

# PIX

## The revolutionary instant payment for global companies in Brazil

A payment revolution is happening, and you can be a part of it with EBANX. PIX is speeding up the market since it is safer, cheaper, in real-time, with transactions carried out directly by the Central Bank of Brazil and integrated with all the main Brazilian financial institutions, including fintech companies.





# The new trend payment solution in Brazil for global companies



PIX is an innovative payment solution specifically designed for the Brazilian market.

**The instant payment system created by the Central Bank of Brazil (BCB)**, is revolutionizing the market by performing transfers and payments.

- ✓ Payment confirmation and value compensation in real-time.
- ✓ Transactions 24/7 - including on the **weekends and holidays**.
- ✓ In a **safe way** - Transactions carried out directly by the Central Bank of Brazil.
- ✓ In a practical way - offered by all major banking institutions and fintechs in Brazil.
- ✓ **Reduced price** compared to traditional bank transfer methods (such as DOC and TEF).

PIX is available exclusively to the Brazilian population for local transactions since **November 2020**. Now, with EBANX, global companies can offer PIX as a payment solution.

# PIX is bringing equality and accessibility, giving more Brazilians access to online shopping

PIX gives easy bank access to the **48M unbanked Brazilians**<sup>1</sup>. This portion of the population moves **nearly 204B USD of the country's economy per year**<sup>2</sup>, which goes hand in hand, since the large population's preferred use of paper-money.

[Discover more about PIX >](#)

## Find out more about the Brazilian population

30% don't have a bank account

49% don't trust banks

31% think they don't have enough money to have a bank account

29% prefer to use cash



### New customers for your company

A payment method that cuts off the high fees of credit and debit card usage brings more people into the financial system, allowing new customers to make purchases wherever they want.



### An alternative payment method for your customers

By offering PIX, you give access to those who don't have a credit card and also the consumers who prefer a more digital and practical alternative to pay with real-time confirmation.



### An experience that your customer is already used to

PIX is integrated to the user's financial account - bank, digital wallet, or a fintech. So, it is not necessary to download a new app, and the end-user has the experience they are already used to.



## An easy, intuitive, fast and fully digital way to make an instant payment with all devices

With PIX, Brazilian consumers are able to make transactions on any day of the year, 24 hours a day, via QR Code, and receive instant confirmation once the user completes the payment. Easy like that.

With PIX, **payments occur via a dynamic QR Code**, and personal information such as telephone number, email or CPF, can be used as authorization payment keys.

### What is a dynamic QR Code?

The dynamic QR Code is unique for each transaction and, in addition to the amount, can include other information, such as the identification of the recipient to prevent money deviations.





Huge opportunity for you. A fast and digital experience for your customers.

## Benefits of PIX

### Real-time confirmation

Offer your Brazilian customers an alternative with confirmation in real-time - 10 seconds!

### Convenience

The user experience is intuitive for the end-user since it is connected to the financial app that the user is already used to.

### Availability

Operations can be carried out 24 hours a day, including on weekends and holidays.

### Security for you and for your customers

Implemented and following all Central Bank regulations, this payment option offers a lower risk, due to the steps of authentication on the payment flow.

### Reach more consumers


Get a wider reach, giving access to those who don't have a credit card and also to the consumers who want a more digital and practical payment method. PIX is available for banks and for financial and fintech reaching banked and unbanked population.



# Be part of this revolution.

Discover more about PIX.

DISCOVER MORE

 **EBANX**

"The brand "EBANX" represents a group of several products and companies in Brazil and other countries. Some of these products may only be available for specific industries or countries, contact EBANX team to get further information."