



Realtime Electronic Payments

# CORPORATE SUSTAINABILITY REPORT

A REVIEW OF REPAY'S ENVIRONMENTAL,  
SOCIAL AND GOVERNANCE INITIATIVES

— MAY 2022 —



# TABLE OF CONTENTS

<b>03</b>	<b>A LETTER FROM OUR CEO</b>
<b>04</b>	<b>BUSINESS OVERVIEW</b>
<b>07</b>	<b>SUSTAINABILITY APPROACH</b>
<b>09</b>	<b>GOVERNANCE INITIATIVES</b>
<b>14</b>	<b>ENVIRONMENTAL INITIATIVES</b>
<b>19</b>	<b>SOCIAL INITIATIVES</b>
<b>40</b>	<b>SASB INDEX</b>

# A LETTER FROM OUR CHIEF EXECUTIVE OFFICER

As a leading payments technology company, we strive to enhance the overall payment experience for consumers and businesses through innovative technology and exceptional customer service.

Our ability to offer integrated digital payment solutions has never been more critical, as today's virtual landscape and societal expectations have positioned real-time electronic payments as a necessity. Businesses are embracing the shift to a digital presence as they implement new technology enabling them to accept payments and fund operations in a completely virtual environment. Internal business processes are transforming as well, pivoting from traditional, paper-based accounts payable and receivables workflows to a more automated digital experience. We believe the desire for digital payment solutions will only increase as more businesses and consumers realize the benefits in the form of additional convenience, speed and security.

The inherent nature of our core product offering – anywhere, anytime digital payments – promotes sustainable business practices, as the shift to electronic payment methods enables companies to reduce their carbon footprint by eliminating paper, reducing energy consumption, and saving valuable time and money through streamlined, integrated processes.

Last year, we introduced our Environmental, Social and Governance (ESG) initiatives in our inaugural Corporate Sustainability Report. As we grow and as sustainability best practices evolve, we regularly evaluate how we can improve our ESG approach and take better care of our clients, employees, communities and the environment. REPAY's corporate values of excellence, passion, integrity, respect and innovation continue to unite us in our mission and inspire us to bring our best each day to drive long-term growth and contribute to a more sustainable future.



I am honored to share this year's Corporate Sustainability Report, which includes several enhancements, including stronger alignment with the Sustainability Accounting Standards Board (SASB) Standards and more detailed disclosures across our ESG initiatives. In the following pages, you will learn more about REPAY's business and the programs and policies we have implemented to mitigate risk, reduce our environmental impact, develop and retain employees, and strengthen governance and oversight of various matters across the company. We believe our strategic approach to our ESG efforts will continue to drive long-term value for our clients, employees and stockholders, and we look forward to continuing the enhancement of our efforts.

**John Morris**  
Chief Executive Officer

A handwritten signature in blue ink that reads "John Morris".



# BUSINESS OVERVIEW

REPAY is a leading, highly integrated omni-channel payment technology company modernizing payments for the loan repayment, B2B and healthcare verticals. REPAY's next-generation technology reduces the complexity of electronic payments, enhancing the experience for consumers and businesses through convenient, secure and frictionless solutions.

REPAY enables businesses to virtually accept omni-channel payments 24/7 and streamline vendor and supplier payments through accounts payable automation. Our proprietary platform ensures on-time, optimized inbound and outbound payments to help businesses save time and money through efficient, transparent processes.

**~\$20.5Bn**  
**ANNUAL CARD  
PAYMENT VOLUME<sup>1</sup>**

**~\$219.3MM**  
**ANNUAL  
REVENUE<sup>1</sup>**

**~\$5.3Tn**  
**TOTAL ADDRESSABLE  
MARKET (TAM)<sup>2</sup>**

**~18,400+**  
**CORPORATE  
CLIENTS<sup>3</sup>**

**~222**  
**INTEGRATIONS<sup>4</sup>**

**~560**  
**EMPLOYEES<sup>5</sup>**

1) For twelve months ended December 31, 2021.

2) Third-party research and management estimates as of December 31, 2021.

3) Management estimate, includes all acquisitions.

4) As of December 31, 2021, includes integrations from all acquisitions.

5) As of December 31, 2021.

# BUSINESS

## STRENGTHS AND STRATEGIES



### **FAST GROWING AND UNDERPENETRATED MARKET OPPORTUNITY**

REPAY's key end markets have historically been underserved by payment technology and service providers due to unique market dynamics.



### **VERTICALLY INTEGRATED PAYMENT TECHNOLOGY**

Our payment solutions are integrated with multiple ERP systems, streamlining and automating processes and driving a frictionless, unified commerce experience. Omni-channel payment capabilities enable electronic payments to be made and accepted at any time, from anywhere.



### **KEY SOFTWARE INTEGRATIONS**

Software integrations across our key verticals enable a unique distribution model and drive new client acquisitions.



### **HIGHLY STRATEGIC AND DIVERSE CLIENT BASE**

Our platform provides significant value to an attractive, diverse client base across our key verticals.



### **MULTIPLE AVENUES OF LONG-TERM GROWTH**

Clients serving REPAY's markets – spanning consumer and business payments – are facing increasing demand from customers for electronic and omni-channel payment solutions.



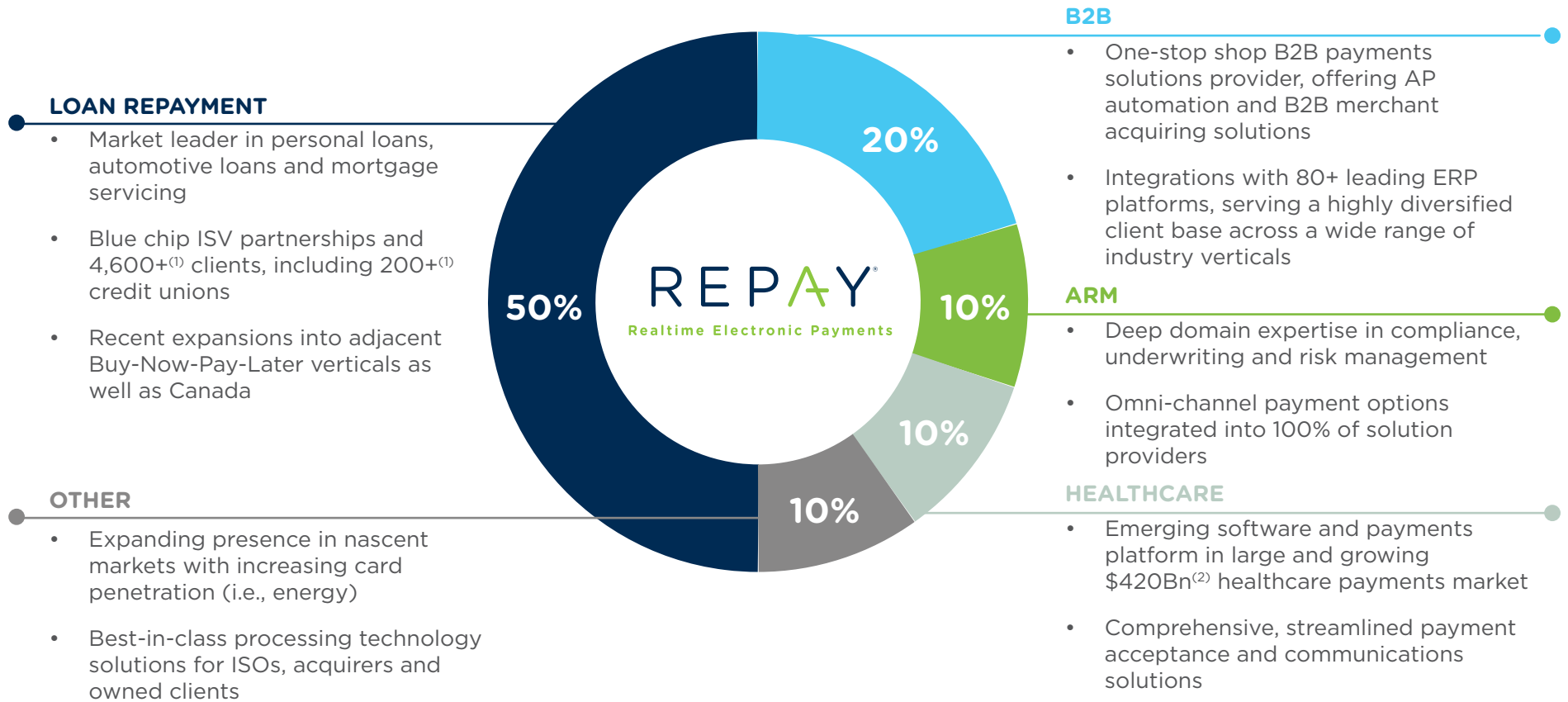
### **EXPERIENCED LEADERSHIP WITH DEEP PAYMENTS AND INDUSTRY SPECIFIC EXPERTISE**

Our leadership team brings extensive industry experience to provide specialized insights and customized solutions to the verticals we serve.

