

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Por ClearSale
09/05/2024 10h45 - Atualizado há 3 semanas



Go To Market



 **Card Ownership**

 **Biometrics in e-commerce**

- Penetration of 3/4 of the top 20 e-commerce

 **Launch of Credit-Pro**

 **Secure Authentication**



 **Bettor's Passport**


- Pioneering positioning
- New Product for Bets (Single Sing-On)

 **New Fraud Scores**
(Email. Onboarding Card, Corporate, etc)

 **ThreatX**

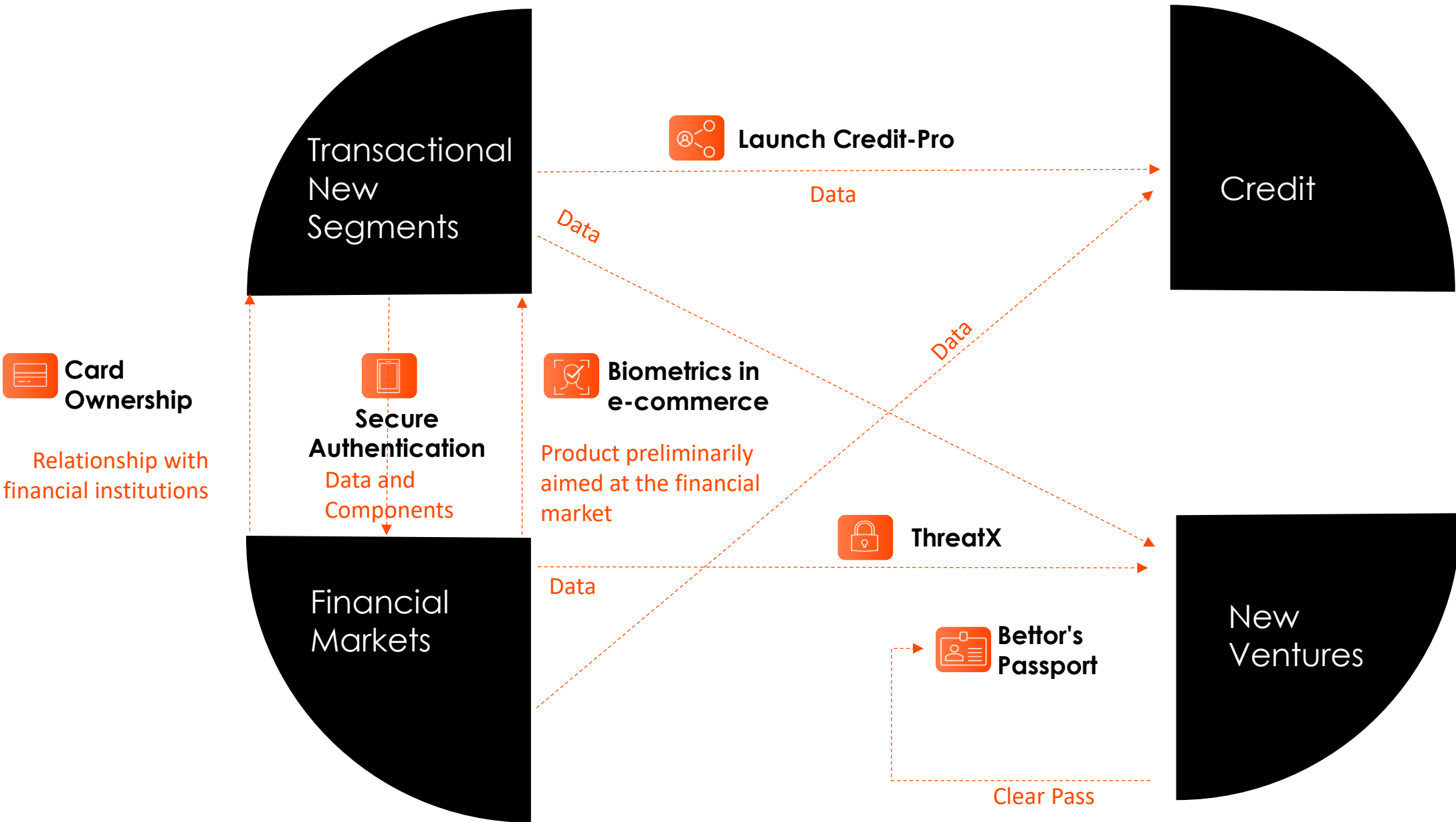
- Incorporating AI
- Internationalization

 **Super API**

 **Embedded Finance**

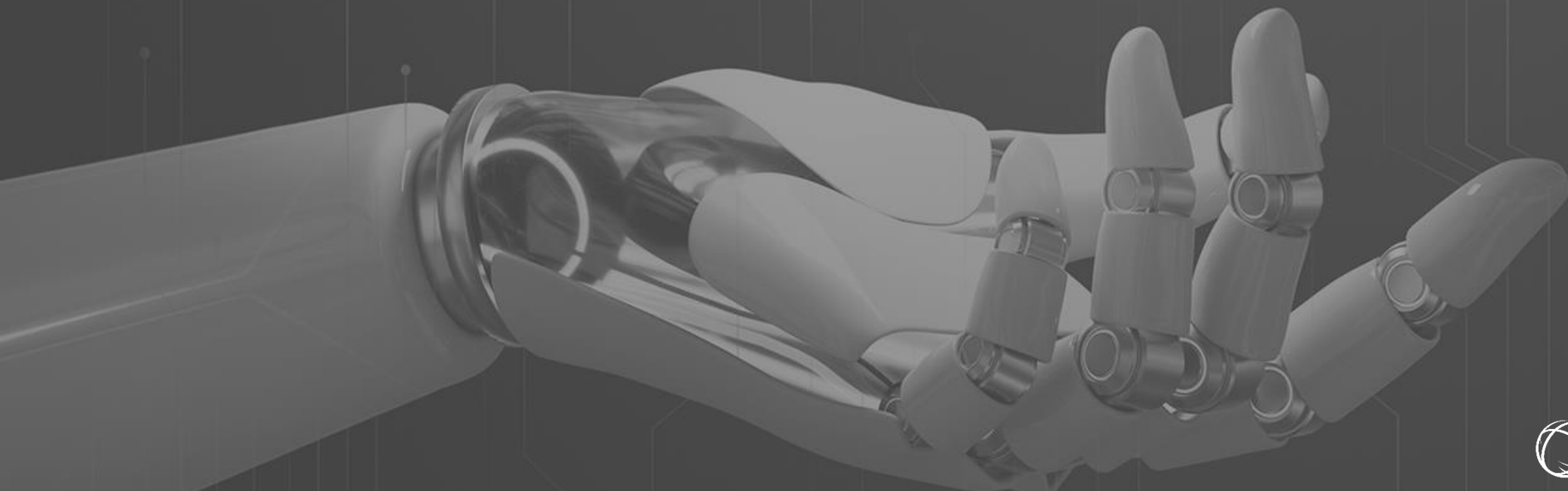
- Specialized score for BNPL
- 2nd phase of DREX (privacy)

