

CORPORATE SUSTAINABILITY REPORT

A review of REPAY's
Environmental, Social
and Governance Initiatives

June 2025

REPAY[®]

Realtime Electronic Payments



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A LETTER FROM OUR CHIEF EXECUTIVE OFFICER

The on-going secular trends towards seamless digital payments are becoming increasingly significant in both personal and professional lives. REPAY is an industry-leading embedded payments company dedicated to providing a comprehensive technology platform that enhances payment experiences for consumers and businesses. We continually strive to capture new payment flows by leveraging innovative technology, an extensive network of partnerships, and delivering exceptional client service.

The demand for digital payment solutions is expected to continue as businesses and consumers recognize the importance of convenience, speed, and security. REPAY's focus is on assisting businesses during their digital adoption curves of simplifying payments and improving their consumer payment experience. With our extensive expertise in handling vertical specific processing needs and evolving compliance requirements, REPAY serves as the dedicated payments partner for our ever-evolving clients. We are excited to share our 2025 Corporate Sustainability Report this year. Throughout this report, you will learn more about REPAY's strategy and the programs and policies we have implemented to mitigate risk, improve our environmental footprint, develop and retain employees, and strengthen governance and oversight of various matters across the company.

Our Corporate Sustainability Report continues to progress towards stronger alignment with the Sustainability Accounting Standards Board (SASB) Standards and more detailed disclosures across our ESG initiatives. As we grow and as sustainability best practices evolve, we regularly evaluate how we can improve our ESG approach. Our mission to create a culture for employees to embrace our company values is essential for our company to thrive with sustainable growth into the future.

We are proud of the progress and achievements we have accomplished in 2024. During the year, REPAY came in first place for the Highest Authorization Rate in The Strawhecker Group's Real Transaction Metrics Awards and were once again certified as a Great Place to Work for the 9th year in a row. Thank you for your continued support in REPAY. We look forward to building on our progress and aim to achieve additional goals in the future.

John Morris
Chief Executive Officer



John Morris
Chief Executive Officer



BUSINESS OVERVIEW

REPAY is a leading, highly integrated omni-channel payment technology company modernizing consumer and business payments. REPAY's proprietary 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.

1) For twelve months ended December 31, 2024.

2) Third-party research and management estimates as of December 31, 2024.

3) As of December 31, 2024.

4) As of December 31, 2024.



~\$5.6Tn

Total Addressable Market (TAM)²



\$313MM

Annual Revenue¹



~280

Integrations³



~465

Employees⁴

BUSINESS STRENGTH AND STRATEGIES



Fast Growing and Underpenetrated Market Opportunities

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 embedded payment solutions are integrated within 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 Expertise

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

DIVERSE CLIENT BASE

REPAY provides significant value to our highly strategic and diverse client base by offering complete solutions across key verticals.

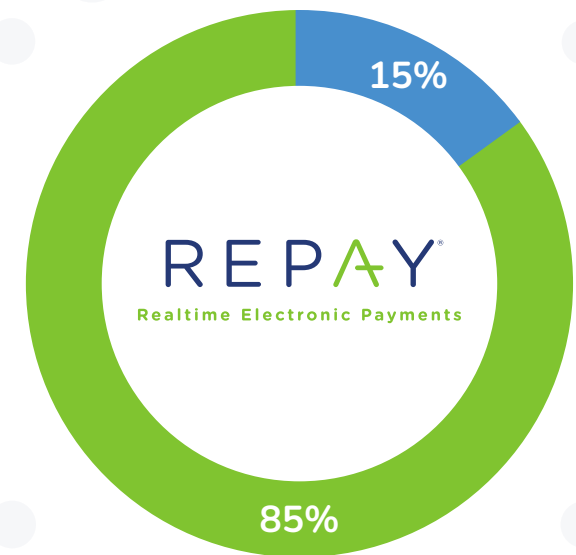
Consumer Payments

- Blue chip ISV partnerships with ~180¹ integrations
- Market leader in several niche verticals, including the following:
 - Personal Finance
 - Auto Finance
 - Credit Unions
 - ARM
 - Healthcare
 - Mortgage
 - Diversified Retail & Other
- RCS: Best-in-class clearing & settlement solutions for owned clients and ~30 ISOs
- Expansions into adjacent Buy-Now-Pay-Later vertical as well as Canada

Business Payments

- One-stop shop B2B payments solutions provider, offering AP automation and AR merchant acquiring solutions
- Integrations with ~100¹ leading ERP platforms, serving a highly diversified client base across a wide range of industry verticals
 - AP: Media, Healthcare, Home Services & Property Management, Auto, Municipality and Other
 - AR: Manufacturing, Distribution and Hospitality

Percentage of Revenue¹



¹) As of December 31, 2024.