# DIVERSE CLIENT BASE

REPAY serves a highly strategic and diverse client base across key verticals.

## PERCENT OF CARD PAYMENT VOLUME<sup>(1)</sup>



1) As of December 31, 2021

2) Represents estimate of out-of-pocket payments to providers

# SUSTAINABILITY

## APPROACH

We believe corporate social responsibility is deeply woven into our company culture and governance at all levels, which provides a firm foundation for supporting and promoting the long-term interests of our stockholders.

Our Environmental, Social and Governance (ESG) initiatives have been guided by our desire to achieve operational excellence, generate long-term value for our stockholders, provide a good working environment for our employees, and have a positive impact in our communities.

In 2020, we created a Sustainability Working Group, consisting of internal and external resources, to assess the ESG factors related to our business and to improve our long-term performance. Together with the Board of Directors and our executive management team, the Sustainability Working Group continues to analyze our business and relevant ESG factors for evaluation and disclosure. Our approach is informed by utilizing various reporting frameworks and performing an assessment of these ESG factors, including identifying the short- and long-term opportunities, risks and trends for our business. We primarily utilize and are working toward alignment with the Sustainability Accounting Standards Board (SASB) Standards relevant for our industry (Software & IT Services). The SASB sustainability topics and accounting metrics are used to guide our discussions and disclosures, and the SASB index can be found at the end of this report.

The evaluation of our practices also includes feedback from and dialogue with various stakeholders, including institutional stockholders, employees and clients, and a review of ESG reporting materials of certain peer group companies in the payment processing industry.

As we continue to identify new opportunities and evaluate sustainability best practices, our ESG initiatives will evolve and expand. At this time, we have identified the following topics to guide our disclosure and our ongoing efforts:



### GOVERNANCE INITIATIVES

Corporate governance, board structure and risk



### ENVIRONMENTAL INITIATIVES

Digital services, energy use and waste control



### SOCIAL INITIATIVES

Employee development and engagement, diversity and inclusion, community outreach, cybersecurity and data privacy

# OUR VALUES INSPIRE AND GUIDE THE WAY

We are united by a desire to do better and to be better, and our values guide us in all that we do to accomplish our mission of providing innovative payment solutions along with exceptional customer service. REPAY's focus on collaboration and respect drives our efforts as we lead the industry in identifying and introducing new, innovative ways to empower our clients and team members. Our entrepreneurial spirit and employee-centric culture power a nimble, open-minded and results-oriented approach that underpins ongoing growth.



## EXCELLENCE

Adhere to the highest standards



## PASSION

Motivated to make a difference



## INTEGRITY

Do the right thing and honor commitments



## RESPECT

Support, encourage and collaborate with others



## INNOVATION

Boldly approach new ideas to find a better way



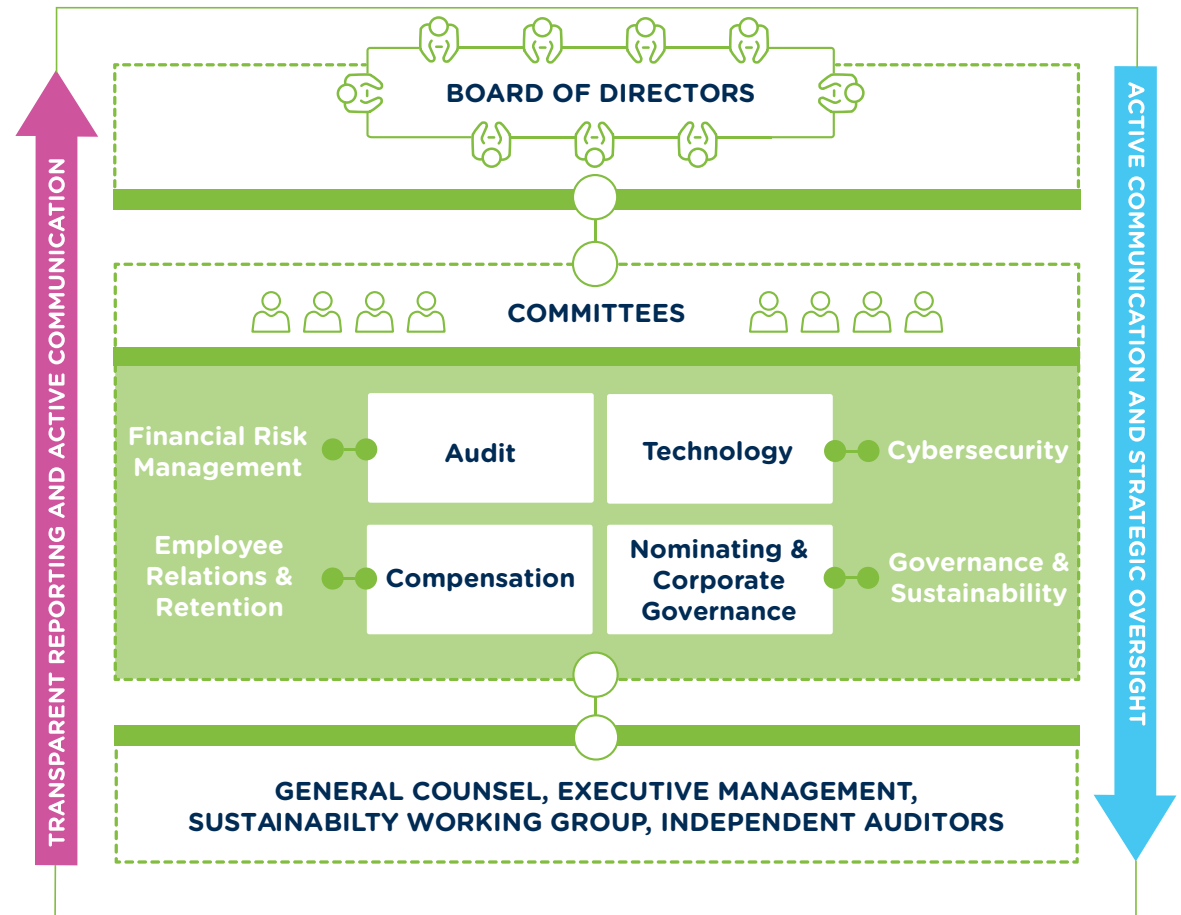


# GOVERNANCE INITIATIVES

# GOVERNING OUR ESG APPROACH & IMPACT

As we further develop and enhance our approach to ESG, we work diligently to integrate governance into our existing business model and daily operations. The Board of Directors plays a very important role in our sustainability governance, providing oversight of the strategy, operations, risks and management of the company and maintaining active, transparent communication with both the Sustainability Working Group and executive management team. The Nominating & Corporate Governance Committee is chartered with overall oversight of our ESG matters and approach, and engages with the Sustainability Working Group as sustainability initiatives are identified and implemented. The Audit Committee assists with the assessment and oversight of the company's financial risk management, and the Technology Committee provides oversight of the risks related to information technology and cybersecurity. The Compensation Committee is chartered with oversight of employee relations, retention initiatives and executive compensation plans.

All committees regularly report to the Board regarding their specific area of expertise and oversight and are integral in properly assessing, understanding and mitigating risk factors across our business.