Cross-sell within our ecosystem



**ALEXANDRE
MAFRA
(CFO)**

**FINANCIAL RESULTS
2Q24 | 6M24**



OPERATIONAL INDICATORS

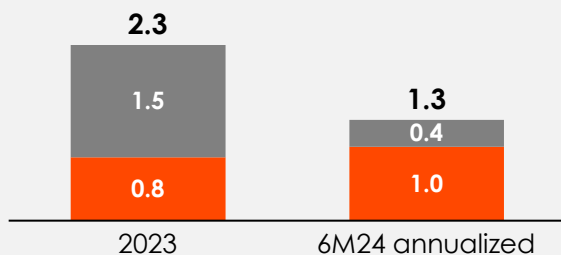
Annualized Churn rate

R\$ mn. %

Base Cleaning at the International

| | | |
|-------|-------|------|
| Int. | 23.4% | 7.3% |
| Total | 4.5% | 3.2% |
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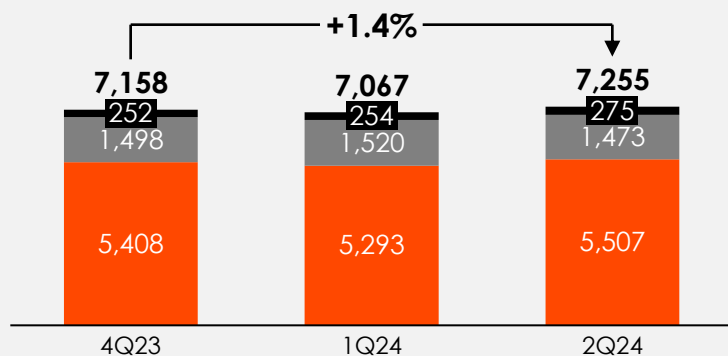
Theoretical Lifetime 32 years



■ Annualized Financial Churn Int. ■ Annualized Financial Churn BR

Customers ¹

#. %

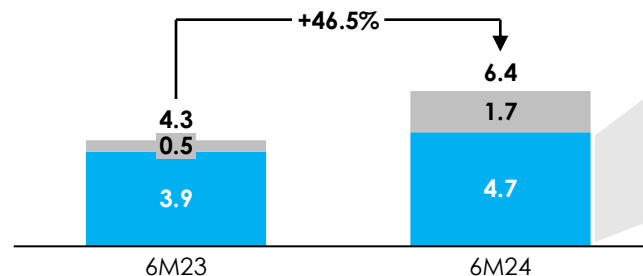


■ Customers Application Fraud
 ■ Customers Transactional International (e-commerce)
 ■ Customers Transactional Brazil (e-commerce)

Total

MRR New Sales

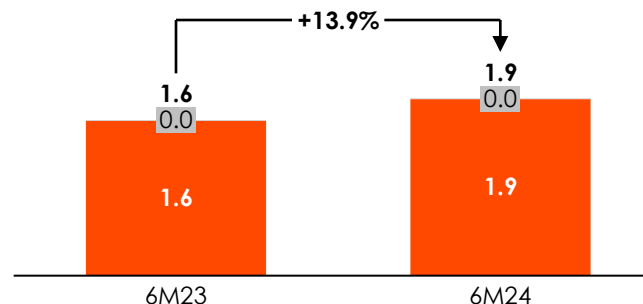
R\$ mn



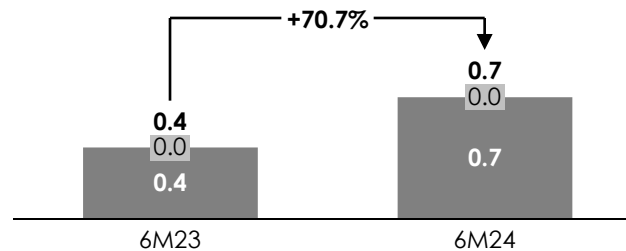
ARR Recurring R\$56.4 mn

■ Non-monthly recurring ²
 ■ Monthly recurring ²
 ■ Transactional BR (e-commerce)
 ■ Transactional Int. (e-commerce)
 ■ Application Fraud

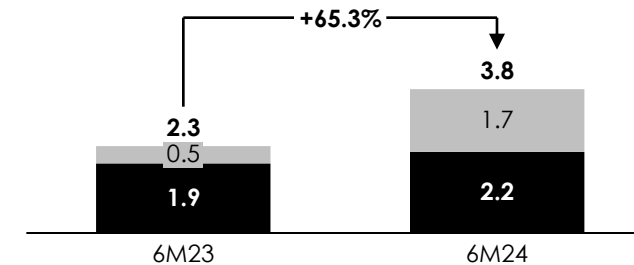
Transactional Brazil (e-commerce)



International Transactional (e-commerce)



Application Fraud



(1) Customers: Considers the total number of transactionally active initiatives, and there may be two or more active initiatives per customer.

(2) Monthly recurring: monthly predictability of consumption
 Non-monthly recurring: batch queries, batch contracts, and queries for base cleaning (no monthly consumption predictability)

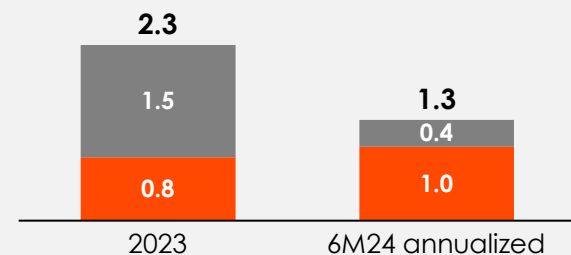
OPERATIONAL INDICATORS

Annualized Churn rate

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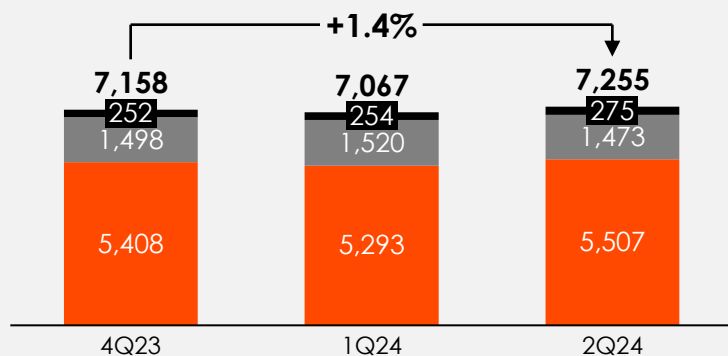


