



GUIDE:

**WAYS BOACOMPRA'S PAYOUT
SOLUTION IMPROVES AND
SIMPLIFIES YOUR CROSS-
BORDER OPERATION**

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INTRODUCTION

A globalized and increasingly digital and connected world brings great benefits to companies and professional service providers, making it much easier to contact each other and do business. Examples of this are markets such as online influencers, which has grown from \$1.7 billion in 2016 to a **remarkable \$18 billion by the end of 2020** globally, highlighting the enormous growth potential of not only the segment itself but also the importance of expanding digitally worldwide. Similarly, the digital transformation market has been gaining colossal proportions over the years, surpassing **\$300 billion** last year and with growth prospects at a **CAGR of 23% through 2028**.

Behind these numbers is a combination of several factors: continuous evolution of personal computing and mobility; improvement in the quality, availability, and speed of fixed and mobile internet; expansion of the cloud; changes in the consumer profile and means of payment; and much more. Together, this scenario of hyper-convergence of needs and means, business opportunities arise, and payment methods need to take advantage and evolve in the same way. And it is at this moment that BoaCompra's Payout solution is decisive for those who seek to do business in Brazil.

Created with the aim of speeding up payout flows with reduced costs, more clarity for those paying and those receiving, BoaCompra's Payout is an ideal solution for companies of all sizes and from all over the world to pay for local services without bureaucracy. Want to better understand how it can help? Then check out some of the advantages and benefits for those who rely on this powerful tool.



The Brazilian potential

In a [recent whitepaper by BoaCompra in partnership with AML](#), it was stated that nearly **12 million Brazilians** are mass disbursement recipients, and that those transactions accounted for over **\$18 billion in 2020**, with cross-border payouts representing **60% of the payees and 29% of the total payment volume**. With expressive significance, payouts are getting even more important, each passing day.

PAYOUTS IN BRAZIL

BRAZIL'S DISBURSEMENTS MARKET, IN NUMBERS



12 M

payees



\$18B

total volume
payouts



60%

of payees from cross-
border payouts



29%

of the total cross-
border payment
volume



24%

growth per year
through 2024

BRAZILIANS' SOCIAL MEDIA AND DIGITAL ENTERTAINMENT USAGE



150 MM

YouTube



95 MM

Instagram



40 MM

Gaming
platforms



40 MM

TikTok



140 MM

Facebook



+8 MM

Streamers and
influencers



400k

travel
accommodation
hosts



1 MM

Delivery app
agents



1.5MM

service
providers on
freelance work
platforms



50K

teachers and
tutors on digital
platforms



3MM

ride-hailing
drivers

For those looking to do business in the country, the scenario is highly favorable for hiring specialized professionals at attractive costs. From delivery services to digital influencers, from courses to developers, all kinds of services can be easily hired here, and this brings interesting advantages for the contractors:



Wide availability of manpower

The pandemic scenario coupled with some economic instability in the region has led to an increase in professionals working as freelancers and service providers in a huge variety of markets, reaching, in Brazil, **1.5 Million service providers on freelance work platforms**. For companies looking to operate in the region, this represents a wide range of qualified service options, something that is attractive for those looking to start or rapidly expand their operations here. In 2020, freelance platforms like Workana, Fiverr, and Upwork saw **a rise of 120% in job requests**, big opportunities available to be leveraged for companies that count with efficient payout platforms like BoaCompra's.

More than that, the pandemic scenario made a growing culture even stronger: workplace flexibility, with people free to work from wherever they think fit. This allows companies to hire service providers from all over the world and creates a new necessity for easier, faster and better cross-border payouts.



Digitalization, connectivity, and mobility

As an effect of the pandemic and the restrictions of movement and social contact, the use of cell phones in the country, which was already large, has grown even more and has put Brazil in **1st place** in the world in this regard, with **mobile connections reaching 96.3% of the population**.

This means that Brazilians are buying, interacting, playing, and much more, all over the phone, generating a huge variety of business opportunities. From food and product delivery to courses and games, there is room for professionals to operate on several fronts, taking their services directly to the client through cell phones, tablets and computers.