# CORPORATE

## GOVERNANCE PRACTICES

We have established corporate governance practices designed to serve the best interests of REPAY and its stockholders, employees and clients. REPAY's Board of Directors and executive management team share a commitment to structuring our Board and corporate governance policies to support enhanced alignment with our stockholders and promote a high level of transparency.

### GUIDING POLICIES

We are in compliance with the current corporate governance requirements imposed by the rules and regulations of the SEC and the Nasdaq listing standards. We encourage you to visit the "Corporate Governance" area of the "Investor Relations" section of our website ([investors.repay.com](https://investors.repay.com)) to view the full policies and governing materials.

- **Corporate Governance Guidelines**

These guidelines describe the principles and practices that the Board follows in carrying out its responsibilities. They will be reviewed periodically by the Nominating and Corporate Governance Committee to ensure they effectively promote the best interests of both REPAY and its stockholders and they comply with all applicable laws, regulations and stock exchange requirements. Board composition and structure, meeting frequency, committee responsibilities, evaluation and management succession planning are also outlined.

- **Code of Ethics**

The Code of Ethics, which applies to all directors, officers and employees, outlines and promotes honest and ethical conduct; fair, accurate and timely disclosure in reports and documents filed with the Securities and Exchange Commission as well as in other public communications made by or on behalf of REPAY; and compliance with applicable governmental laws, rules and regulations. Additionally, the Code of Ethics deters wrongdoing and requires prompt internal reporting of breaches of, and accountability for adherence, to this Code.

- **Board Committee Charters**

Board Committee Charters outline each committee's purpose, structure and operations, meeting frequency, responsibilities and duties, and annual performance evaluation.

We have also adopted the following additional governance-related policies:

- Audit Committee Pre-Approval of Services Provided by the Independent Auditor
- Hiring Policy for Independent Auditor Employees
- Securities Trading Policy
- Regulation FD Policy
- Related Person Transaction Policy
- Whistleblower Policy

# BOARD STRUCTURE AND STOCKHOLDER ALIGNMENT

To ensure accountability to our stockholders and maintain alignment with evolving best practices, we routinely evaluate our governance practices. Highlights of our governance framework include the following:

- The current board leadership structure separates the positions of Chief Executive Officer and Chairperson of the Board
- All committee members are independent
- Independent directors meet in executive session at least twice per year
- Annual Board and committee evaluations are performed
- The Board consists of four standing committees:
  - **Audit Committee:** meets periodically with independent auditors, General Counsel and management to discuss the company's major financial risk exposures and the steps that management has taken to monitor and control such exposures
  - **Compensation Committee:** assists with identifying, assessing and managing compensation related risk, establishes and reviews executive compensation programs, and provides oversight of employee relations and retention initiatives
  - **Nominating and Corporate Governance Committee:** actively shapes the corporate governance of the company, oversees the evaluation of the Board and management and succession planning process, and provides overall oversight of the company's ESG approach
  - **Technology Committee:** assists in the assessment and oversight of risks related to information technology and cybersecurity and provides oversight of the overall technology strategy of the company
- Meaningful Stock Ownership Guidelines for executive officers and directors
- Board resignation requirement in the event of significant change in principal employment, occupation or association
- Prohibition of short sales and speculative transactions on REPAY securities by all employees and directors
- Limitations on Board service
  - Members can serve on no more than five public company boards
  - Audit Committee members can serve on no more than three public company audit committees
  - Executive officer of a public company should not serve on more than two public company boards

# STRONG LEADERSHIP WITH DEEP PAYMENTS EXPERIENCE

Our nine-member Board of Directors consists of industry veterans and influential leaders in the financial services and payments industries. While our directors bring extensive experience and share deep industry knowledge, they each offer unique expertise and fresh perspective.

	EXPERIENCE, QUALIFICATIONS AND EXPERTISE										COMMITTEE COMPOSITION			
	Accounting & Finance	CEO/Senior Leadership	Compliance/Regulatory	M&A/Corporate Development	Payment Processing Operations	Public Company/Governance	Risk Management	Sales & Marketing	Strategic Planning	Technology & Cybersecurity	Audit Committee	Compensation Committee	Nominating & Corporate Governance Committee	Technology Committee
Shaler Alias		X		X	X			X	X					
Paul Garcia		X		X	X	X	X	X	X	X	M	M		
Maryann Goebel		X	X	X	X	X	X		X	X				C
Bob Hartheimer	X	X	X	X		X	X		X		C			
William Jacobs	X	X	X	X	X	X	X		X			C	M	
Pete Kight		X		X					X	X			C	M
John Morris	X	X	X	X	X			X	X					
Emnet Rios	X	X		X			X		X	X	M			M
Dick Thornburgh	X	X	X	X		X	X		X			M	M	

X = Has experience and demonstrates expertise in specific area

M = Member C = Chairperson



2 of 9 members are ethnically diverse



2 of 9 members are female





# ENVIRONMENTAL INITIATIVES



# THE NATURE OF OUR BUSINESS: POWERING THE SHIFT TO DIGITAL

Promoting sustainability and minimizing our impact on the environment are very important to REPAY, and we continue to evaluate and improve upon our current strategies to gain efficiencies across our operations. The environmental initiatives we have implemented to reduce waste and energy consumption, along with our limited use and ownership of data centers, are disclosed in the following pages. REPAY leases all office space and does not own any real estate, but we are dedicated to improving efficiency in our business where we can have impact.

The inherent nature of electronic payments promotes a more sustainable and environmentally friendly approach to doing business, and we are passionate about helping others reduce their environmental impact through the shift to digital payments. REPAY's technologies enable businesses to implement electronic payments, online bill payment systems, and accounts payable automation, saving trees and reducing waste and energy consumption associated with traditional paper-based billing systems and payment methods.

## **ELECTRONIC PAYMENTS**

When businesses accept contactless payment methods, such as ACH and debit and credit cards, consumers and businesses can pay remotely from anywhere, reducing the demand for paper checks and cash.

## **ONLINE BILL PAY AND DIGITAL COMMUNICATION**

With REPAY's online bill payment systems, businesses can send bills, invoices and receipts digitally, reducing paper consumption and decreasing demand on the traditional mail system.

## **ACCOUNTS PAYABLE (AP) AUTOMATION**

Through our end-to-end AP automation platform, businesses can manage and pay vendor invoices, transforming a manual paper-laden process into a streamlined digital experience.

# DOCUSIGN REDUCES OUR ENVIRONMENTAL IMPACT

REPAY aims to create a paperless office environment by encouraging electronic communications and utilizing DocuSign across our organization. Our online applications and agreements are equipped with DocuSign to enable a completely digital and paperless experience, increasing convenience and security for clients while also providing numerous environmental benefits. The implementation of DocuSign and our electronic application system enables us to reduce our carbon footprint by significantly reducing our paper usage, saving trees and water, and reducing greenhouse gas emissions and paper waste.