Theoretical Lifetime 32 years

■ Annualized Financial Churn Int ■ Annualized Financial Churn BR

Customers¹

#. %

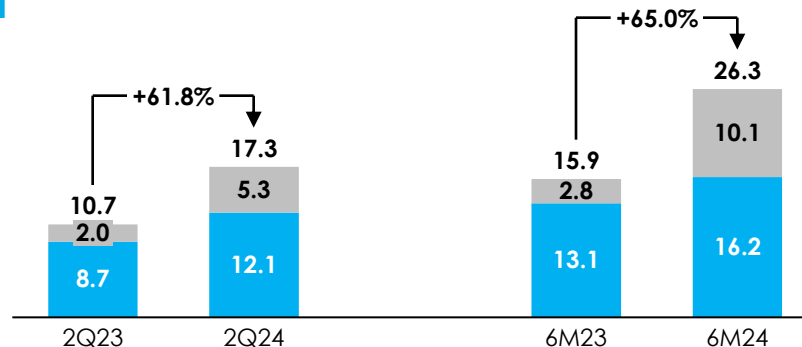


■ Customers Application Fraud
 ■ Customers Transactional International (e-commerce)
 ■ Customers Transactional Brazil (e-commerce)

Gross Revenues New Sales

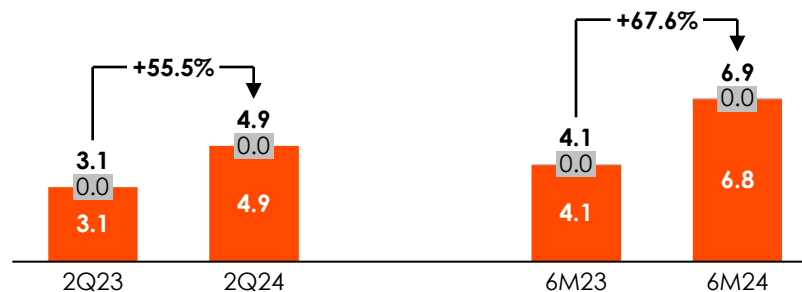
R\$ mn

Total

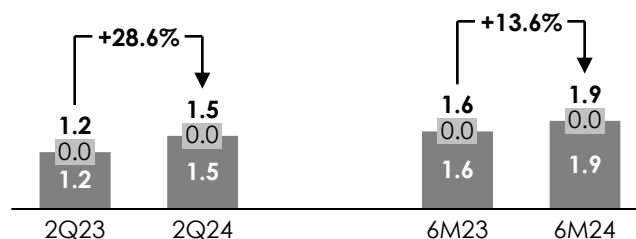


■ Non-monthly recurring
 ■ Monthly recurring
 ■ Transactional BR (e-commerce)
 ■ Transactional Int. (e-commerce)
 ■ Application Fraud

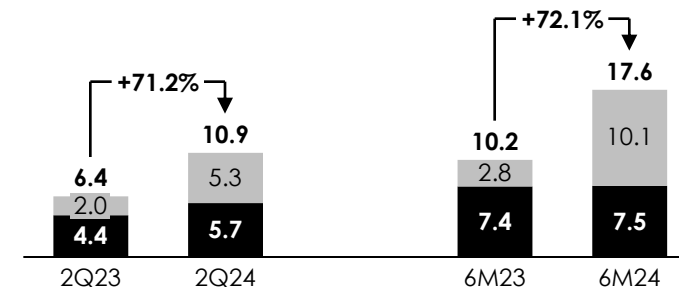
Transactional Brazil (e-commerce)



Transactional International (e-commerce)

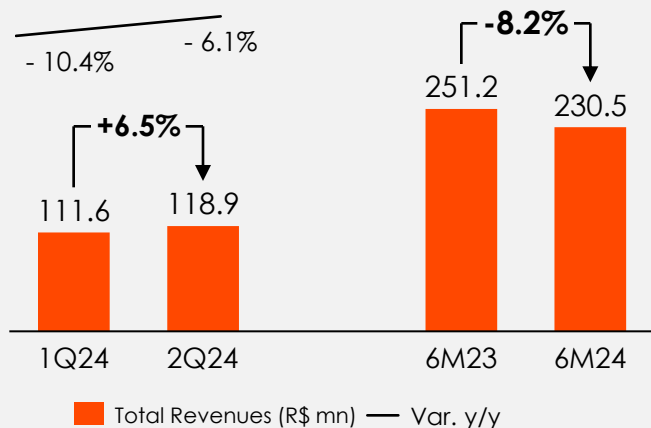


Application Fraud

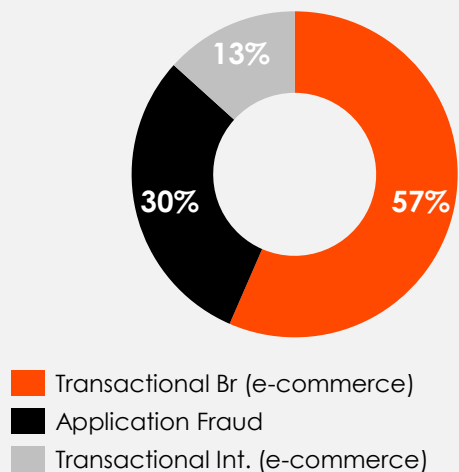


NET REVENUE

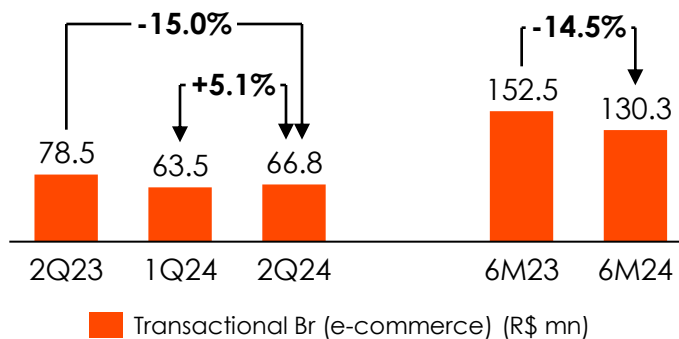
Total Net Revenue (R\$ mn)