SUSTAINABILITY APPROACH

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. We view ESG not as a philanthropic exercise, but as a critical component of risk management and operational resilience that supports business performance.

The evaluation of our ESG initiatives is primarily through the lens of protecting and improving the long-term value of the company by identifying and mitigating risks that could potentially impact that value. We believe it is important to the long-term success of REPAY to evaluate our company on a holistic level to assess current and future risks and opportunities in a constantly changing world. The financial health of our company is vital to our success, and we realize both financial and non-financial risks and opportunities could impact our bottom line in both direct and indirect ways.

REPAY 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 back in 2020. 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 risks and evaluate sustainability best practices, our ESG initiatives will evolve and expand. At this time, we have identified the following initiatives 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, engagement, recognition and culture, community outreach, cybersecurity and data privacy



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



Positive Attitude
Being optimistic towards tasks, responsibilities and interactions



OUR VALUES INSPIRE AND GUIDE THE WAY

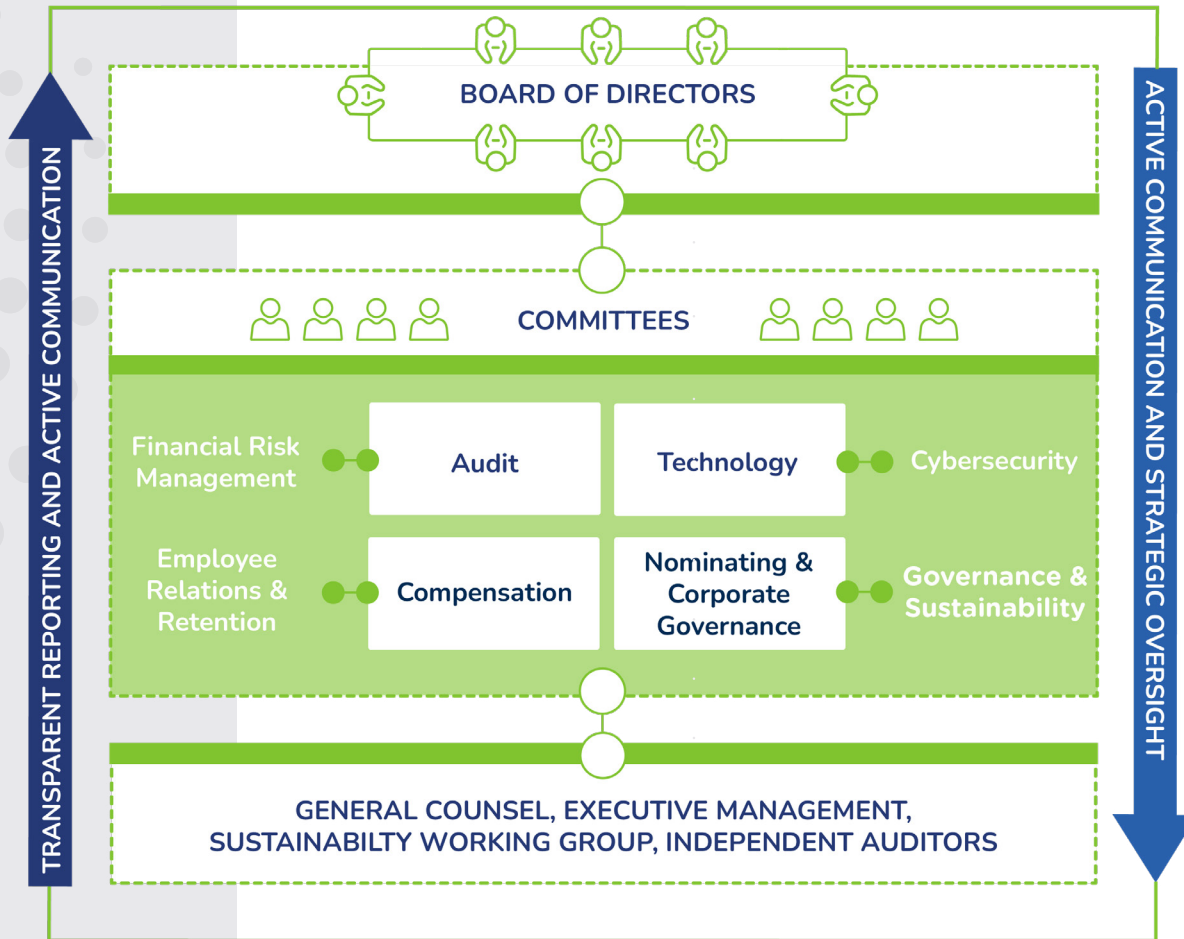
We aim to consistently deliver our best effort and improve each day. Our values guide us in achieving our mission of providing innovative payment solutions and excellent client experiences. REPAY emphasizes collaboration and respect as we strive to lead the industry in developing and implementing new methods to support our clients and team members. Our entrepreneurial spirit and employee-centric culture facilitate a flexible, open-minded and results-driven approach that supports continuous growth.



