



An aerial photograph of Rio de Janeiro, Brazil, showing the city's dense urban landscape, the bay, and the surrounding mountains. The image is overlaid with a semi-transparent teal gradient. The word 'epag' is written in white lowercase letters at the top center.

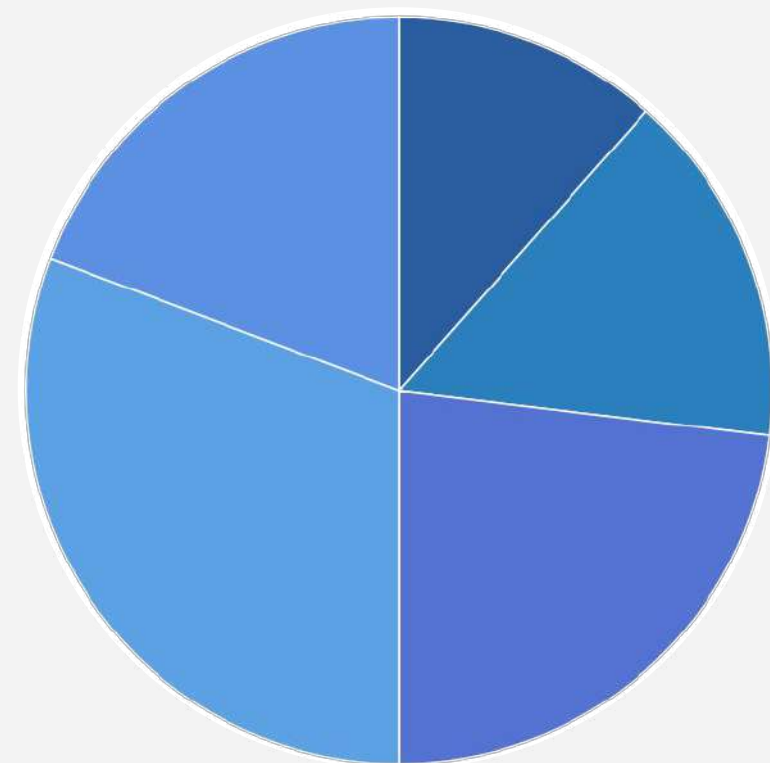
epag

Company Introduction

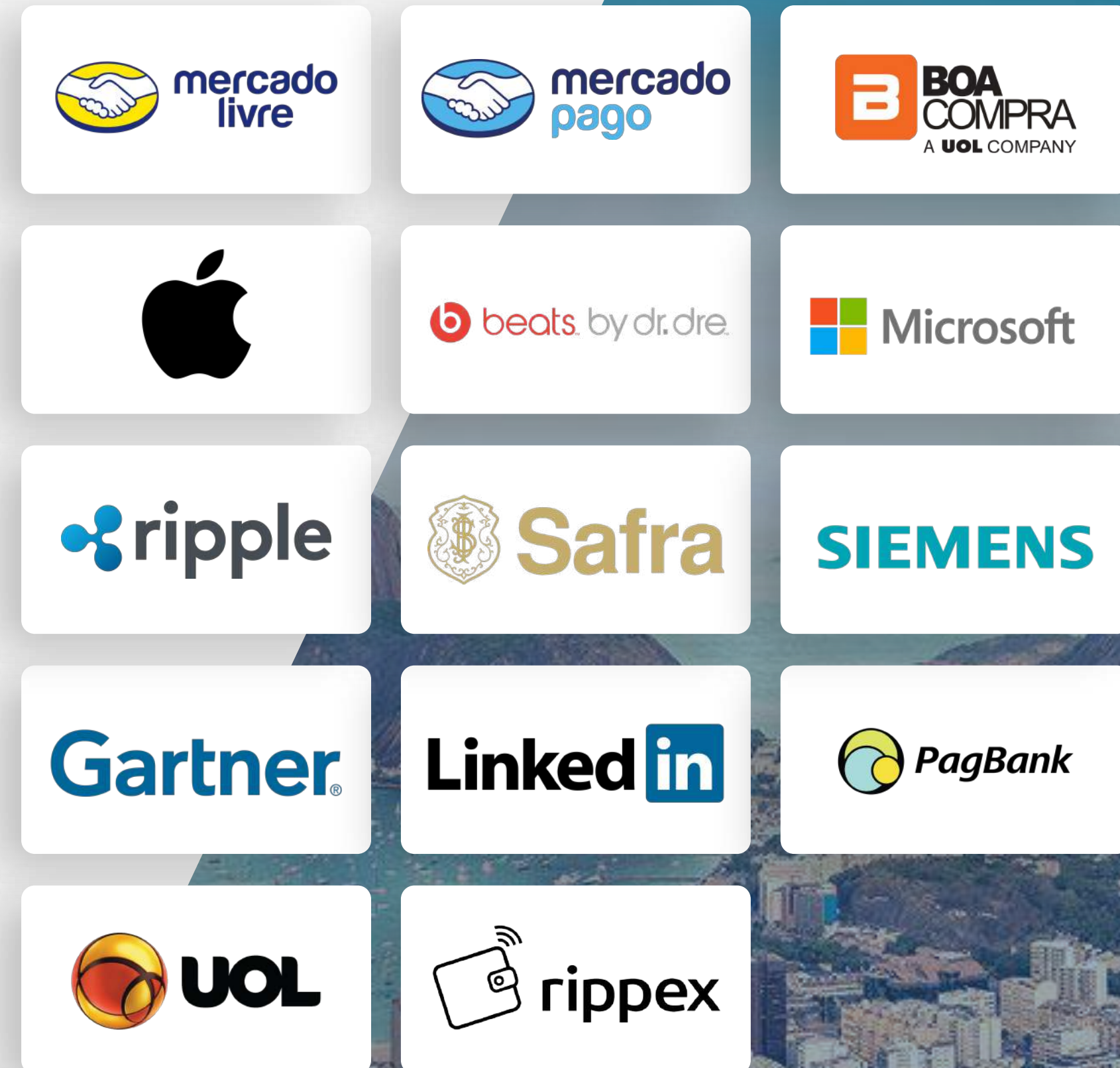
www.epag.com

About epag

- Founders of  and Brazilian 
- Fueled with decades of payments experience
- Conceived in 2016, incorporated in 2017
- Locations in São Paulo, Lisbon, and Amsterdam
- Happy merchants from across 6 continents
- 350+% CAGR



- Banking
- Digital Platforms
- e-Commerce
- Payments
- Software Development





What drives us?

Our mission

Allow our partners to offer a truly local service in Latin America, but at global scale

Our vision

We believe in truly open markets and that any person in the world should have equal opportunities to access goods and services

Revenue generation in Latin America can be challenging...