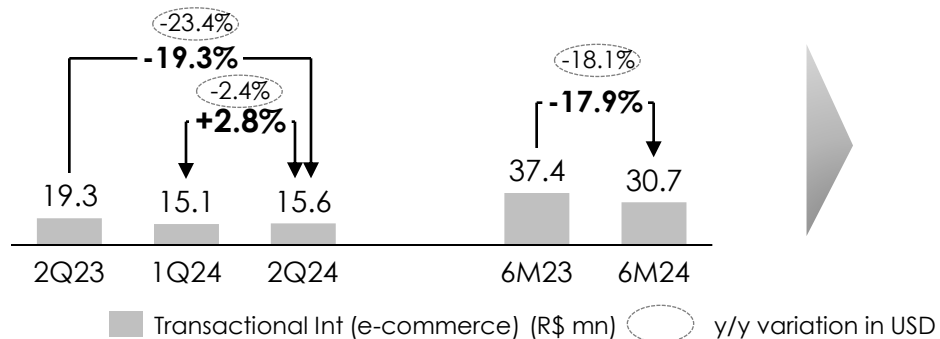
Breakdown - 6M24



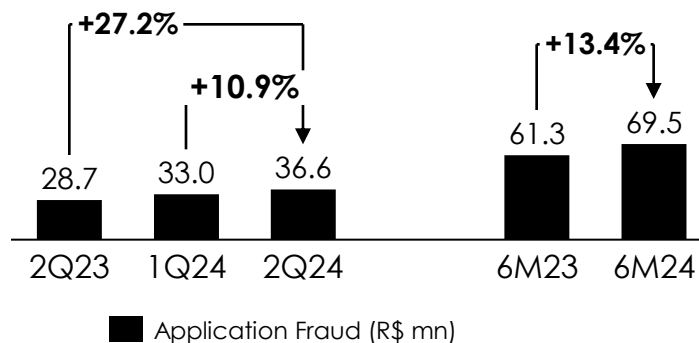
Transactional Brazil (e-commerce)



Transactional International (e-commerce)



Application Fraud

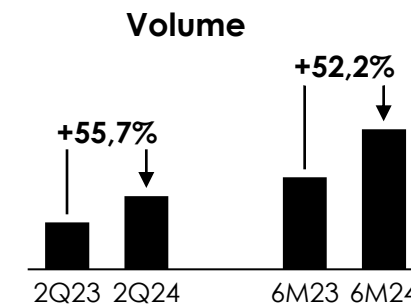


Transitory Movement - Transactional Revenue BR (e-commerce)



■ Cleaning of customer base aiming for greater profitability

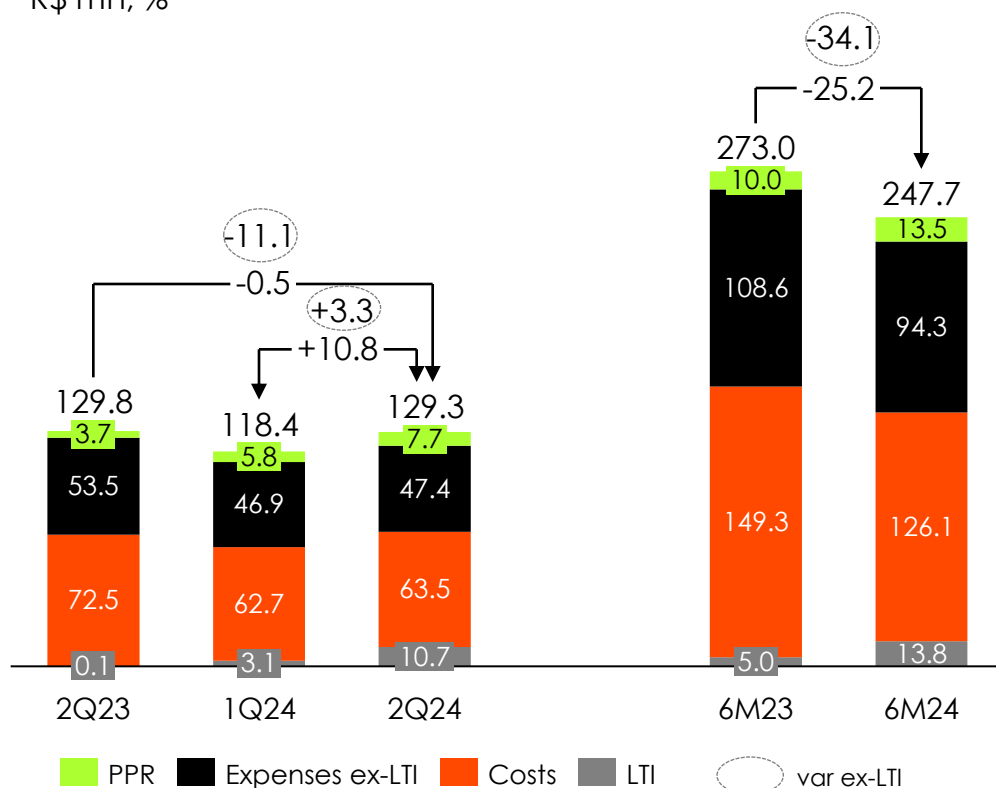
Componetization and redesign of base customer products



Yearly reduction in costs and expenses of R\$25.2 mn in 6M24 or R\$34.1 mn excluding LTI³

