

DLocal Limited

Fact Sheet

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N A S D A Q

DLOCAL

QUICK REFERENCE

DLocal Limited

Nasdaq: DLO

www.DLOCAL.com

BUSINESS SUMMARY

dLocal powers local payments in emerging markets, connecting global enterprise merchants with billions of emerging market consumers in 40 countries across APAC, the Middle East, Latin America, and Africa. Through the “One dLocal” platform (one direct API, one platform, and one contract), global companies can accept payments, send payouts and settle funds globally without the need to manage separate pay-in and pay-out processors, set up numerous local entities, and integrate multiple acquirers and payment methods in each market.

SOLUTIONS

One single platform to manage local and international payments.

Offer local payment methods in every country and expand businesses globally.

- **Payins** - Accept local cards, monthly installments, bank transfers, e-wallets, direct debit, and cash payments.
 - * Alternative payment methods
 - * Card Payments
- **Payouts** - Pay your local sellers and partners depositing local currency directly to their local bank accounts.
- **Local Issuing** - Enable your customers to adopt branded virtual and physical cards in local currencies via our local licensed partners.
- **Defense Suite** - dLocal’s fraud prevention technology, powered by artificial intelligence checks in real-time for potentially fraudulent transactions.
- **dLocal for Platforms** - Easily accept, split and send payments between multiple Users of your Platform/Marketplace with this versatile tool.
- **Invoice Collection** - Optimize your cross-border invoice payment collection across all involved departments from a single platform, making invoice collection as smooth as possible.

INDUSTRIES

- **SaaS** - Improve the payments section of your user’s journey and make recurring and subscription billing more efficient.
- **Shared economy & marketplaces** - Experience frictionless low-value high-volume payments and mass payouts to run a smooth operation in Emerging Markets.
- **Online retail** - Sell how your customers want to buy with all your payment methods and currencies in one platform.
- **Digital media** - Accept any amount including micropayments in any currency in a frictionless online and mobile checkout.
- **Financial services** - A Level 1 PCI-compliant solution to connect directly to multiple acquirers in all your markets.
- **Travel & tourism** - Monthly installments, embedded payment optimization and advanced KYC and AML processes, including real-time validation.

CONTACT INFORMATION

Headquarters
Dr. Luis Bonavita 1294
Montevideo, Uruguay 11300

Barwicki Investor Relations
Andrew Barwicki
516-662-9461 / andrew@barwicki.com

Recent Press Releases *(Headlines and Excerpts)*

The Invoice Collection solution assists merchants' finance, reconciliations, and admin departments from a single platform, making invoice collection as smooth as possible

June 22, 2023 — dLocal announced a new addition to its product suite: Invoice Collection. The new solution supports the B2B payment process from start to finish by enabling payment in local currencies.

Processing payments and expatriating funds in emerging markets can be challenging and complex due to local regulations, market instability and volatility, and currency fluctuations. The dLocal Invoice Collection Solution solves the complexity of B2B payments for merchants by relying on dLocal's infrastructure to access different payment methods and foreign exchange markets, manage currency volatility, enable local payment options, comply with regulations, and ensure the processing, expatriation and settlement of funds. The dLocal Invoice Collection Solution allows merchants' end customers to choose local currency while dLocal seamlessly transfers the funds to the merchant's own currency of origin.

By offering invoice payment support, dLocal assists all departments involved with transactions, not just payments. This update assists the merchants' finance, reconciliations, and accounts receivable departments from a single platform, making invoice collection as smooth as possible and still providing each department and user with a specific access cut out for their needs.

The dLocal Invoice Collection Solution is generally available and can be deployed immediately, with no need for coding. However, there is an option to create a customized workflow. The new product allows the payment to be merchant or customer initiated, allowing global enterprises to effortlessly collect payments from their largest paying customers in local currency in emerging markets.

dLocal Announces Appointment of Sergio Fogel as Co-President and Chief Strategy Officer, and completion of major share purchase by key shareholders

June 07, 2023 — DLocal Limited announced that Sergio Fogel was appointed as Co-President and Chief Strategy Officer. Sergio Fogel co-founded dLocal and has been an active member of the Board, providing strategic vision and hands-on support on key business initiatives since the Company's inception. His appointment as Co-President and Chief Strategy Officer formalizes the role he has been carrying out alongside Sebastián Kanovich (CEO) and Jacobo Singer (Co-President and COO).

Mr. Fogel will continue to serve on the Board. Mr. Fogel has had a strong working relationship with the senior management of the company since 2016 and forms with them an exceptional partnership combining a highly complementary skill set. Mr. Fogel contributes extensive experience as a successful serial entrepreneur in the tech space with over 30 years of leadership experience. As shareholders and executives, Mr. Kanovich, Mr. Singer and Mr. Fogel are fully committed to the long-term success of dLocal, capitalizing on the opportunities ahead and generating sustainable value for dLocal's shareholders.

In addition, the Company announces that, as anticipated in its press release dated December 20, 2022, certain key shareholders have, since the date of such press release, purchased in the aggregate amount of approximately \$160 million of the Company's Class A common shares in open market transactions (\$100 million by General Atlantic, and approximately \$60 million by Sergio Fogel, Andres Bzurovski and Eduardo Azar).

dLocal keeps expanding African footprint, granted payment service licenses for Kenya and Rwanda *dLocal's ability to directly process local payments will enable international merchants to accept payments, regardless of the platform, benefiting buyers and sellers*

May 23, 2023 — dLocal Limited announced the Central Bank of Kenya and the National Bank of Rwanda granted dLocal their respective payment service licenses. The new payment service licenses come on the heels of dLocal's intention to fuel growth in this region, as merchants continue to signal strong demand in these markets. Also, the Central Bank of Nigeria had granted dLocal a payment service license.

The payment service licenses allows dLocal to facilitate payments and improve the technological experience for their merchant customers. dLocal now can process local payments quickly and easily directly through acquiring banks or institutions without relying on a third-party provider and while ensuring regulatory compliance.

dLocal expands alternative payment methods in Colombia on Google Play

Google Play users in Colombia will be able to make payments in the app store with cash transactions through Efecty.

May 9, 2023 -- dLocal, announced that it has worked on integrating new payment methods within Google Play.

With the incorporation of this new payment method, users who do not have access to traditional banking services or who do not have international credit cards may have greater options to subscribe to Google Play services. According to recent studies, more than 17% of e-commerce payments in the region are still made using cash.

The option, which is already available and enabled for all users of the application, generates a proof of payment with which you can pay at any of the 11,000 Efecty payment points in the country.

Standard Mail
U.S. Postage Paid
Garden City, NY
Permit No. 431

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Nasdaq: DLO
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Barwick Investor Relations • 30 Wall Street, 8 FL • New York, NY 10005

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