Fast growing online population with huge potential

→ 400M+ internet users, 150M+ in Brazil alone



193M+ consumers can't pay internationally

→ up to 98% decline rates for internationally processed cards



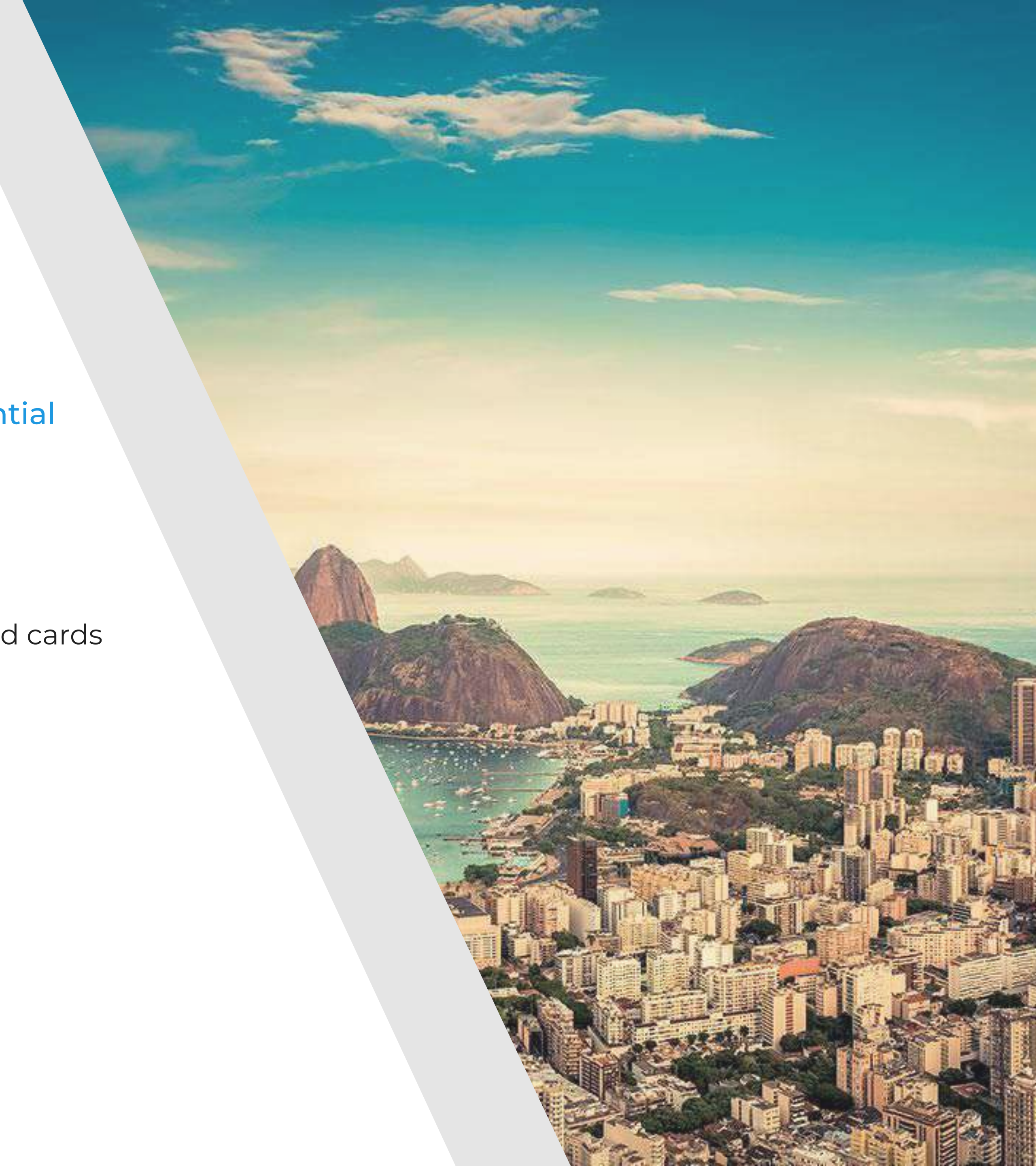
Cash is king - largely unbanked population

→ access to alternative payment forms is a must



Extremely in-transparent and restrictive market

→ 2nd most complex tax system in the world





... so how can you make the most of it?



No local entity, registration or bank account required



Accept local credit & debit cards, cash & bank transfers



Express user payouts to local bank accounts



3DS 2.0 & Fraud Protection reducing risk & disputes



Local collection & settlement abroad in major currencies



Subscriptions, recurring payments & one-click



100% risk-free installment purchases (up to 12x)