Costs and Expenses¹

R\$ mn; %



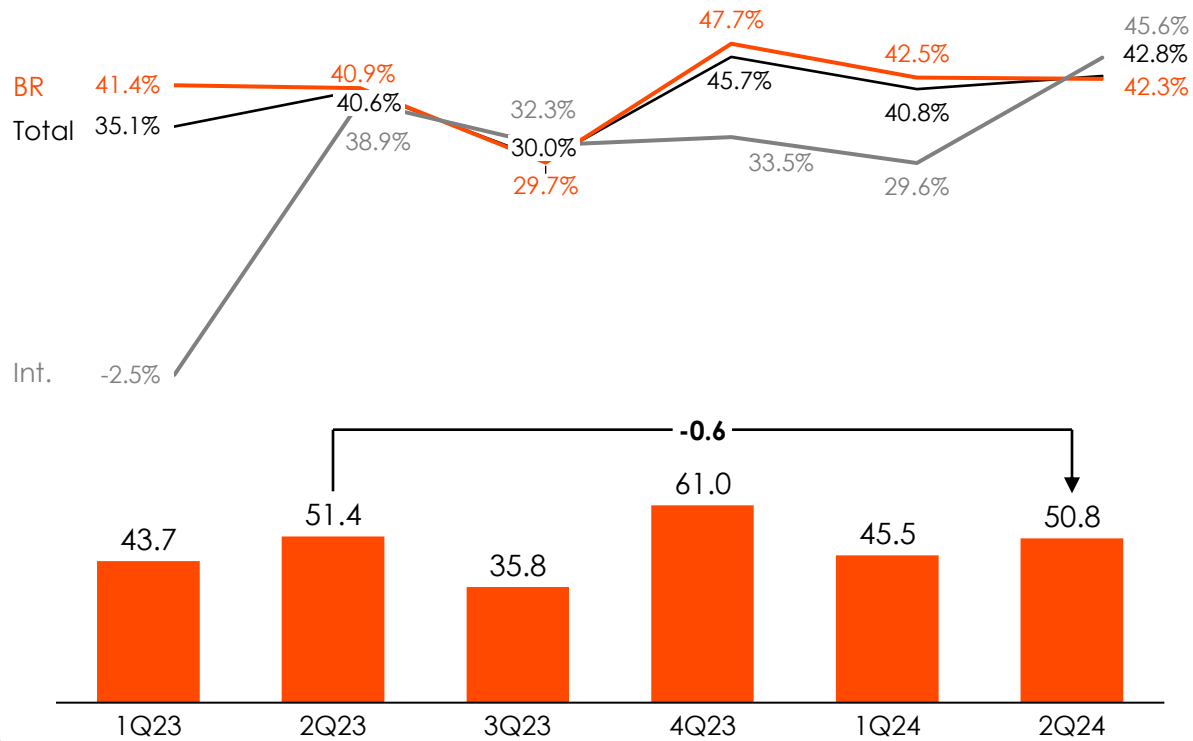
| R\$ mn; % | 2Q24 | 1Q24 | 2Q23 | QoQ | YoY | 6M24 | 6M23 | YoY |
|--------------------|--------------|--------------|--------------|--------------|---------------|--------------|--------------|---------------|
| Costs | 63.5 | 62.7 | 72.5 | +1.3% | -12.5% | 126.1 | 149.3 | -15.5% |
| Expenses | 47.4 | 46.9 | 53.5 | +1.2% | -11.4% | 94.3 | 108.6 | -13.2% |
| Subtotal' | 110.9 | 109.5 | 126.0 | +1.2% | -12.0% | 220.4 | 258.0 | -14.6% |
| PPR ² | 7.7 | 5.8 | 3.7 | +33.0% | +110.0% | 13.5 | 10.0 | +34.7% |
| Subtotal'' | 118.6 | 115.3 | 129.7 | +2.8% | -8.6% | 233.9 | 268.0 | -12.7% |
| LTI ⁽³⁾ | 10.7 | 3.1 | 0.1 | n.a. | n.a. | 13.8 | 5.0 | +178.1% |
| Total | 129.3 | 118.4 | 129.8 | +9.2% | -0.4% | 247.7 | 273.0 | -9.2% |

(1) Excluding depreciation. (2) PPR – Participation in profits and results; (3) LTI – Long Term Incentives - Expenses with LTI do not represent cash impact.