**15,000+**

**DocuSign  
Envelopes Sent<sup>(1)</sup>**

**165,000+**

**Electronic Application  
Attachments Collected<sup>(1)</sup>**

## Environmental Impact Avoided<sup>(2)</sup>



**4,800 pounds  
of wood**



**870 pounds  
of waste**



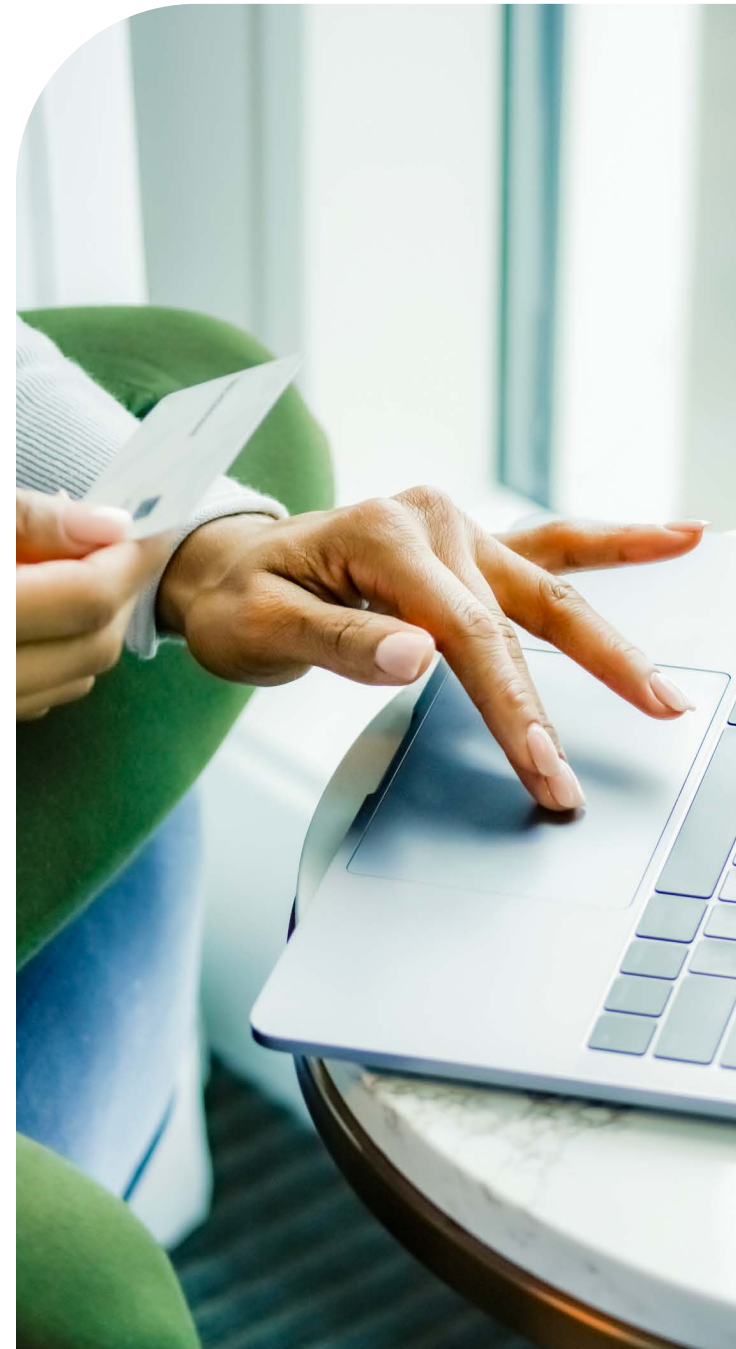
**15,800 gallons  
of water**



**11,900 pounds  
of CO<sub>2</sub>**

1) Estimates based on REPAY's account use for the fiscal year ended December 31, 2021.

2) The above environmental impact data is an estimate only and is based on REPAY's account use for the fiscal year ended December 31, 2021. The environmental impact estimates were made using the Environmental Paper Network Paper Calculator Version 4.0 ([www.papercalculator.org](http://www.papercalculator.org)) and is calculated using envelope and page count. The Data is provided solely for informational purposes and should not be relied on as an accurate representation of the environmental benefits of or impact derived from using DocuSign products. DocuSign is not responsible for any loss, damage, cost or expense incurred by or arising from the use or reliance on the Data



# PROMOTING SUSTAINABILITY AND REDUCING WASTE



## RECYCLING AND SHREDDING

REPAY utilizes recycling bins and professional paper shredding services to decrease the amount of waste generated in our offices.



## DIGITAL GUEST SERVICES

Our paperless office check-in services decrease paper usage and provide a more secure, streamlined experience for our guests and employees.



## ECO FRIENDLY WATER COOLERS

Water coolers are placed in our offices to encourage reusable container usage and decrease single-use paper cup and plastic bottle consumption.



## REMOTE WORK AND VIDEO CONFERENCING

We use video and telephone conferencing to replace meeting-related travel and offer employees the flexibility to work remotely, reducing our collective carbon footprint.



# PROMOTING SUSTAINABILITY AND REDUCING WASTE



## CLOUD COMPUTING

We primarily utilize Amazon Web Services (AWS) for reliable and scalable cloud computing services, which reduces energy usage and decreases greenhouse gas emissions when compared to onsite data centers. Through continuous innovation across its global infrastructure, AWS has announced it plans to power its operations with 100% renewable energy by 2025.

While our primary business operations are hosted in the cloud, one of our acquired businesses operates an onsite data center within a leased facility and another acquired business utilizes colocation services from a third-party data center provider. Our extensive acquisition integration plans involve migrating these operations to AWS to ensure maximum efficiency and minimal environmental impact. As we strategically plan for current and future data center needs, we continuously evaluate the environmental considerations of data center operations. There are no further plans of expanding data center ownership or outsourced services.



## ENGAGEMENT AND OUTREACH

To celebrate Earth Day, we offer employees sustainable products, such as reusable water bottles and bags, and provide educational resources to engage and educate our team about sustainability best practices. We are also proud to sponsor the planting of trees through an annual donation to One Tree Planted, a charity with a mission to help global reforestation efforts.





# SOCIAL INITIATIVES

# EMPLOYEE DEVELOPMENT

We believe training and employee development opportunities are vital components in supporting our mission and encouraging us to live our values each day. In pursuit of excellence and with a thirst for knowledge and continuous improvement, we promote personal and professional growth by encouraging employees to pursue ongoing training and career development opportunities. REPAY provides tuition assistance and reimbursement for certain pre-approved continuing educational programs and professional certifications and invests in training platforms and tools to improve engagement and accessibility to training resources.

## EMPLOYEE ONBOARDING AND TRAINING PLATFORMS

All new employees participate in new hire orientation and onboarding, where they are introduced to REPAY's internal technology tools and systems and learn about REPAY's culture, core values and company history. During the first few weeks of employment, they attend 'Coffee with the CEO', an informal virtual meeting where they can speak with and get to know the CEO, other leaders and each other. New hire spotlights are socialized on our company-wide Slack channel and in our monthly newsletters to ensure new team members are introduced to the company and receive a warm welcome.

Training platforms provide our employees with easy accessibility to company-wide and department-specific training resources. Classes and tutorials can be scheduled in advance with target completion dates, or they can be accessed on demand as schedules permit. Interactive activities and quizzes increase employee engagement and reinforce the content.

# EMPLOYEE DEVELOPMENT

## DEPARTMENT TRAINING SUMMITS

Several departments across the organization hold annual training summits where team members have an opportunity to collaborate with fellow colleagues, participate in department-specific training, and further enhance their skillsets. Two annual summits we'd like to highlight are the Sales Summit and Risk Summit.

**Sales Summit** – The entire sales organization attends the two-day training event. Teams meet across our offices and in virtual breakout rooms to dive deep into sales strategies, techniques and tools that can be used to identify and solve our prospects' pain points during the sales process and beyond. The teams participate in panel discussions, sales strategy workshops and in-depth product training sessions, and they learn about the many sales outreach tools and resources that are available to help drive efficiency and success.

**Risk Summit** – The annual Risk Summit brings the risk team together to review the previous year's challenges and accomplishments and strategically plan for the year ahead. During the summit, the team receives product training on technology platforms and solutions, reviews processes and industry regulations, and evaluates how the team can best support REPAY's growth while effectively managing risk and protecting stakeholders.

“ I have greatly enjoyed attending Sales Summit each year. It allows me to learn best practices for success, connect with various colleagues, and strategize for the upcoming year. It is always beneficial to learn more about our products, receive updates from our support teams, and hear from outside speakers and vendors. The Sales Summit replenishes my motivation and starts my year on the right foot.”

