REPAY
Realtime Electronic Payments

REPAY and SBT Bring Compliant Text Communications and Payments to the Accounts Receivable Management and Financial Services Industries

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Integrating advanced payment processing and text messaging capabilities to deliver convenient customer interactions and streamline revenue workflows

ATLANTA--(BUSINESS WIRE)--Jul. 16, 2026-- Repay Holdings Corporation (NASDAQ: RPAY) ("REPAY") , a leading provider of bill payment solutions, and SBT, a leader in compliance-first conversational commerce, today announced a strategic partnership enabling financial service providers to efficiently coordinate consumer communications and receive payments via text.

SBT ensures compliance with carrier requirements and industry regulations including the TCPA, FDCPA, and CFPB guidelines for text messaging across regulated industries. This approach gives consumers greater flexibility in when, where, and how they make payments—while reducing the need for live agent assistance. By aligning with these strict standards, organizations can create trusted, compliant interactions that lead to faster payments, improved engagement, and better outcomes.

"Text messaging has become the primary channel for everyday communication. This integration gives REPAY's clients a compliant text messaging channel for reaching consumers where they are and enabling faster, less intrusive payment options," said Matt Morrow, EVP of Consumer Payments at REPAY. "Together with SBT, we are helping financial service providers simplify payment workflows, reduce operational burden, and deliver a better overall consumer experience."

With REPAY's integrated payment technology, payment status and details are reflected in customer management systems in real time. The combined speed of instant payment tracking and text communications reduces the risk of late payments or unnecessary fees for consumers while enhancing operational efficiencies. Payments processed through REPAY utilize security controls designed to support applicable compliance requirements and industry security standards.

"The more friction in your payment experience, the fewer payments you collect," said Subra Viswanathan, Chief Technology & Product Officer at SBT. "Together with REPAY, we're helping financial institutions turn payment intent into action with speed and confidence. By combining compliant text messaging with secure payment flows, this partnership minimizes obstacles and accelerates revenue by delivering the payment experience today's consumers expect."

About REPAY
REPAY provides integrated bill payment solutions to verticals that have specific transaction processing needs. REPAY's proprietary, integrated payment technology provides a comprehensive end-to-end platform offering digital payments, bill design & presentment, and communication services for clients, while enhancing the overall experience for consumers and businesses.

About SBT
SBT helps businesses in regulated industries turn consumer intent into completed action. Its FinText™ platform unifies messaging, embedded payments, compliance governance, and performance intelligence into a single experience designed for high-stakes interactions. The result is faster payments, stronger self-service performance, and consumer journeys that stay inside a governed workflow from first contact to final confirmation. Founded in 2008, SBT serves lenders, servicers, collections organizations, and other businesses where engagement and revenue realization depend on trusted, compliant communication. Learn more at solutionsbytext.com.

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