GOVERNANCE INITIATIVES

GOVERNING OUR ESG APPROACH & IMPACT

As we continue to evolve and enhance our ESG strategy, we are focused on embedding governance principles into our business model and day-to-day operations. The Board of Directors plays a central 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 to evaluate, prioritize and monitor sustainability initiatives as they are developed and implemented.

The Audit Committee oversees the company's financial risk management including internal controls. The Technology Committee provides oversight of the risks related to information technology, cybersecurity and data privacy. 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.

STOCKHOLDER ENGAGEMENT

In 2024, we continued to engage with stockholders through investor conferences, private meetings and other outreach efforts. Feedback received from these engagements has informed discussions at the Board and committee levels and has been considered in discussions related to our corporate governance approach. We remain committed to ongoing dialogue with stockholders and to ensuring that our corporate governance framework reflects evolving best practices and investor expectations.

In connection with a director retirement, the size of the Board is being reduced to eight members. The Nominating & Corporate Governance Committee will continue to evaluate the size and composition of the Board, ensuring that the Board maintains an appropriate mix of skills, experience and perspectives to support REPAY's strategic objectives and governance best practices.



OUR GOVERNANCE FRAMEWORK

Additional 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 self-evaluations are performed
- The Board consists of four standing independent committees that oversee our governance framework in the following ways:
 - 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
- 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 EXPERTISE

Our 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	C		
Maryann Goebel		X	X	X	X	X	X		X	X				C
Bob Hartheimer	X	X	X	X		X	X		X		C			
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

* Chairman of the Board of Directors

2 of 8 members are ethnically diverse

2 of 8 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 initiatives 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. To maintain effective oversight of our facilities, we centralized our facilities management responsibilities into a formal role within the company during 2022. We continuously evaluate our offices in terms of employee activity and assess commute times, badge scans, square footage and energy consumption to ensure we are making efficient use of our office spaces. In 2024, we moved Corporate Headquarters in Atlanta and reduced our leased square footage footprint by approximately 20% while also closing two office locations in Georgia and Texas.

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.



PROMOTING SUSTAINABILITY AND REDUCING WASTE



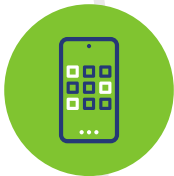
Recycling and Shredding

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.



App-Enabled Office Access

Employees can utilize a mobile app to securely access all REPAY offices, reducing the need for new and replacement plastic badges.



Eco Friendly Water Coolers and Reusable Containers

Water coolers are placed in our offices to encourage reusable container usage and decrease single-use paper cup and plastic bottle consumption. Reusable cups and kitchen accessories are available in our offices to reduce waste.



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 and Geo-Redundancy

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 achieved its goal to match 100% of the electricity consumed across their operations with renewable energy in 2023. In addition, AWS has co-founded The Climate Pledge and is committed to achieving net-zero carbon emissions by 2040.

The use of cloud computing services does potentially expose REPAY to risks related to environmental factors and climate change. To minimize these risks, we utilize geo-redundancy to distribute data processing across AWS data servers in multiple regions of the country. The geographic diversification gives us the option to route traffic if a specific server goes down and ensures platform uptime and services availability in the event of weather catastrophes that may impact a specific region, such as forest fires, flooding, hurricanes, tornadoes or blizzards.

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, and in 2022, we drastically reduced the square footage of the location that houses our onsite data center by approximately 90%.



PROMOTING SUSTAINABILITY AND REDUCING WASTE

Electronic Signature Programs and Partner Relationship Management Portal

REPAY aims to create a paperless office environment by encouraging electronic communications and utilizing DocuSign and other electronic signature programs 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 and employees, while also providing numerous environmental benefits. In addition to DocuSign, we utilize Adobe Acrobat Sign to send, sign, track and manage signatures on PDFs across teams within the organization. We implemented a Partner Relationship Management (PRM) portal which enables current and prospective partners to view, manage and sign all agreements and addendums electronically. The implementation of DocuSign and other electronic signature programs along with our online application system enables us to reduce our carbon footprint by reducing our paper usage, saving trees and water, and reducing greenhouse gas emissions and paper waste.