- Stacey Precour  
National Account Manager  
Fort Worth, TX





# EMPLOYEE DEVELOPMENT

## CODE OF ETHICS AND COMPLIANCE TRAINING

We pride ourselves in serving as industry experts with the highest levels of integrity and professionalism, and we have built our relationships with business partners and clients on a foundation of trust and expertise. In order to remain well-prepared to serve our clients and partners, employee training is required on an annual basis for all REPAY personnel. In accordance with REPAY's Compliance Management system, all REPAY employees are required to participate in a series of compliance training programs annually, including:

- Bank Secrecy Act and Anti-Money Laundering Policy Training
- Electronic Funds Transfer Act Training
- Unfair, Deceptive or Abusive Acts or Practices Training
- Red Flag and Mobile Device Security Training
- Cybersecurity and Information Security Training
- Security Awareness Program Training
- Workplace Harassment Prevention Training
- Diversity Training for Managers

# 100%

of employees completed the  
**2021 annual**  
compliance training program

# 3,000+

hours of annual compliance  
training completed

## ETA CPP CERTIFICATION & PROGRAMS

Electronic Transactions Association (ETA) Certified Payments Professional (CPP) certification is available to all payment professionals and signifies an individual has demonstrated the knowledge and skills required to navigate and perform competently in today's complex electronic payment environment. REPAY encourages employees to participate in the ETA CPP program and reimburses expenses related to the exam, certification and continuing education credits needed to maintain credentials. Additionally, we support participation in other ETA programs and have had representation in the ETA Young Payments Professionals (YPP) Scholar Program for multiple years.

# EMPLOYEE RECOGNITION

We are passionate about celebrating exceptional employees and providing multiple opportunities for performance-based awards and peer-to-peer recognition throughout the year. Our culture fosters an environment where individual and team accomplishments and contributions are recognized, celebrated and rewarded. Commitment to excellence and respect for one another are at the foundation of REPAY's employee recognition programs.

## REPAY CULTURE CHAMPIONS

This peer-nominated, values-based recognition program takes place quarterly and highlights employees who have gone above and beyond in their day-to-day efforts or made an outstanding contribution while embodying our company core values.

## ANNUAL EMPLOYEE AWARDS

The following Employee Awards are presented at the annual State of the Firm company-wide meeting and represent both employee- and management-nominated awards:

### Impact Player Award

This award recognizes employees who always look to grow in new ways, both professionally and personally, and have impacted others with their growth. They may have achieved a professional certification or completed a training or professional development initiative that supported others, resulting in a lasting impact on the company.

### MVP Award

This award celebrates the employees who go above and beyond and actively recognize others. Like the MVP of any team, they exemplify teamwork and collaboration. The winners of this award show perseverance, excellence and a commitment to exceeding expectations.



### REPAY Rockstar Award

This award honors the Rockstars who embody the mission, vision and values of REPAY. These employees are “in the band” working with their teams and striving for only the best. The Rockstars are well-versed in communicating with others, taking ownership, showing integrity and delivering results like a star.

### REPAY Influencers

The REPAY Influencer recognition is for individuals who are dependable, positive and always dedicated to their work. These individuals exhibit excellence in all they do, acting as a role model for others and performing above and beyond, ensuring maximum productivity.



# EMPLOYEE RECOGNITION

## THE PRESIDENT'S CLUB

The President's Club is a prestigious and exclusive honor that recognizes sales excellence and is the ultimate achievement for a REPAY sales professional. All sales employees who are eligible for commission may qualify annually for President's Club, and winners are invited on an all-expenses paid trip where their efforts and achievements are celebrated.

## PEER-TO-PEER APPRECIATION & SERVICE RECOGNITION

Employees can recognize peers and share moments of appreciation on Namely, REPAY's HR Platform. This feature is a great way to celebrate everyday wins and publicly recognize teammates for their efforts.

Additionally, we recognize and value tenure and experience and celebrate employee service anniversaries on company-wide calls and with personal anniversary cards.



# EMPLOYEE ENGAGEMENT

## GREAT PLACE TO WORK® CERTIFICATION

REPAY participates in the annual Great Place to Work survey and certification process where employees complete an anonymous survey administered by Great Place to Work. The purpose of the survey is to understand the employee experience and use employee feedback to identify our organization's strengths and opportunities for improvement. Many of our employee programs and initiatives have originated directly from these survey results, and we are proud to note that we have been certified as a Great Place to Work since 2017.

The most recent survey highlighted the following company strengths:

- REPAY is a physically safe place to work
- When employees join the company, they are made to feel welcome
- People are treated fairly, regardless of their race
- People are given a lot of responsibility
- Management is honest and ethical in its business practices

Two areas of improvement identified from the survey were time off flexibility and benefit offerings, both of which we have addressed and improved upon for the upcoming year.



**90%**  
of employees  
say REPAY is a  
great place to work

Based on our Great Place to Work survey results, REPAY was recognized by Fortune® as one of the Best Workplaces in Financial Services & Insurance™

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# EMPLOYEE ENGAGEMENT

## EMPLOYEE WELLNESS AND BENEFITS

As an employee-centric organization, we are passionate about taking care of our most valuable resources, our employees. We aim to promote a healthy lifestyle and work-life balance to ensure they feel supported, encouraged and valued. Based upon employee feedback from the Great Place to Work survey, we recently enhanced our benefits package to include lower health insurance premiums and additional offerings, including Health Savings Account (HSA) options and pet insurance, and updated our PTO policy to encourage employees to take adequate time to rest, recharge and address personal needs throughout the year. In 2021, we adopted an Employee Stock Purchase Plan to attract, recruit and retain top talent, create an ownership culture in the company, and provide employees with an additional way to save for the future and invest in their financial well-being.

The following benefits are offered to all full-time employees:

- Health Insurance
- 401(k) Match
- Disability and Life Insurance
- Cell Phone Reimbursement
- Paid Time Off & Floating Holiday
- Maternity/Paternity Leave
- Employee Assistance Program
- Benefits Administration App
- Pre-Tax Savings Accounts with FSA and HSA options
- Pet Insurance
- Military Leave
- Benefits Administration App
- Mental Health and Telehealth Services
- Employee Stock Purchase Plan

# EMPLOYEE ENGAGEMENT

## INTERNAL COMMUNICATIONS AND RESOURCES

We provide ongoing two-way corporate communications through both formal and informal channels, along with secure and reliable technology tools to encourage employee connection and engagement across our organization.



### Annual State of the Firm and Quarterly Meetings

These collaborative and interactive company-wide meetings include a review of strategic initiatives, company and department updates, and employee recognition.



### Monthly ‘Coffee with the CEO’ Virtual Meetings

Informal virtual meetings provide an opportunity for new hires to meet and speak with REPAY’s CEO, John Morris.



### Monthly Newsletters

The REPAY Roundup, REPAY’s monthly digital newsletter, contains important company announcements, new hire introductions, and employee spotlights.



### Slack & RingCentral

Employees can virtually communicate via Slack, our internal business communication platform, and RingCentral, our video conferencing tool, for real-time collaboration and support.



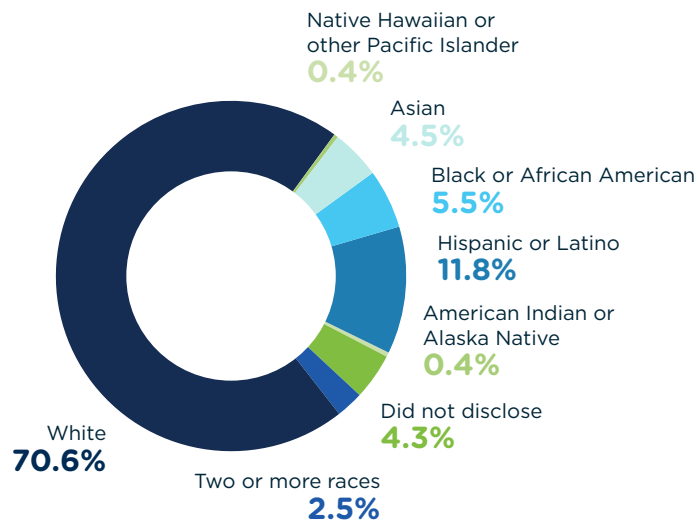
### Employee Intranet

REPAY’s intranet, “The Hub,” serves as the main information portal for employees to access internal and external resources.

