



Realtime Electronic Payments

REPAY Partners with Emotive Software to Enhance Automotive Loan Payment Acceptance and Management

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New integration empowers dealerships and finance companies with seamless payment processing tools to improve borrower satisfaction as well as operational efficiency

ATLANTA--(BUSINESS WIRE)--Oct. 14, 2025-- [Repay Holdings Corporation](#) (NASDAQ: RPAY) ("REPAY"), a leading provider of vertically-integrated payment solutions, today announced a new integration with [Emotive Software](#), a groundbreaking all-in-one automotive finance and compliance platform. Automotive sales and finance companies can now take advantage of the combined functionality of REPAY's convenient, automation-enabling payment technology and Emotive's comprehensive loan management capabilities in a single platform.

The integration expands loan payment automation functionality and delivers a range of benefits to dealerships and lenders leveraging Emotive's platform. REPAY's advanced automation capabilities ensure payments are processed and tracked instantly, enabling dealerships to maintain strong relationships with their borrowers and eliminate the risk of accounting errors or late payment charges caused by processing delays. Lenders are provided with a detailed, accurate record of borrower payment activity and balances, which can be analyzed to identify payment anomalies and trends before any issues impact business operations.

Automotive lenders and dealerships that provide financing services can offer borrowers the benefits of REPAY's payment flexibility. With REPAY, Emotive allows lenders to accept and track payments made via debit and credit cards, digital wallets, and ACH transactions across multiple channels, including online, text, mobile and Interactive Voice Response (IVR). This enables borrowers to submit payments wherever they are and when it is most convenient, leveraging the payment methods they already use on a daily basis. Lenders that offer the convenience of modern payment modalities can also more easily attract new borrowers and scale business operations.

"We're excited to partner with Emotive Software to extend our proven payment solutions to more automotive businesses seeking to elevate customer relationships while optimizing accounting operations," said Jake Moore, EVP of Consumer Payments at REPAY. "This integration eliminates friction for dealers, lenders and consumers by enabling seamless payment processing and tracking within the Emotive platform."

Together, REPAY and Emotive Software address key pain points in the auto finance industry by consolidating payment processing directly within dealers' and lenders' existing workflows. Processing payments without switching between multiple platforms reduces manual data entry errors and administrative overhead costs. The integrated solution also provides real-time payment tracking and reporting, giving lenders better visibility into their cash flow as well as borrower payment histories.

"Integrating with REPAY offers our clients a leading payment solution that's fully integrated into their daily operations," said Allen Dobbins, CEO and Founder of Emotive Software. "By combining Emotive Software's comprehensive capabilities with REPAY's payment expertise, we're providing our users with the tools they need to enhance their operational efficiency."

About REPAY

[REPAY](#) provides integrated payment processing solutions to verticals that have specific transaction processing needs. REPAY's proprietary, integrated payment technology platform reduces the complexity of electronic payments for clients, while enhancing the overall experience for consumers and businesses.

About Emotive Software, Inc.

Founded in 2022, Emotive Software is revolutionizing the auto sales and independent finance industry with its flagship product, Emotive ERP — an all-in-one platform that seamlessly integrates CRM, Sales, Service, Lending, and Accounting with AI-driven automation. Designed to streamline operations, enhance efficiency, and drive profitability, Emotive ERP empowers businesses with real-time data insights and intuitive tools to optimize performance. Led by industry veteran Allen Dobbins and a leadership team with 50+ years of combined experience, Emotive Software is committed to delivering cutting-edge technology that transforms the way auto dealers and lenders operate. For more information, please visit [emotivesoftware.com](#).

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