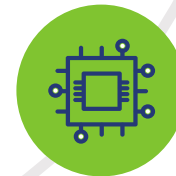
Engagement and Outreach

To celebrate Earth Day, we are 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.



QR Codes and Digital Marketing Efforts

To minimize printing, excessive paper waste and extra shipping at industry tradeshows and conferences, we have implemented digital QR codes. These QR codes are easily scanned by mobile phones, making it quick and easy for people to access marketing collateral and contact information electronically. Instead of mailing physical gift cards, we often utilize digital gift cards as incentives for attending webinars, scheduling product demos or meeting virtually with a sales representative.





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 offers tuition assistance and reimbursement for certain pre-approved continuing education programs and professional certifications. REPAY has also invested in internal training platforms and tools to enhance accessibility and engagement with development resources. These efforts are intended to support employee development and contribute to broader goals such as improving employee engagement, strengthening performance management, and recognizing high-performing team members. REPAY is actively developing comprehensive internal training resources designed to support and strengthen onboarding while also expanding the knowledge base of existing employees. This initiative will include a library of learning resources focused on helping new and existing team members deepen their understanding of our products, systems, and processes, as well as build the core skills needed to thrive in a variety of roles. These resources are intended to go beyond improving the onboarding experience and also offer ongoing training and development opportunities to empower existing employees to expand their knowledge. By serving as a centralized hub for skill-building, leadership development and long-term career growth, this initiative reflects REPAY's commitment to investing in our people and supporting their continued success.

Employee Onboarding and Training Platforms

REPAY has a robust pre-employment and onboarding process where new hires have constant contact with the Human Resources (HR) team to ensure they feel supported and informed, which leads to them feeling more comfortable and ready to begin in their new roles. During the onboarding phase, all new employees participate in new hire orientation, 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 hires are given REPAY swag packages as part of their warm welcome and new hire spotlights are socialized on our company-wide internal messaging system and during quarterly calls to ensure new team members are introduced to the company.

Training platforms provide our employees with easy access 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.

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. Annual summits we'd like to highlight are the Sales Summit and Technology Summit.

Sales Summit

The entire sales organization attends the two-day training event. In 2024, we hosted an in-person Sales Summit where the sales teams gathered in Atlanta, Georgia, 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.

Technology Summits

The technology teams gather in one of REPAY's office locations for a series of workshops, presentations and training sessions that focus on the latest developments and trends in technology and the payments industry. The Technology Summit is held to provide participants with the tools, resources and knowledge they need to excel in their roles and contribute to the success of the organization. It also serves as an opportunity to include our remote technology team members in team-building activities to promote collaboration and knowledge sharing across various technology teams.

“This year's Sales Summit event exceeded all my expectations. Not only did it sharpen my consultative selling skills, but it also deepened my understanding of our product offerings and helped me better articulate the value proposition to our current and prospective clients. The insights from experienced team members and real-world sales scenarios gave me practical strategies I've already started using, and I walked away feeling much more confident and better prepared to achieve my goals.”

– Sales Executive, Atlanta, GA



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. 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
- Acceptable Use and Privacy Training
- Security Awareness Program Training
- Security and AI Training
- Workplace Harassment Prevention Training
- HIPAA Awareness Training



100%

of employees completed the 2024 annual compliance training program



Maintain

Whistleblower hotline for anonymous reporting



3,700+

hours of annual compliance training completed

Workday

REPAY leverages Workday, a powerful, cloud-based platform, as our central hub for all things related to human capital management (HCM). Workday streamlines and supports a wide range of HR functions, including talent acquisition, onboarding, benefits administration, payroll, performance management and employee development. More than just a transactional system, Workday offers employees and managers a variety of tools and resources that enhance the employee experience at every stage. For example, employees can easily access and update their personal information, view pay and benefits details, complete onboarding tasks, and engage in performance conversations and goal-setting — all within the same system.

REPAY has also implemented features which foster well-rounded performance management such as goals, annual performance evaluations, and 30-60-90 day performance check-ins to support new hires during their early days. Additionally, our annual merit and bonus process are managed directly within Workday, giving managers a clear and consistent process to recognize performance and enabling HR and leadership to review and align rewards strategically.

Overall, Workday assists the HR team to ensure our systems serve as a central resource for employees and leaders alike — helping drive engagement, transparency and growth throughout the organization.