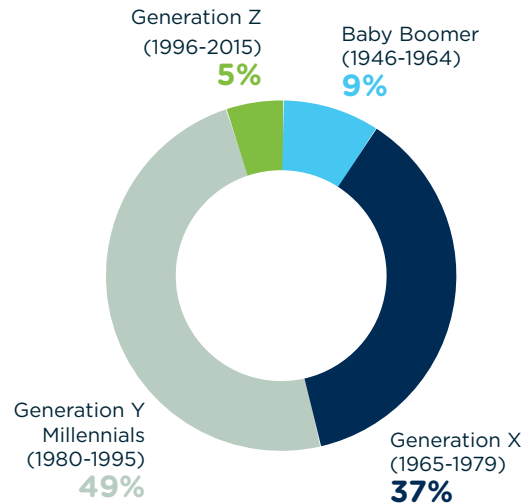
# DIVERSITY AND INCLUSION

We value diverse backgrounds, perspectives and experiences, and we are committed to providing an inclusive environment where all voices are heard and respected. We will continue to evaluate and implement programs and policies to foster diversity and inclusivity. The below statistics illustrate the demographics of our workforce of approximately 560 employees as of December 31, 2021. Of our 560 employees, approximately 95 are management<sup>1</sup>, of which 39% are female and 13% are ethnically diverse.

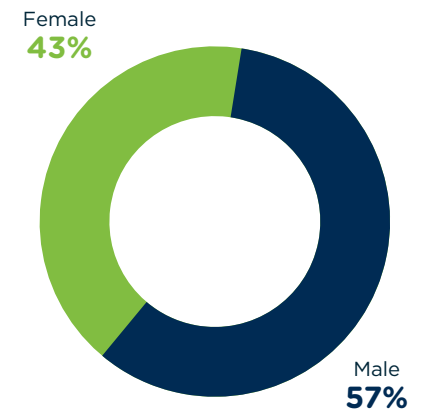
## ETHNIC BACKGROUND



## GENERATIONS



## GENDER



<sup>1</sup>) Management is defined as any employee who has a direct report.



# DIVERSITY AND INCLUSION STRATEGIC INITIATIVES

We continue to evaluate our Diversity and Inclusion program and are in various phases of implementing several strategic initiatives, which we believe will help us cultivate a more diverse workforce and inclusive environment.



## INTERVIEW TRAINING

In 2021, we implemented interview training for all hiring managers. This program is hosted quarterly and includes unconscious bias and diversity and inclusion training. Additionally, all employees complete diversity and inclusion training as part of our required annual training program.



## EMPLOYER BRAND DEVELOPMENT

We plan to further develop an employer brand strategy that highlights and celebrates an inclusive environment and diversity of thought, expertise and background.



## DIVERSITY HIRING

Our talent acquisition team continues to identify opportunities to partner with diverse higher education programs and increase diversity hiring across departments. Specific roles are posted on key university job boards, with a focus on HBCUs, via Handshake. We aim to interview a diverse group of candidates with diverse internal interviewers, and our structured interviewing format enables us to obtain clear, objective, relevant feedback to make hiring decisions.



## EMPLOYEE RESOURCE GROUPS

We plan to enhance existing and identify additional Employee Resource Groups to foster inclusion and community.

# EMPOWERING WOMEN IN PAYMENTS

In 2021, we launched the first Employee Resource Group, The Circle, to celebrate and connect the women of REPAY. The group meets quarterly to provide employees with opportunities to network with others in the company, learn from internal and external speakers and thought leaders, and feel empowered as a valued member of the REPAY family.

REPAY is proud to be a sponsor of the Women's Network in Electronic Transactions (Wnet), a not-for-profit organization built and sustained by volunteers who believe in the mission to create a more vital and more diverse industry by empowering and investing in women. As the premier professional organization for women in payments, Wnet encourages women in payments and fintech to grow as leaders, expand their networks, and promote positive change in the industry. REPAY's corporate sponsorship and support enables the women of REPAY to participate in Wnet's Leadership Summit, educational and professional development webinars, mentorship programs and networking events.



“ Since the first event, The Circle has been an invaluable experience for all attendees. The topics and speakers are inspiring, and I genuinely enjoy the opportunity to learn more about teammates on both a professional and personal level.”

- Megan Karbula  
Sr. Product Marketing Manager  
Atlanta, GA

# EMPLOYEE RECRUITMENT AND RETENTION

## EMPLOYEE REFERRAL BONUS PROGRAM

We believe that new hires who join our company through employee referrals are excellent contributors, stay with the company longer, and are more cost-effective recruits. All full-time REPAY employees are eligible for a referral bonus (subject to limited exceptions for certain management employees and Human Resources personnel).

## INTERNSHIP PROGRAM

Our internship program offers interns the opportunity to participate in real-world, hands-on projects designed to benefit our clients and team. Interns gain practical experience and valuable mentorship and leave the program with tangible outcomes to boost their portfolios and resumes.

## ACQUISITION INTEGRATION PLAN

M&A is an integral part of REPAY's long-term growth model. The framework of our integration plan for acquired companies is built upon a culture-first perspective where we prioritize the employee experience. Through various departmental workstreams, teams are methodically integrated into the organization to ensure a smooth transition while increasing employee satisfaction and retention.

## TURNOVER AND RETENTION

In 2021, our voluntary turnover rate<sup>1</sup> was 18%, which represents an increase from the previous year. Given the market conditions and staffing challenges impacting the fintech industry and beyond, we continue to prioritize employee recruitment and retention through the various initiatives described in this report. We remain dedicated to promoting a positive corporate culture, providing transparent communication, and offering team members competitive benefits, valuable employee programs, and opportunities for personal and professional development.

1) We calculate our voluntary turnover rate for any period as follows:  $\frac{\text{number of voluntary resignations during period}}{((\text{number of employees on first day of period} + \text{number of employees on last day of period}) / 2)}$ . With respect to employees of a business we acquired during an applicable period: (1) the number of employees on the first day of such period includes employees with an original hire date with the acquired business that is on or before such first day of the period; and (2) the number of voluntary resignations during an applicable period does not include any voluntary resignations that occurred prior the acquisition date.



# COMMUNITY OUTREACH

Guided by integrity and a passion for making a difference, we recognize the importance of giving back to the communities in which we live. Participating in community outreach initiatives and volunteer opportunities is extremely important to our employees and has become an integral part of our corporate culture. Throughout the year, we provide multiple ways for team members to volunteer and positively impact the surrounding communities.



**Write letters to our active  
and veteran military**



**Donate to local  
community food banks**



**Sponsor the Leukemia  
& Lymphoma Society  
Light the Night**



**Pack NICU Care Kits  
for March of Dimes**

## CONTINUED FLEXIBILITY DURING THE COVID-19 PANDEMIC

Throughout the COVID-19 pandemic, we have continued to prioritize the continuity of our business and the health and safety of our employees, our employees' families and our clients.

As outlined in our 2021 Corporate Sustainability Report, REPAY was in a unique position to respond quickly and effectively to the COVID-19 pandemic. As a result of our multiple offices across the country and our previous investments in strengthening the remote capabilities of our employees, we were more than prepared to shift to a primarily digital presence and remote environment. At the onset of the pandemic in March 2020, we swiftly implemented our business continuity and pandemic response plans and remained fully operational during and after the transition.

With a flexible and thoughtful approach, REPAY has reopened all offices and welcomed employees back to the workplace. Each office location follows CDC-recommended guidelines and executes mitigation strategies to minimize the potential exposure and spread of COVID-19. While many of our employees have returned to the office, we continue to remain flexible and rely heavily on remote work capabilities. Investing in the leading internal technology and security solutions ensures our team remains productive, engaged and protected.



# DATA PRIVACY AND SECURITY

REPAY is committed to meeting the highest standards in data privacy and security. Due to the nature of our business, we understand the importance of protecting the information assets of our customers and have created robust policies and procedures to mitigate risk and safeguard data. Given the cybersecurity ecosystem is ever-changing, whether it be in new forms of attacks and threats, advanced technologies or changes in compliance standards, we take a proactive approach to cybersecurity and remain engaged with the industry to stay ahead of the latest developments. In 2021, REPAY hired its first Chief Information Security Officer (CISO) to lead our efforts in cybersecurity and data privacy. Additionally, REPAY team members regularly engage with industry partners and thought leaders and attend industry conferences, webinars, third-party vendor educational presentations, and security association chapter meetings.

