

## Cielo launches Cielo Pay: App Focused on Entrepreneurs

**CIELO S.A.** (“Company”) (B3: CIEL3 / OTC Nasdaq International: CIOXY), announces to its shareholders and other stakeholders that the Cielo Pay app was launched. Cielo Pay is a free app that brings together acquiring, payment account and digital wallet features to make the entrepreneur’s life easier. The app results from a partnership between Cielo and Cateno Gestão de Contas de Pagamento S.A. – a company of Cielo’s conglomerate, and will be available for Android and IOS starting October 14<sup>th</sup>, but will start being used by the Company’s employees this week.

Cielo Pay is an app with easy registration that will help merchants to accept payments without terminals (POS), by generating a QR Code on their mobile phone, sending a payment link or receiving a payment slip (*boleto*). Merchants will be able to receive its sales at the same time of the transaction, pay bill, withdraw money from the 24 hours ATM network, purchase through physical and digital card, having easy access to loans offered by partners and asking questions through WhatsApp.

Cielo Pay is launched with nine different features as follows:

- Free digital payment account designed for the entrepreneurs (Individual, MEI and Eireli) with one of the great advantages of receiving the sales at the same time as they are made;
- Money transfers to phone contacts;
- Free money transfers to other Cielo Pay users at anytime and every day;
- Wire transfers and payment of slips (*boletos*);
- Sell products without a POS, using a QR Code, link or payment slips (*boletos*);
- Payment slips (*boletos*) for cash in, it means, sending money to the digital account;
- Balance and statement view of its sales at Cielo;
- Asking questions about the app directly through WhatsApp;
- Access to the assistance services (plumber, electrician and help desk) provided by partner companies.

It is worth noticing that, unlike news reports in the press, Cielo Pay is not a digital bank and the activities carried out through the app are not exclusive to a financial institution.

Barueri, August 26, 2019.

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