Annual improvement of R\$ 3.5 million in EBITDA excluding LTI²

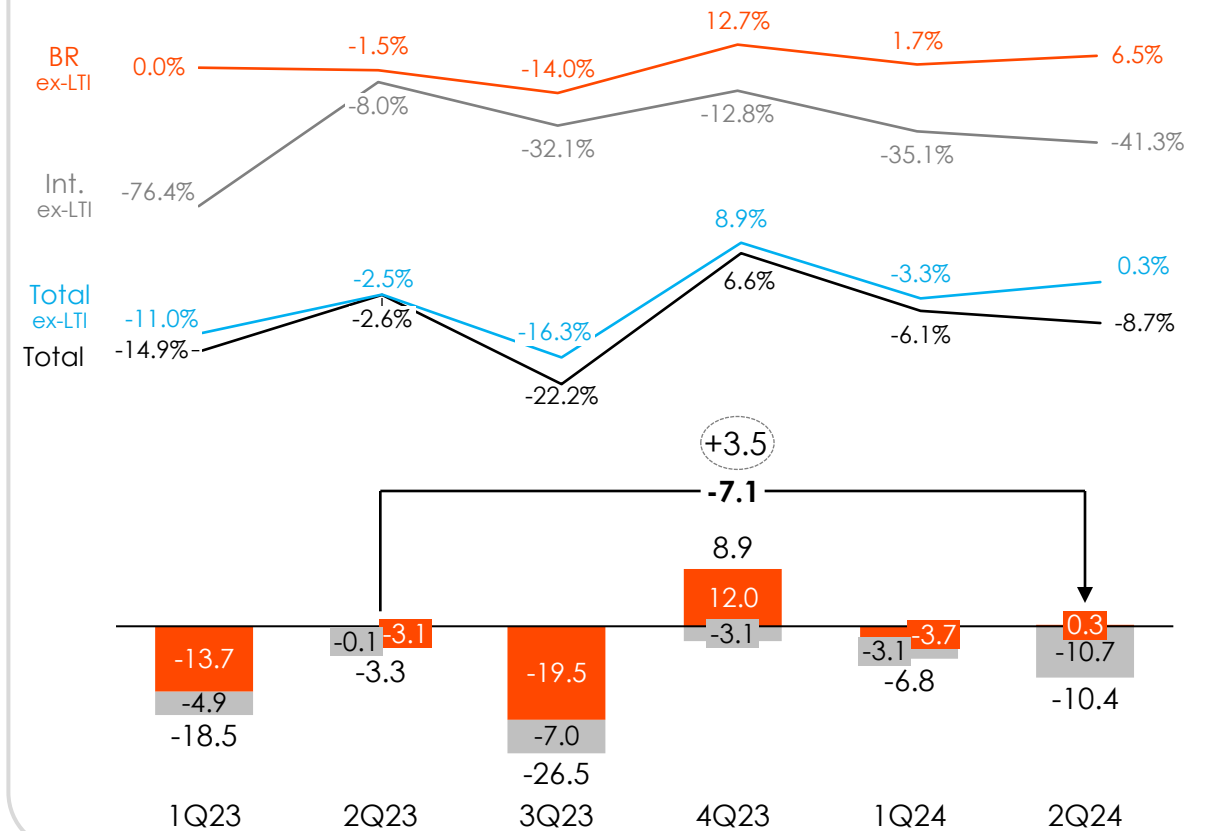
Gross Profit and Gross Margin¹

R\$ mn; %



EBITDA and EBITDA Margin

R\$ mn; %



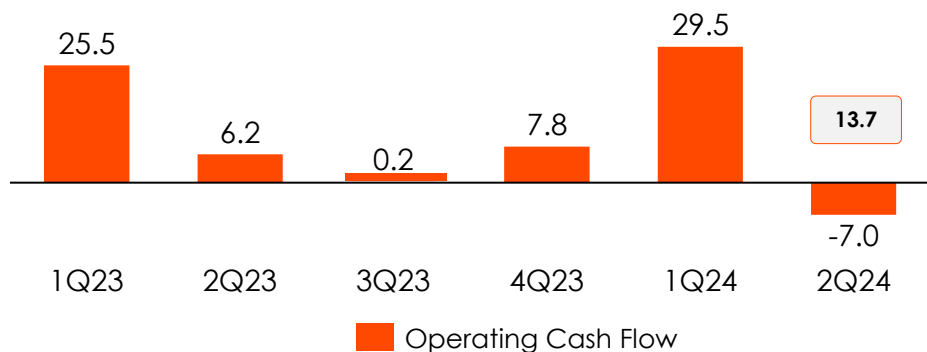
(1) Ex-Depreciation (2023 e 2024); (2) LTI – Long Term Incentives - Expenses with LTI do not represent cash impact.