## BOARD OF DIRECTORS' ROLE IN CYBERSECURITY AND TECHNOLOGY STRATEGY

The REPAY Board of Directors is actively involved in REPAY's data security and risk management strategies and has established the Technology Committee to assist REPAY in its assessment and oversight of risks in the areas of information technology, information and data security, cybersecurity, disaster recovery, data privacy and business continuity, as well as the oversight of the overall technology strategy of the company. The Technology Committee is currently comprised of three independent directors and chaired by Maryann Goebel, who was awarded the CERT Certificate in Cybersecurity Oversight by the National Association of Corporate Directors (NACD). REPAY's CTO and CISO work closely with the Technology Committee to develop and prepare the relevant materials for committee meetings. Additionally, both the CTO and CISO attend the Technology Committee meetings and actively participate in the discussions regarding the company's technology strategy and pertinent cybersecurity matters.



## NETWORK SECURITY

- The use of a DMZ network and the correct installation and configuration of firewalls and routers is paramount to the safety and security of REPAY's internal network and the protection of the confidential data held on it.
- All equipment, including firewalls, routers and servers, connected to the network must implement designated industry best practices, robust and documented configuration standards, and rule sets. These are reviewed every six months to ensure they remain valid.
- Servers are restricted to one primary function per server. Where virtualization technologies are in use, then only one primary function must be located per virtual component or device.

# INFORMATION

## SECURITY PROGRAM

- REPAY has established an Information Security Program to implement controls, policies, procedures and systems with respect to the initiation, processing and storage of payment information that are designed to:
  - Protect the confidentiality, integrity and availability of Protected Information
  - Protect against anticipated threats or hazards to the security or integrity of Protected Information
  - Protect against unauthorized use of Protected Information
- The Information Security Program applies to sensitive financial information REPAY receives in the course of business, as required by law, as well as other confidential information REPAY has voluntarily chosen as a matter of policy to include within the program's scope.
- To employ various defenses and utilize industry best practices to mitigate cybersecurity risks, the Information Security Program is created to align with the NIST Cybersecurity Framework as well as the standards set forth in both the Gramm-Leach-Bliley Act and the Payment Card Industry Security Standards Council.
- Policies are reviewed annually and approved by the Technology Committee.
- REPAY's Internal Control Monitoring Procedure defines the processes for performing internal, independent control review and testing controls related to compliance with laws, rules and regulations.
- Regular external security auditing, independent reviews and control testing take place in line with federal and industry requirements.
- REPAY continues to develop and implement plans for addressing compliance feedback and findings of auditors and regulators.
- All employees and contractors are required to complete annual security awareness training, which covers the policies and information within the Information Security Program, and the content remains accessible throughout the year. REPAY also routinely disseminates security educational materials from our third-party vendor and provides security best practices within the monthly employee newsletters.

# EQUIPMENT SECURITY AND MALWARE PROTECTION



## DEVICE SECURITY

Laptop security standards and guidelines, including physical security standards, access security standards and anti-malware standards, ensure company laptops and mobile devices are handled safely and securely. End-Point Protection is installed for all devices.



## NETWORK UPDATES AND VIRUS PROTECTION

REPAY regularly updates our network and applies operating system security releases and malware defenses. Virus protection software is utilized on all computers and devices attached to the REPAY network and systems. The virus protection software, which loads automatically and cannot be paused or disabled, protects against all known types of malicious code and attacks, such as worms, Trojans, malware, adware, spyware and variations of these.



## ACCEPTABLE USE

REPAY's Acceptable Use Policy and Authentication Standards & Guidelines Policy outline the appropriate use of end-user technologies, including authentication and password requirements.





# PROTECTING CUSTOMER DATA

Protecting our clients' data is a top priority. We adhere to industry security standards to protect the payment information we process and have implemented various programs, policies and best practices to keep our systems secure and compliant. To ensure we meet the industry security standards regarding operating procedures and safeguarding payment data and to test our systems against vulnerability to unauthorized access, we routinely retain external parties to audit our systems' compliance with current security standards as established by the Payment Card Industry Data Security Standards (PCI DSS), Nacha, Service Organization Control (SOC1 Type II, SOC2 Type II), Health Insurance Portability and Accountability Act (HIPAA) and International Organization for Standardization (ISO 27001).

## DATA ENCRYPTION AND KEY MANAGEMENT

- REPAY employs advanced technologies to encrypt the cardholder numbers and customer data stored in our databases.
- REPAY utilizes TLS 1.2 for all encryption in transit within REPAY owned infrastructure and requires all external traffic to utilize TLS 1.2 to access REPAY applications.

## SECURE CODING

- REPAY's Secure Coding Standards and Guidelines establish the security framework that is applied when coding in-house applications.
- Development staff receives regular training and is required to understand known problems and follow best practices as outlined by the Open Web Application Security Project (OWASP) and Carnegie Mellon Software Engineering Institute (CERT).



# PROTECTING CUSTOMER DATA

## PENETRATION TESTING

- REPAY uses an extensive framework for testing and checking that its network and systems remain safe and secure. The diligent monitoring of systems for illegitimate activity are critical in protecting the company's data assets.
- Penetration testing, which is completed both internally and by an external security firm, includes both the network layer and the application layer, including tests for all OWASP identified vulnerabilities.
- Through the bug bounty testing program, REPAY employs qualified ethical hackers to research and report security vulnerabilities on its sensitive systems.

## DATA RETENTION

- Strict Data Retention Standards ensure confidential data is not kept past its retention date. In compliance with PCI DSS, certain card information, including the Card Verification Code (CVC), the PIN Verification Value (PVV), the Personal Identification Number (PIN), and the encrypted PIN block, is not retained under any circumstances.

# PROTECTING CUSTOMER DATA

## INCIDENT RESPONSE AND DISASTER RECOVERY

- REPAY's Incident Response Plan (IRP) is central to the company's regulatory and legal obligations in the case of security attacks and breaches, or the theft or loss of confidential data.
- A dedicated team is responsible for continuous monitoring and security incident response. This team also develops, maintains, tests and verifies our incident response plan.
- REPAY maintains a comprehensive business continuity and disaster recovery program with extensive policies and procedures that are routinely tested. For all CI/CD cloud assets at REPAY, testing is performed weekly. All other on premises or static assets are tested at least annually or after any major update or change to the platform. Any potential issues identified from these disaster recovery tests are reviewed with the executive management team and remediated as appropriate.
- Disaster recovery is built into our infrastructure through redundant hardware and software applications hosted in two distinct cloud regions. Our primary cloud region is set up to be replicated, substantially on a real-time basis, by our secondary cloud region such that if our primary cloud region becomes impaired or unavailable, operations are redirected to the secondary cloud region. Our incident response team tests these systems each quarter to assess the effectiveness of our disaster recovery plan, including staff readiness and operational capability.
- Pursuant to REPAY's Business Continuity Policy and Backup Recovery Standards and Guidelines, all production source code, applications and data are backed up on a series of daily, monthly and yearly cycles that provide for recovery of any system to any point within at minimum a one-week timeframe.
- A comprehensive Disaster Recovery Plan outlines the disaster readiness tasks and recovery procedures for reestablishment of operations in the event of the loss of a data center or key service element.



# SASB INDEX

ENVIRONMENTAL FOOTPRINT OF OPERATIONS		
Accounting Metric(s)	Code	Response or Location in Report
(1) Total energy consumed (2) Percentage grid electricity (3) Percentage renewable	TC-SI-130a.1	This data is currently not available; however, we are currently exploring ways to potentially track and report this information in the future.
(1) Total water withdrawn, (2) total water consumed, percentage of each in regions with High or Extremely High Baseline Water Stress	TC-SI-130a.2	This data is currently not available; however, we are currently exploring ways to potentially track and report this information in the future.
Discussion of the integration of environmental considerations into strategic planning for data center needs	TC-SI-130a.3	See <a href="#">page 18</a> .