Team Building and Social Events

To foster camaraderie and strengthen team connections, REPAY offers a wide range of in-person and virtual activities designed to bring employees together and build a strong sense of community.

We host company-wide events such as the annual State of the Firm and quarterly call meetings, which are streamed live so that both in-office and remote employees can participate. In-office teams often gather for ‘Watch Parties’ during these events to create a shared experience.

In our physical offices, we release a monthly ‘In-Office Events Calendar’ which often includes in-person breakfasts, team lunches, collaboration sessions and local team-building activities to encourage cross-functional connection and engagement.

To further support connection and fun across all locations, each office holds office specific community outreach events such as volunteering at local charities to give back to the community and social events like ping pong tournaments, chili cook-offs, holiday celebrations, potluck lunches, raffles and giveaways. Remote employees are fully included in virtual raffles and online celebrations, ensuring everyone has a chance to participate and feel involved.

Formal Career Pathing

Our formal career pathing initiative has allowed us to create a roadmap for an individual's career progression within the organization and ensure our compensation structures are competitive. Employees are assigned formal role levels, which helps employees and their managers set achievable career goals, identify the skills and knowledge needed to achieve those goals, and plan together the steps to obtain them. Formal career pathing helps individuals gain clarity about their goals and career aspirations and how they can achieve them within REPAY. By providing employees with a clear idea of their career path and the opportunities available, career pathing can increase employee engagement and improve retention. It also aids the company in succession planning by identifying individuals with the potential to step into leadership roles in the future.



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 and the ETA Forty Under 40 Awards 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.

Quarterly Employee Awards

The Winning Formula Award

This quarterly award recognizes employees who exemplify REPAY's 2025 Mantra of the Year, "The Winning Formula." It celebrates those who demonstrate the key ingredients for success by leveraging innovative solutions, collaboration and execution to drive impactful results. Recipients of The Winning Formula Award consistently go above and beyond and contribute to achieving REPAY's goals and success.



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:

REPAY Rockstar Award

The REPAY Rockstar is the highest individual honor, awarded annually to employees who exhibit a passion for their profession and a dedication to upholding the organization's standards. A REPAY Rockstar embodies our mission, vision and values. They demonstrate excellence, integrity and a high level of commitment and professionalism, delivering exceptional results like a star. The REPAY Rockstar winners are awarded a special trip with a weekend in Atlanta, GA, the home of REPAY's headquarters. As a thank you for their hard work, the winners and their guests are treated to a luxurious and relaxing few days away and celebrated at a banquet hosted by our management team.

REPAY Influencers

The REPAY Influencer recognition is for an individual always dedicated to their work, who is dependable, and has a positive attitude so much that it's contagious. This individual exhibits excellence in all they do, acting as a role model for others and performing above and beyond ensuring maximum productivity. This is an opportunity to recognize standout performers who constantly give their best at work and influence others to be better versions of themselves.

Pinnacle Performer Award

This award recognizes employees for their outstanding performance and contributions to REPAY. It honors those who display exceptional initiative, perseverance, accountability, and consistently exceed job expectations. Additionally, recipients exhibit a high level of commitment, cooperation, dedication and a positive impact on REPAY.

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.



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 and Service Recognition

Employees can recognize their colleagues' contributions to the organization and share moments of appreciation on Workday, REPAY's human capital management system, and in the REPAY Kudos channel in Teams. This recognition feature enables employees to give feedback and badges to their peers for their accomplishments or behavior that aligns with the company's values. Additionally, we value tenure and experience and celebrate employee service anniversaries throughout the year with personal anniversary cards and special recognition at our annual company-wide meeting. Employees celebrating "milestone" work anniversaries are rewarded with a plaque and monetary gift as well.



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. In 2024, 82% of employees said REPAY is a great place to work compared to 57% of employees at a typical U.S.-based company.

The most recent survey highlighted the following company strengths:

- REPAY is a physically safe place to work
- People are treated fairly, regardless of their race, gender, age or sexual orientation
- REPAY is a friendly place to work
- People know how to get things done and are given a lot of responsibility
- People are able to take time off from work when necessary
- When you join the company, you are made to feel welcome

Two areas of improvement identified from the survey were sharing information/communication and the further development of training and development opportunities. As we continue to align our organization, we have focused on updating our internal centralized knowledge base and expansion and enhancement to our change management initiatives as ways to further engage stakeholders and partner within the organization to make sure information is clear and accessible. We also continue to identify and introduce additional opportunities for training and development for employees and managers throughout the year, including in-person and virtual courses and events as well as training sessions to improve performance reviews, and management-specific trainings that focus on items like feedback and coaching. This past year, we also implemented Workday Learning to further streamline our annual compliance trainings, in addition to further expand internal and external training to help automate and grow current trainings for specific teams within the organization.