Massive use of social networks

From recommendations of good mechanics to reviews of the best restaurants, from posting memes to chatting for hours, a good part of Brazilians' day is spent on social networks: there are **160 million users**, with the possibility of reaching **180 million by 2025**, according to [Statista](#). When it comes to the streaming market, [Brazil is the second-largest](#) in streaming platform Twitch, owned by Amazon.

For those who want to advertise their services or find suppliers, Brazil brings the ideal scenario in social networks for engagement and branding actions, like TikTok, which is already a BoaCompra's client and is the fastest growing social platform in Brazil in 2020, with [more than +40 million users](#), is doing with influencers to promote their business and user engaging actions, like payment per watched video or per friend that joins the app through invitation. This is only possible by using a payment platform like BoaCompra's Payout, that enables global companies to send instant payouts to Brazilians in a simple, efficient, and secure way.

Considering that the country has more than [+8 Million streamers and influencers](#) from the most diverse segments, there is a huge potential for companies to invest and profit.





Simplify,
strengthen and
innovate with
BoaCompra's
Payout

To take advantage of the great opportunities the Brazilian scenario is now providing, with **cross-border payouts forecasted to grow 29% per year**, it is important to count on robust, specialized, and reliable solutions, such as those offered by our solution. BoaCompra Payout enables merchants to send money from anywhere in the world to Brazilian payees, in their local currency (Reais), in an all-in-one API. This is a disruptive payout model with many benefits, which we'll detail below.

How can it help? Check out some of the main benefits that our solution offers to large companies that already rely on our expertise.

► Payout scalability

Whether you need to make a single payment or several, regularly or sporadically, BoaCompra's Payout can fully meet your needs. This is because our technology ensures a robust system, prepared to process a wide variety of payouts at a time, up to **1000 per batch**, ensuring operability even in the most intense use cases, with maximum security and speed.

► Clear, instant transfers

To strengthen the relationship with your best suppliers, making payments instantly and in local currency is an excellent practice - and our solution provides this for you. Classic solutions on the market take up to 3 days to clear the payment and often do so in foreign currency, bringing less transparency and more complexity into the process. In contrast, our product makes payouts instantly and in local currency, ensuring a fast and transparent receipt for your audience, an important differentiator to keep doing business.

► No hidden fees

Better than getting paid quickly is getting paid the agreed amount without unexpected discounts or rate fluctuations, which is not always the case when using traditional payment methods. This is because banks apply a series of fees that will only be disclosed at the end of the operation, which consumes part of the amount to be received by your supplier. In addition, transactions made internationally may incur taxes, further reducing the partner's receipts.

With our solution, costs are clear and lower than those of banks, which ensures not only a fast receipt but also higher than if other means were used. BoaCompra's Payout solution guarantees that there are no banking fees to the end users.

► Several resources, one API

Combining all these benefits in a simple way is a plus to those who count on BoaCompra. With an API that is simple to integrate with the company's payment systems, it already has advantages such as:

- Processing of up to 1000 payouts at a time
- Consultation of requested batches in real-time
- Notification about the change of status of each batch as required by the company
- Daily reports about your payouts, with balance and transactions display
- Cashback campaign customization

This brings reliability and solidity to management, while ensuring all the operational agility your company needs.

Going beyond the payment advantages, our solution allows you to create unique cashback campaigns to incentivize your customers to cash out through our Payout and leverage your brand in Brazil.