DATA PRIVACY AND FREEDOM OF EXPRESSION		
Accounting Metric(s)	Code	Response or Location in Report
Description of policies and practices relating to behavioral advertising and user privacy	TC-SI-220a.1	REPAY's policy is to comply with all applicable laws and regulations regarding data privacy. See <a href="#">page 34</a> for more information regarding data privacy and security. REPAY's privacy policy can be found <a href="#">here</a> .
Number of users whose information is used for secondary purposes	TC-SI-220a.2	We do not sell identifiable user data to third parties. For more information regarding our approach, see our <a href="#">privacy policy</a> .
Total amount of monetary losses as a result of legal proceedings associated with user privacy	TC-SI-220a.3	In 2021, we were not involved in any material legal proceedings associated with user privacy.
(1) Number of law enforcement requests for user information, (2) number of users whose information was requested, (3) percentage resulting in disclosure	TC-SI-220a.4	In 2021, we received fewer than 10 law enforcement requests for consumer information. In most cases, one of our clients is assisting a law enforcement investigation involving alleged wrongful activity involving one of our client's customers, and our client directs the law enforcement agency to us for information we may store in connection with the performance of services on behalf of our client. Our policy is to provide consumer information when requested by our client and/or when we believe we are legally required to do so. In addition, our policy is to provide any such information in a secure and encrypted manner and consistent with PCI DSS.

## SASB INDEX - SASB IT SERVICES AND SOFTWARE STANDARD

DATA PRIVACY AND FREEDOM OF EXPRESSION		
Accounting Metric(s)	Code	Response or Location in Report
List of countries where core products or services are subject to government-required monitoring, blocking, content filtering, or censoring	TC-SI-220a.5	Our products and services are currently offered only to clients located in the United States and Canada.
DATA SECURITY		
(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of users affected	TC-SI-230a.1	In 2021, we had zero data security breaches that required disclosure in our public SEC filings.
Description of approach to identifying and addressing data security risks, including use of third-party cybersecurity standards	TC-SI-230a.2	See <a href="#">pages 34 - 39</a> .

<b>RECRUITING AND MANAGING A GLOBAL, DIVERSE AND SKILLED WORKFORCE</b>		
<b>Accounting Metric(s)</b>	<b>Code</b>	<b>Response or Location in Report</b>
Percentage of employees that are (1) foreign nationals and (2) located offshore	TC-SI-330a.1	As of December 31, 2021, we had approximately 560 employees, of which four were employed outside of the United States.
Employee engagement as a percentage	TC-SI-330a.2	See <a href="#">page 25</a> .
Percentage of gender and racial/ethnic group representation for (1) management, (2) technical staff, and (3) all other employees	TC-SI-330a.3	See <a href="#">page 28</a> .
<b>INTELLECTUAL PROPERTY PROTECTION AND COMPETITIVE BEHAVIOR</b>		
Total amount of monetary losses as a result of legal proceedings associated with anti-competitive behavior regulations	TC-SI-520a.1	In 2021, we were not involved in any material legal proceedings associated with anti-competitive behavior regulations.
<b>MANAGING SYSTEMATIC RISKS FROM TECHNOLOGY DISRUPTIONS</b>		
Number of (1) performance issues and (2) service disruptions; (3) total customer downtime	TC-SI-550a.1	Minimizing performance issues, service disruptions and client downtime is core to our business. We monitor these matters and our relevant metrics (which we consider proprietary and confidential) with senior management and the Technology Committee on a regular basis.
Description of business continuity risks related to disruptions of operations	TC-SI-550a.2	See <a href="#">page 39</a> . For additional information, please see our “Risk Factors” in our Annual Report on Form 10-K and subsequent quarterly reports on Form 10-Q.

## SASB INDEX - SASB IT SERVICES AND SOFTWARE STANDARD

ACTIVITY METRICS		
Accounting Metric(s)	Code	Response or Location in Report
(1) Number of licenses or subscriptions, (2) percentage cloud-based	TC-SI-000.A	As of December 31, 2021, we had approximately 18,400 corporate clients. See <a href="#">page 18</a> for more information.
(1) Data processing capacity, (2) percentage outsourced	TC-SI-000.B	See <a href="#">page 18</a> .
(1) Amount of data storage, (2) percentage outsourced	TC-SI-000.C	See <a href="#">page 18</a> .



## FORWARD-LOOKING STATEMENTS

This report (the “Report”) contains “forward-looking statements” within the meaning of the Private Securities Litigation Reform Act of 1995. Such statements include, but are not limited to, statements about REPAY’s plans, objectives, expectations and intentions with respect to future operations, products and services; and other statements identified by words such as “will likely result,” “are expected to,” “will continue,” “is anticipated,” “estimated,” “believe,” “intend,” “plan,” “projection,” “outlook” or words of similar meaning. These forward-looking statements include, but are not limited to, REPAY’s plans with respect to environmental, social and governance matters, the effects of the COVID-19 pandemic, expected demand on REPAY’s product offering, including further implementation of electronic payment options and statements regarding REPAY’s market and growth opportunities. Such forward-looking statements are based upon the current beliefs and expectations of REPAY’s management and are inherently subject to significant business, economic and competitive uncertainties and contingencies, many of which are difficult to predict and generally beyond our control.

In addition to factors disclosed in REPAY’s reports filed with the U.S. Securities and Exchange Commission, including its Annual Report on Form 10-K for the year ended December 31, 2021, and those identified elsewhere in the Report, the following factors, among others, could cause actual results and the timing of events to differ materially from the anticipated results or other expectations expressed in the forward-looking statements: exposure to economic conditions and political risk affecting the consumer loan market and consumer and commercial spending; the impacts of the ongoing COVID-19 coronavirus pandemic and the actions taken to control or mitigate its spread (which impacts are highly uncertain and cannot be reasonably estimated or predicted at this time); the ability to comply with applicable legislation, governmental regulations and industry standards; a delay or failure to integrate and realize the benefits of the Company’s recent acquisitions; changes in the payment processing market in which REPAY competes, including with respect to its competitive landscape, technology evolution or regulatory changes; changes in the vertical markets that REPAY targets; the ability to retain, develop and hire key personnel; risks relating to REPAY’s relationships within the payment ecosystem; risks relating to data security, including the protection of client and consumer data; changes in accounting policies applicable to REPAY; and the risk that REPAY may not be able to develop and maintain effective internal controls.

Actual results, performance or achievements may differ materially, and potentially adversely, from any projections and forward-looking statements and the assumptions on which those forward-looking statements are based. There can be no assurance that the data contained herein is reflective of future performance to any degree. You are cautioned not to place undue reliance on forward-looking statements as a predictor of future performance. All information set forth herein speaks only as of the date hereof in the case of information about REPAY or the date of such information in the case of information from persons other than REPAY, and REPAY disclaims any intention or obligation to update any forward looking statements as a result of developments occurring after the date of this communication. Forecasts and estimates regarding REPAY’s industry and end markets are based on sources it believes to be reliable, however there can be no assurance these forecasts and estimates will prove accurate in whole or in part. Pro forma, projected and estimated numbers are used for illustrative purposes only, are not forecasts and may not reflect actual results.

## INDUSTRY AND MARKET DATA

The information contained herein also includes information provided by third parties, such as market research firms. Neither REPAY nor its affiliates and any third parties that provide information to REPAY, such as market research firms, guarantee the accuracy, completeness, timeliness or availability of any information. Neither REPAY nor its affiliates and any third parties that provide information to REPAY, such as market research firms, are responsible for any errors or omissions (negligent or otherwise), regardless of the cause, or the results obtained from the use of such content. Neither REPAY nor its affiliates give any express or implied warranties, including, but not limited to, any warranties of merchantability or fitness for a particular purpose or use, and they expressly disclaim any responsibility or liability for direct, indirect, incidental, exemplary, compensatory, punitive, special or consequential damages, costs, expenses, legal fees or losses (including lost income or profits and opportunity costs) in connection with the use of the information herein.

# REPAY<sup>®</sup>

## Realtime Electronic Payments

For additional questions, please  
contact [esg@repay.com](mailto:esg@repay.com).

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