Employee Wellness and Benefits

As an employee-centric organization, we are passionate about taking care of our most valuable resources, our employees. We strive to promote a healthy lifestyle and work-life balance, ensuring they feel supported, encouraged and valued every step of the way. In response to employee feedback from the annual Great Place to Work survey, we regularly evaluate and often enhance our benefits offerings to ensure they meet the evolving needs of our employees. This includes making sure our employees have the time to rest, recharge and address personal needs throughout the year. We are proud to offer an Employee Stock Purchase Plan, designed to attract, recruit and retain top talent, foster an ownership mindset in the company, and provide employees with an additional opportunity to build long-term financial wellness – in a way that is directly connected to the success they help create through their hard work and contributions. Additionally, for those based in our corporate headquarters in Atlanta, we offer access to a free on-site gym, further supporting our commitment to overall employee health and well-being.

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

- Health Insurance
- Competitive 401(k) Matching
- Employee Stock Purchase Plan
- Paid Parental Leave (adoption and same-sex parents included)
- Free Basic Life Insurance
- Free Short-Term Disability
- Generous Paid Time Off & Floating Holiday
- Military Leave
- Cell Phone Reimbursement
- Equipment Repurchase Program
- Pet Insurance
- Employee Assistance Program
- Mental Health and Telehealth Services
- Pre-Tax Savings Accounts with FSA
- HSA options
- Optional Supplemental Disability and Life Insurance
- Accident Insurance
- Critical Illness Insurance
- Hospital Indemnity Insurance



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 and recognition.



Microsoft Teams

Employees can virtually communicate via Microsoft Teams, our video conferencing and business communication platform, for realtime collaboration and support.



Employee Intranet

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



Office Monitors

Each office has multiple TV monitors that display company announcements, department statistics, corporate events, and important dates and reminders.



Workday

Workday, REPAY's human capital management system, is used as a way for people to communicate with others and access employee resources from their computers or mobile apps.



Business Unit-Specific Communications

Various communications are shared with members of individual business units to keep them informed and engaged with updates relevant to their specific sub-organization. These include quarterly business unit calls, newsletters and other targeted communications designed to support connection and alignment within each group by highlighting key initiatives, milestones and organizational developments.

WORKFORCE DEMOGRAPHICS

We value diverse backgrounds, perspectives and experiences, and we are committed to providing an inclusive environment where all voices are heard and respected. The statistics below illustrate the demographics of our workforce as of December 31, 2024 and December 31, 2023.

	Management ¹		All Other Employees		Total Employees	
	12/31/2024	12/31/2023	12/31/2024	12/31/2023	12/31/2024	12/31/2023
Gender Representation of Employees (%)						
Female	44%	43%	46%	48%	46%	47%
Male	56%	57%	54%	52%	54%	53%
Diversity Group Representation of Employees (%)						
American Indian or Alaska Native	1%	-	-	1%	1%	1%
Asian	8%	9%	4%	4%	7%	5%
Black or African American	5%	2%	9%	8%	6%	7%
Hispanic or Latino	10%	8%	7%	12%	9%	11%
Native Hawaiian or Other Pacific Islander	-	-	-	< 1%	-	< 1%
Two or More Races	3%	6%	6%	3%	4%	3%
White	70%	70%	72%	69%	70%	70%
Did Not Disclose	3%	5%	2%	3%	3%	3%

¹) Management is defined as any employee who has a direct report.

Management includes any employee who has a direct report.

CREATING A CULTURE OF BELONGING

We are committed to building a workplace where every individual feels valued, supported and empowered to succeed. We believe that diverse perspectives drive innovation and lead to better outcomes for our company and clients. We strive to support programs and initiatives which ensure our people have equal opportunities to contribute, grow and thrive.



Training

REPAY has a comprehensive manager training program that encompasses management, hiring and interview best practices. This program equips managers with the tools and guidance needed to make confident, consistent and effective decisions. Additionally, we offer specialized interview training for all managers upon request, which covers topics such as unconscious bias.



Hiring Top Talent

Our talent acquisition team remains focused on attracting and hiring the most qualified candidates to support REPAY's continued growth. We partner with a wide range of higher education programs and professional networks to expand our reach and strengthen our candidate pipeline. Our structured interview process is designed to ensure consistency, objectivity and clarity, enabling us to make well-informed hiring decisions based on skills, experience and potential.