Operating Cash Generation of R\$ 22.5 million in the year to date

Operating Cash Flow

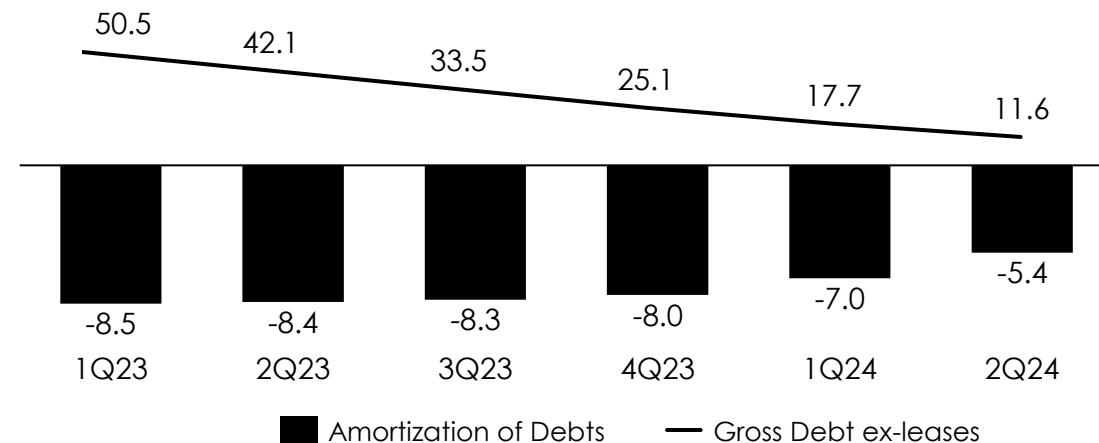
R\$ mn

Disregarding the effects of:
PPR¹ R\$ 20.6 mn



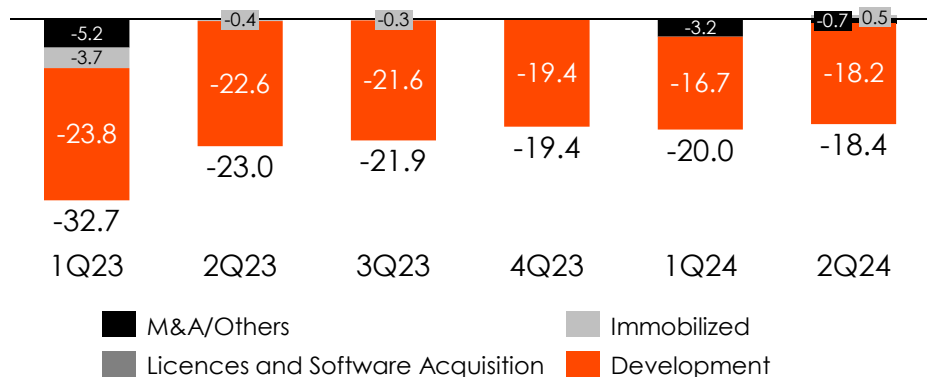
Financing Cash Flow

R\$ mn



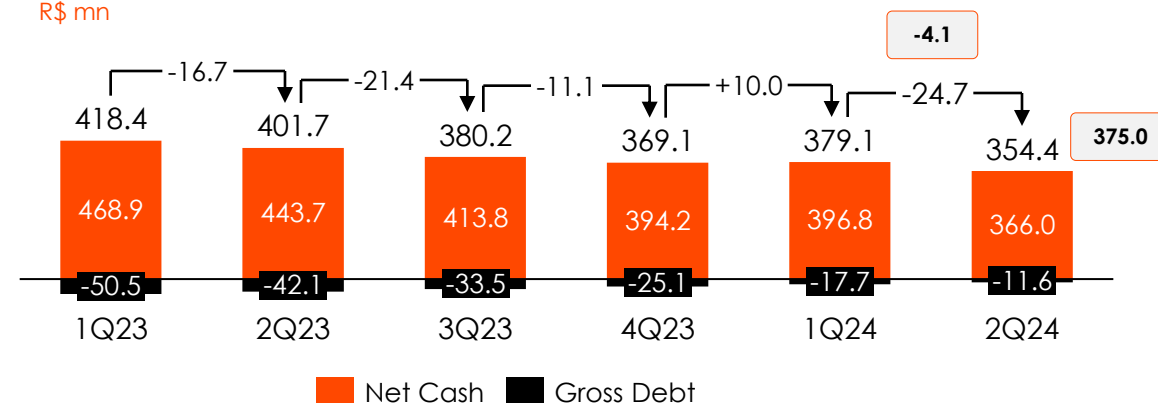
Cash Flow Investments

R\$ mn



Net Cash

R\$ mn

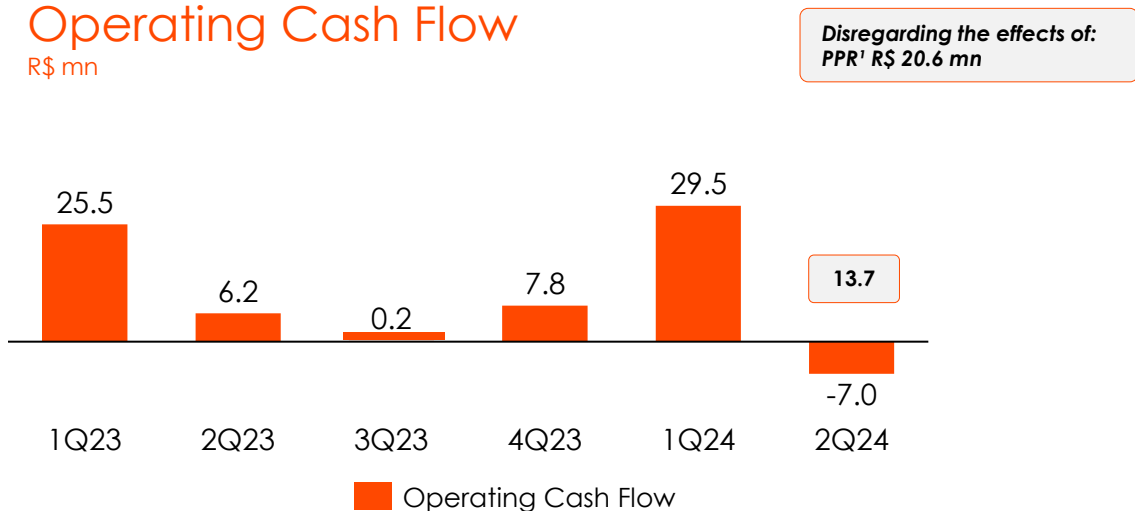


Note: Managerial Cash Flow: Amortization from Leasing to Operating Cash. And it does not consider the variation of financial investments in the Financing Cash Flow;
(1) Payment of PPR (Participation in profits and results) for the fiscal year 2023