Automated user and tax ID validation as per regulations

Building a regional champion with strong partners

Meet some of our friends











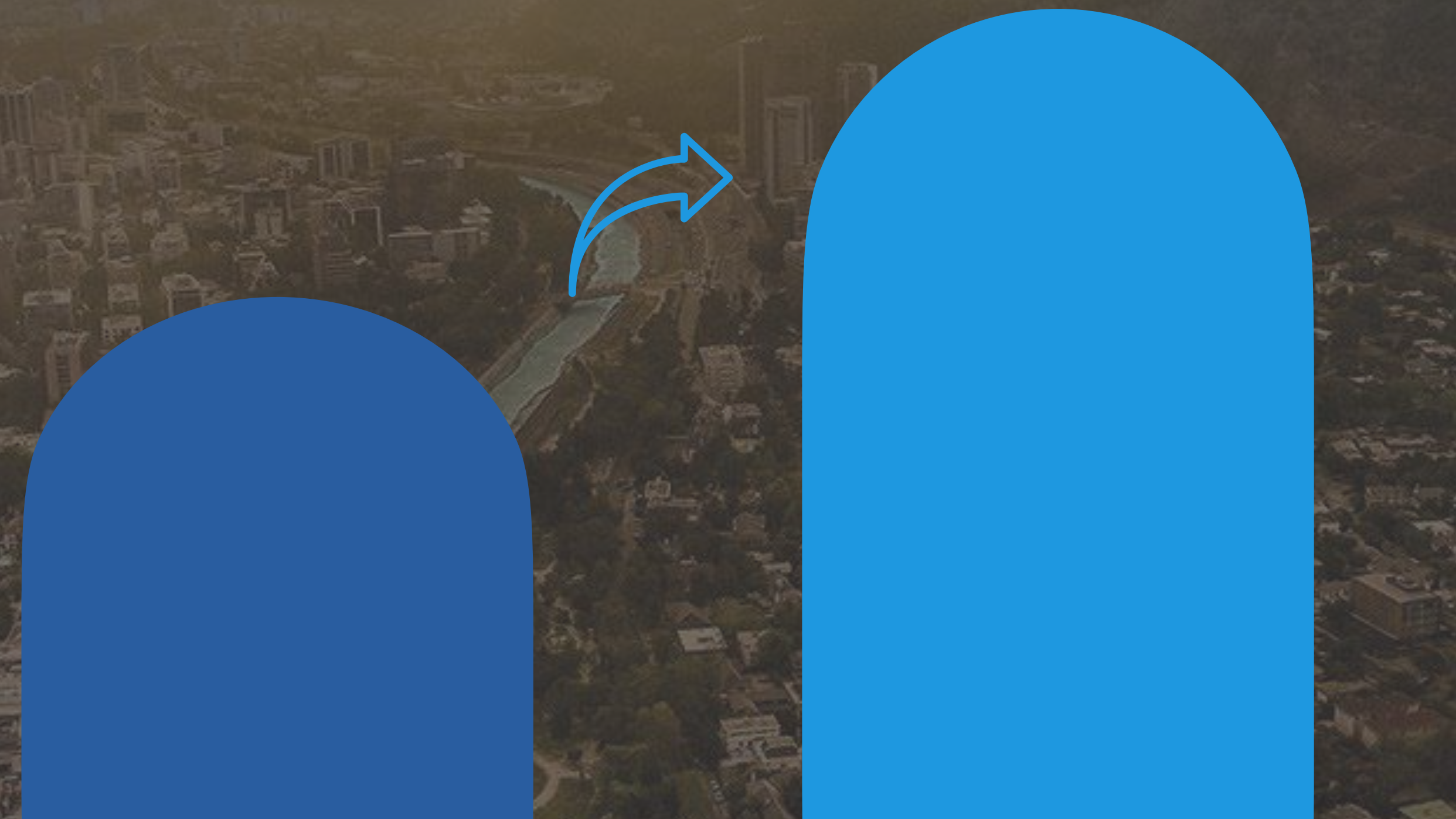




Case Study: CDKEYS.COM

Leading independent wholesaler and distributor of digital products

+ 150.55% Year-on-year growth



2020

2021

Average Monthly
Volume

Commercial Conditions

Transaction fee	3.9%
Platform fee	¢29
Settlement currency conversion fee	3.0%

Simple Payout Transaction Breakdown

User Pays (BRL)	\$100
Transaction fees	\$4.19 (3.9% + ¢29)
Balance	\$95.81
Settlement Fees	\$2.87
IOF 0.38% (TAX)	\$0.35
USD received in account	\$92.59

Next Steps



Review

We will review your legal and financial documentation for compliance approval (usually 1-2 weeks)



Final Review

Once integration is complete, our technical specialists will give your account a final review before going live!

Begin Integration

Once we execute a contract we will begin the integration process between our technical team and yours

Watch your sales increase!

See your revenues skyrocket by providing the right payment options to your customers

Apply

Fill in an application to become a merchant with Epag.