Career Path and Compensation Analysis

We have formalized our career pathing framework and compensation ranges to promote clarity, consistency and transparency across the organization. These tools provide clear guidelines for evaluating job roles, career progression and compensation decisions. Our ongoing compensation analysis helps ensure internal equity and market competitiveness, enabling us to offer fair, standardized salaries to new hires and current employees.

EMPOWERING WOMEN IN PAYMENTS

REPAY is proud to be a sponsor of PayTech Women (PTW), formerly known as 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, PTW 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 PTW's Leadership Summit, educational and professional development webinars, mentorship programs and networking events.



“PayTech Women provides me with an incredible opportunity to build meaningful connections with women across the payments industry, expand my professional network and gain valuable industry knowledge. The enriching educational gatherings and shared insights significantly contribute to both my personal growth and career development. I’m truly grateful to REPAY for supporting my involvement in PayTech Women and championing my continued professional advancement.”

– Director, 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 at REPAY

REPAY interns have 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. Many interns have returned to REPAY as full-time employees.

Turnover and Retention

Our voluntary turnover rate¹ was 9% in 2024. 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: number of voluntary resignations during period / average number of employees at beginning and ending of period. Separations due to the following reasons are excluded: Death, Contracts Ending, Internships Ending, and Rescinded Offers.



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, and we prioritize those initiatives and opportunities that align with our corporate values.

REPAY It Forward

Giving back to the communities we call home is always important to REPAY. That's why in 2023, we introduced REPAY It Forward, our first annual Week of Service. REPAY It Forward is a week of service planned for the employees of REPAY, with pre-organized volunteer opportunities arranged for each of our office locations across the country to provide an opportunity for the members of the organization to give back in a meaningful way. Some of the organizations we partner with included Ronald McDonald House, Habitat for Humanity and Feed My Starving Children.





Military Thank You Cards

Around the Fourth of July, REPAY works with A Million Thanks to show our gratitude to those who sacrifice for us by having our employees write handwritten thank you letters to our active, reserve and veteran military.

Earth Day Celebration

At REPAY, we want to do our part in preserving this beautiful planet we call home, so each year we celebrate Earth Day by donating to One Tree Planted to plant one tree in honor of each employee.

Holiday Service Project - NICU Care Kits

Each year during the holiday season, REPAY partners with March of Dimes for our holiday service project where we supply and pack NICU care kits for families who end up in the NICU unexpectedly. The kits aim to provide items that can bring a sense of relief and comfort for these families, so they can focus on what is most important, their new baby.

INFORMATION SECURITY

REPAY is dedicated to upholding the highest standards in information security. Recognizing the critical nature of our work, we have implemented policies and procedures to protect our clients' information assets and reduce risks. In an ever-evolving cybersecurity landscape marked by emerging threats, advanced technologies, and shifting compliance standards, we strive to proactively address these challenges. Our approach includes staying up-to-date on security threats and best practices for countering those threats through information sourced from reputable security blogs, vendors and other organizations. To stay ahead of the latest developments, members of the REPAY team, including our Chief Information Security Officer (CISO), actively participate in discussions with industry partners, thought leaders, and through various forums such as conferences, webinars, educational presentations from third-party vendors and security association chapter meetings.

In 2024, we strengthened our information security program through strategic talent upgrades and key capability enhancements. We successfully implemented the new PCI-DSS 4.0.1 requirements and expanded our security monitoring and alerting capabilities. Improvements were made to our vendor onboarding process and third-party risk management program.

We also established a governance framework to support our evolving AI initiatives and focused on advancing our Cloud Security Posture Management efforts. Additionally, we enhanced our incident response readiness by conducting a tabletop exercise led by an external expert.

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, the CTO attends the Technology Committee meetings and actively participates in the discussions regarding the company's technology strategy and pertinent cybersecurity matters.



INFORMATION SECURITY PROGRAM

REPAY's information security program is designed around the NIST Cybersecurity Framework, incorporating a comprehensive set of cybersecurity policies, procedures, standards and guidelines. This program is strategically crafted to protect confidentiality, integrity and availability of sensitive data, including payment information and personally identifiable information (PII), during collection, processing and storage.

Key components of our information security program include:

Security Awareness Program

We conduct regular training and ongoing awareness campaigns to ensure that all employees are informed about the latest security practices and threats, fostering a culture of security mindfulness throughout the organization.

Vendor Risk Management Program

Our program assesses and manages risks associated with third-party service providers, especially those who handle sensitive data, to ensure they meet our security standards.