Operating Cash Generation of R\$ 22.5 million in the year to date

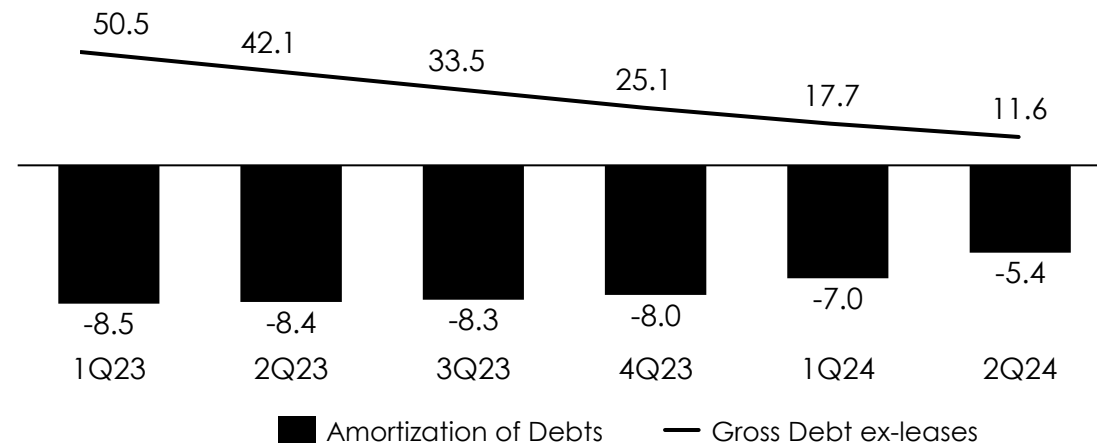
Operating Cash Flow

R\$ mn



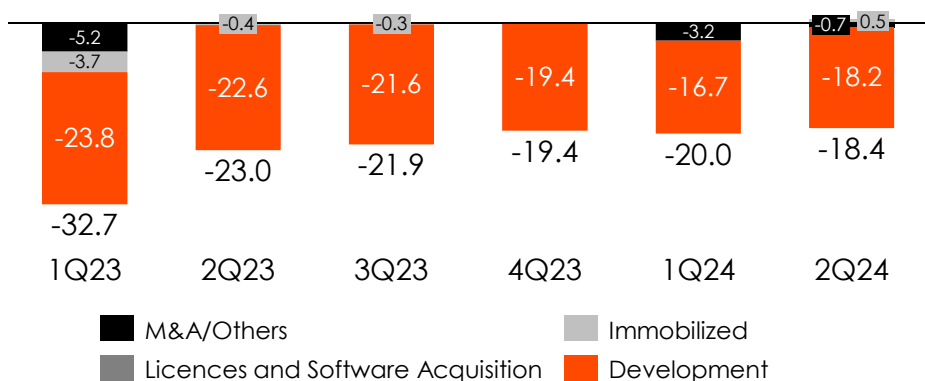
Financing Cash Flow

R\$ mn



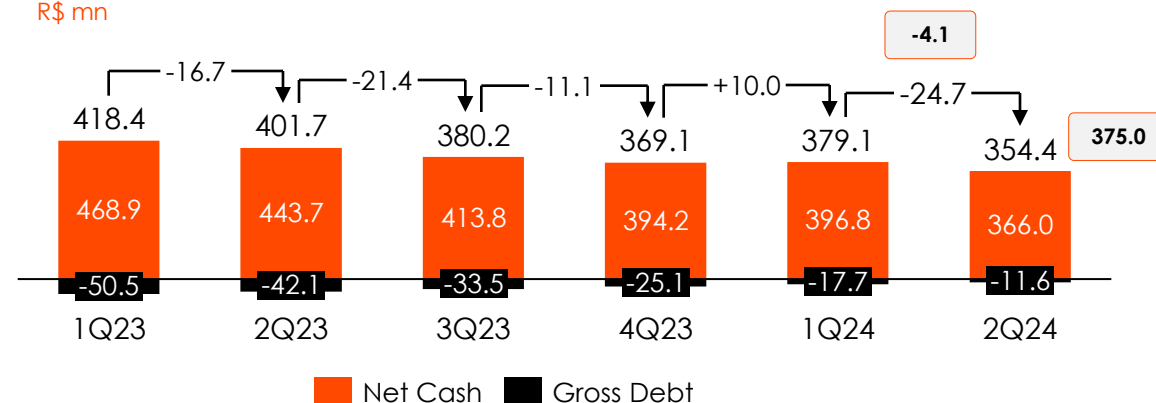
Cash Flow Investments

R\$ mn



Net Cash

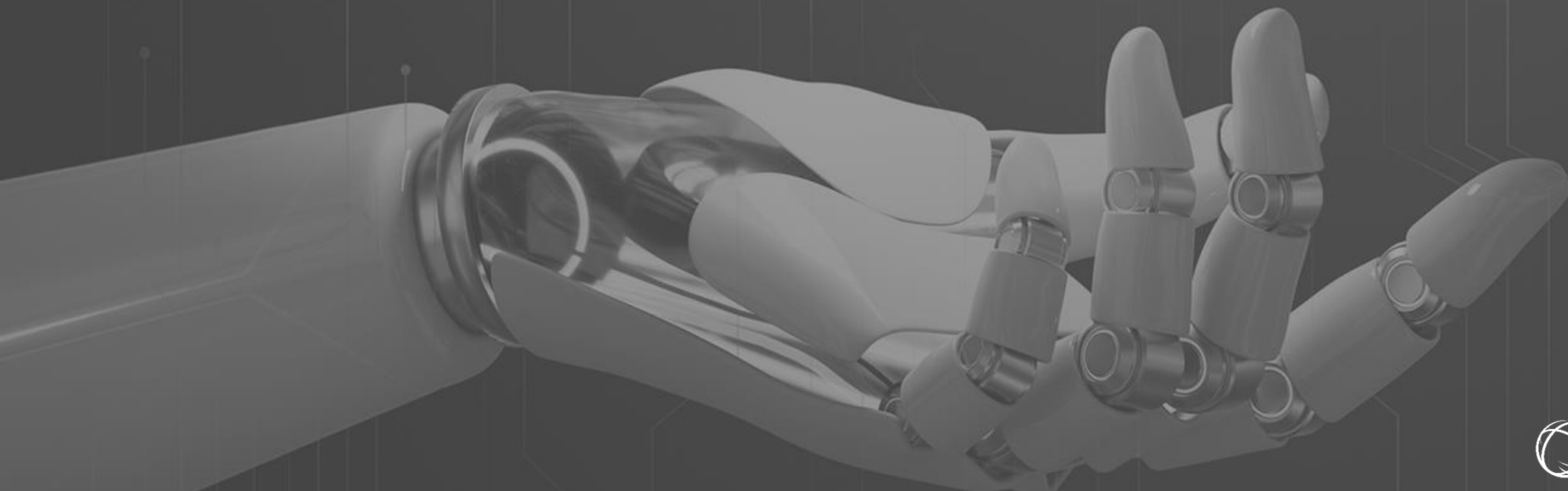
R\$ mn

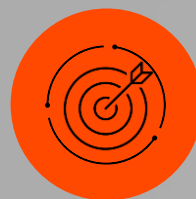
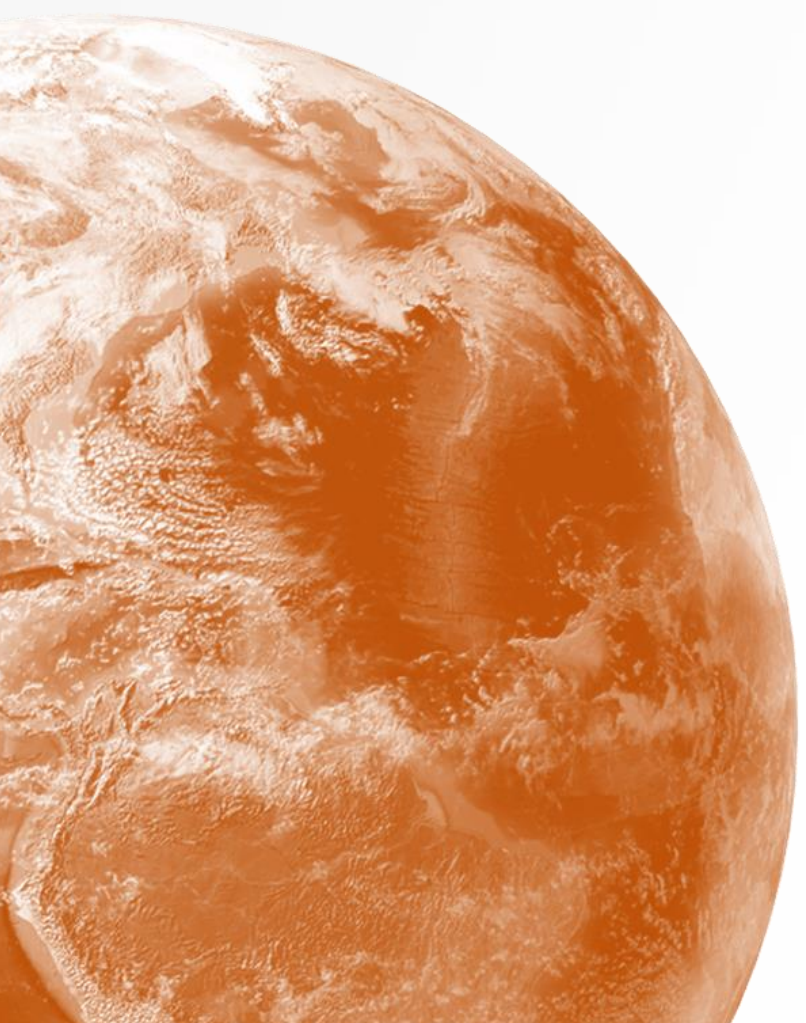


Note: Managerial Cash Flow: Amortization from Leasing to Operating Cash. And it does not consider the variation of financial investments in the Financing Cash Flow;
(1) Payment of PPR (Participation in profits and results) for the fiscal year 2023

**EDUARDO
MÔNACO
(CEO)**

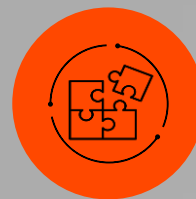
**FINAL CONSIDERATIONS
2Q24 | 6M24**



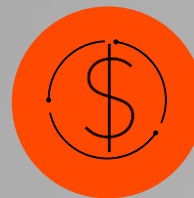


Our Journey:

- Flow and Componetization
- New Positioning
- Campaigns
- Go to Market



Diversification, Deleveraging and Scalability & Profitability



+65% YoY on New Sales
+27.2% YoY in Net Revenue from Application Fraud



Reduction of R\$ 25.2 million YoY in costs and expenses in 1H24
+R\$ 3.5 million YoY in EBITDA ex-ILP
+R\$ 22.5 million in Operating Cash YTD
+R\$ 5.9 million of Net Cash YTD
(disregarding PPR of R\$20.6 mn)



Q&A

Reconciliation adjustment of LTI in results

| Long Term Incentive Plan (LTI) - R\$ mn | 1Q24 | 2Q24 | 6M24 |
|--|-------------|-------------|-------------|
| Equity Swap | 1.4 | 0.0 | 1.4 |
| Payroll and related charges | 0.0 | 2.8 | 2.8 |
| Stock-Based Payment Expense | 1.3 | 6.3 | 7.6 |
| Provision for stock-based payment fees | 0.4 | 1.7 | 2.0 |
| LTI impact | 3.1 | 10.7 | 13.8 |