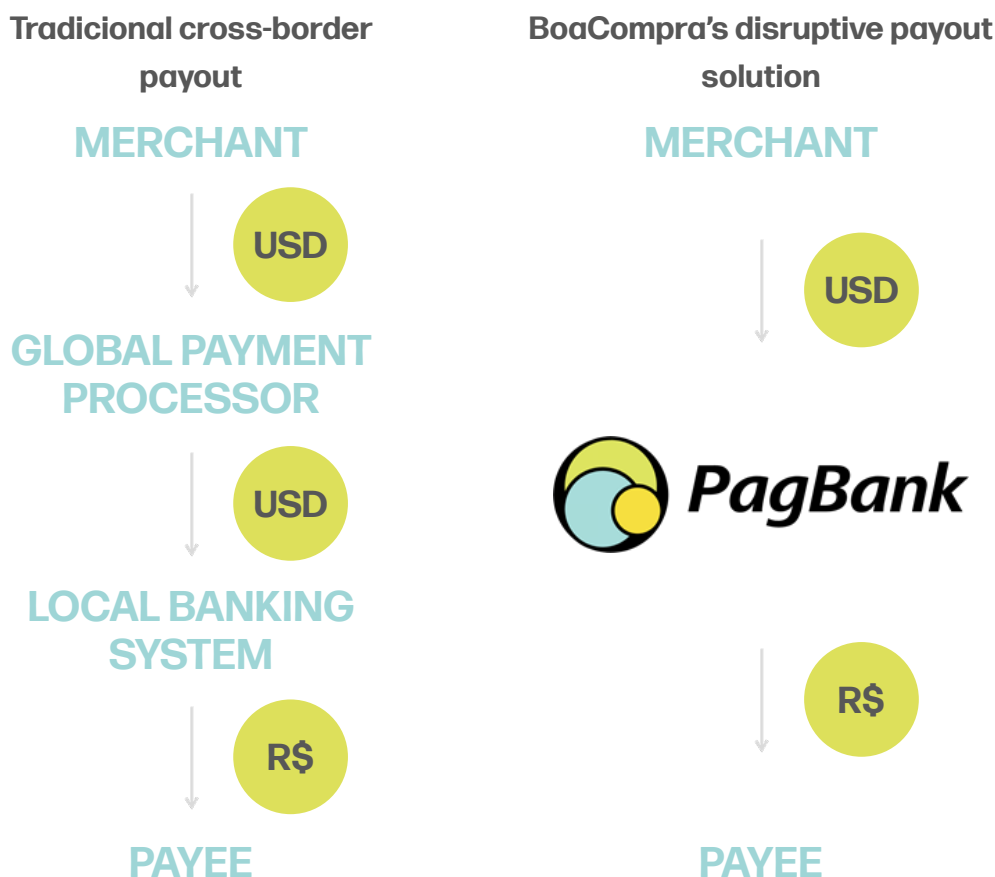
Simple and robust:
this is the
BoaCompra's
Payout ecosystem

It is important to point out that BoaComprá's solution delivers agility, transparency, and efficiency. We have all the necessary infrastructure for large-scale payment processing, since our payout solution is integrated with PagBank's systems, the **second biggest digital bank in Brazil**, with more than **12.2 million active users**, and one of the largest fintechs in the country. PagBank Accounts have a complete online onboarding process, free digital account and the APP was downloaded more than **61 million times**. In other words, it suits even the largest demands of customers, operating in several markets, meeting customer needs with solidity, reliability, and speed.

Besides the robustness of the system that brings performance to the solution, Payout was also designed to bring more simplicity of use, focusing on a positive and dynamic experience for the user. Therefore, the operation can be quickly completed in 5 simple steps:



When compared to traditional cross-border payout systems, BoaComprá makes the journey shorter, faster and better for everyone involved in it:



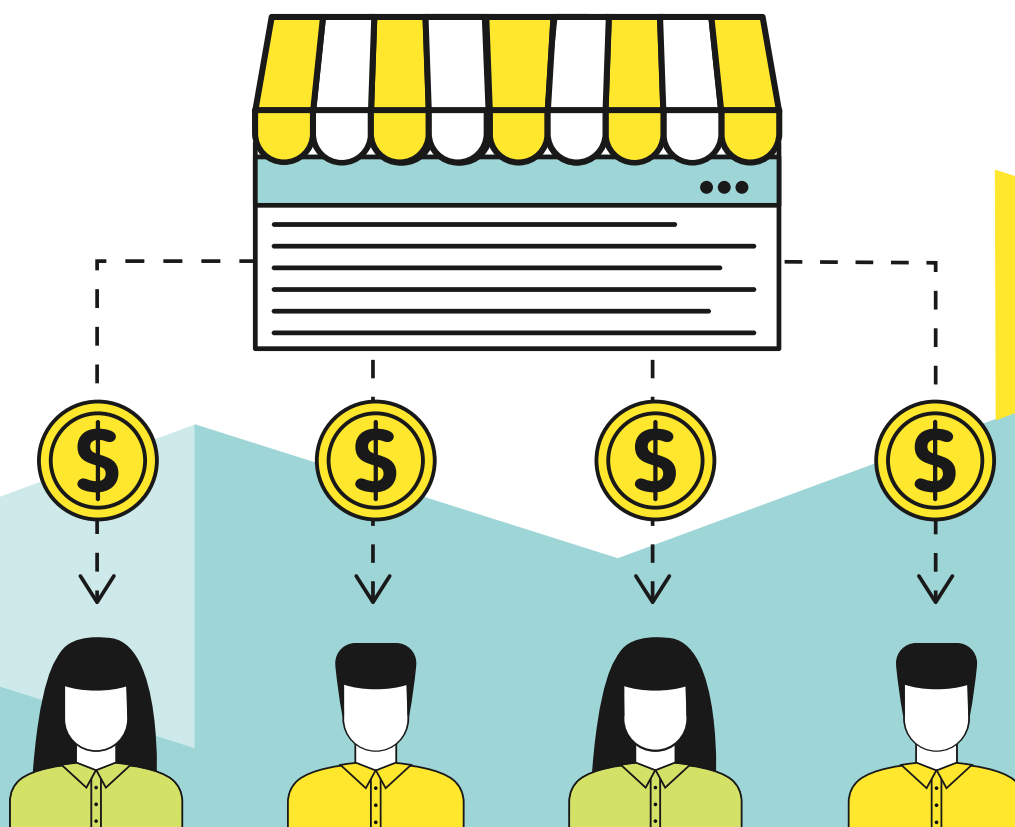
The ease of setup, coupled with PagBank's robustness and modern management technologies bring visibility and managerial reliability to the merchant, while ensuring all the operational agility for his payments. And the advantages do not stop there! Check out what else PagBank brings to its customers:

- **100% free digital account:** the recipient does not need to spend anything and sets up their account in minutes
- **Pay bills and make purchases directly from the app:** buy directly from our environment, without having to withdraw or move your money, and pay bills easily right there
- **Purchase credits for Uber, Spotify, Google Play, etc.:** facilities without having to leave your receiving environment
- **PagBank shopping with cashback:** besides the integration of purchases, you still have the possibility to offer cashback, helping to strengthen the relationship with your best partners

- **Bank transfers:** easy for those who need or want to transfer funds to other banks
- **Investments with interest rates higher than savings:** good returns with investments directly into your PagBank account
- **Online loans:** for those who need credit, the environment already brings the facility to obtain credit without having to change app or environment
- **Customer Support 24h:** count on the support of our team of specialists, with extensive knowledge of local laws and practices and advanced training to solve any doubts or problems quickly

SIMPLIFY YOUR CROSS-BORDER PAYOUTS WITH BOACOMPRA

The moment is ideal, the scenario is favorable and the payout solution is available right now for the success of your business in the country, so take advantage of the opportunity and ensure smoother operations and more satisfied partners with the best payout solution available right now. [Talk to our consultants](#) now and see how to bring cutting edge technology, specialized tools and high level support into your operations right now.





ABOUT BOACOMPRA BY PAGSEGURO

BoaCompra by PagSeguro is a cross-border payment platform that enables worldwide merchants to access Latin America, accept local payments or send payouts. An all-in-one solution that offers local processing in local currency with international funds remittance without the need for a local entity in 17 countries in the region or sending single/mass payouts to Brazilians in local currency instantly with no banking fees.

With over 17 years of experience in the Latin America region and handling complex cross-border transfers, BoaCompra is part of PagSeguro, a disruptive provider of financial technology solutions driven by robust and consolidated infrastructure.