Security Monitoring and Detection

We utilize advanced monitoring tools to detect and respond to potential security incidents in real time, enhancing our ability to mitigate threats swiftly.

Vulnerability Management and Patching

Our program actively scans for vulnerabilities within our systems and software. The remediation of vulnerabilities is prioritized based on the criticality and risk to fix them in a timely manner, ensuring our infrastructure remains resilient against new threats.

Third Party Assessments and Compliance

We engage external firms to conduct SOC1, SOC2 and PCI audits, providing independent validation of our security practices. These assessments help ensure that we are in a position to meet stringent industry standards and regulatory requirements.

Key components of our information security program continued:

Internal Controls Monitoring

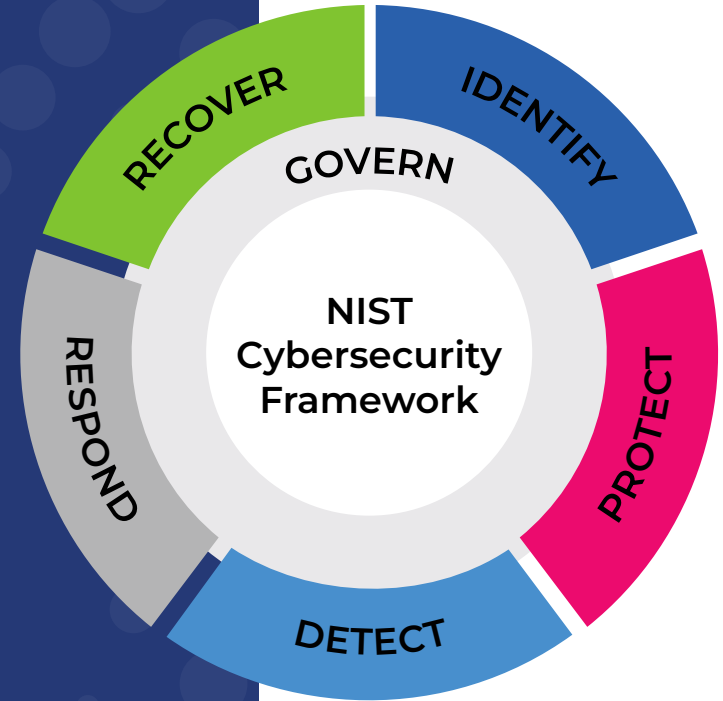
Our internal controls are regularly reviewed and adjusted to respond to evolving threats and changes in our operational environment, aiming to ensure the effectiveness and relevance of our security measures.

Security Incident Response

We maintain a comprehensive incident response plan that details the procedures for reacting to security breaches or incidents. This plan is designed to ensure a swift and coordinated response to minimize impact and quickly restore normal operations. This plan also includes protocols for communication with both internal and external stakeholders, and it is designed to adhere to regulatory requirements such as the SEC reporting rule and compliance with privacy laws. Additionally, the incident response plan is reviewed and tested annually to enhance its effectiveness and to endeavor that it remains up-to-date with the latest security practices and regulations.

Business Continuity and Disaster Recovery

Our disaster recovery infrastructure is provisioned to meet the Recovery Point Objective (RPO) and Recovery Time Objective (RTO) requirements of our critical applications. We also perform air-gapped backups for critical systems to enhance data security and availability. Furthermore, we conduct an annual disaster recovery exercise to test and refine our response strategies, updating our plans based on lessons learned to continually strengthen our resilience against potential disruptions.



NETWORK SECURITY

We employ a multi-layered approach to protect our networks.

Network Firewalls

Our network architecture includes advanced firewalls that control and monitor all incoming and outgoing network traffic based on predetermined security rules.

Virtual Private Networks (VPNs)

We use VPNs to secure remote access to our network, ensuring that all data transmitted between remote users and our network is encrypted and safe from interception.

Web Filtering

Active web filtering measures are in place to restrict access to potentially malicious or unauthorized websites, reducing the risk of phishing and other web-based threats.

Network Data Loss Prevention (DLP)

Network DLP policies are used to monitor and control data transfers, preventing the unauthorized disclosure or misuse of sensitive information.

Network Segmentation of Cardholder Data

We implement network segmentation to isolate and secure cardholder data within our network. This separation is designed to ensure that sensitive payment information is partitioned from other network traffic, significantly enhancing security measures and aiding compliance with PCI DSS requirements.



USER AND ENDPOINT SECURITY

Our endpoint security strategy for laptops and desktops used by employees and contractors is comprehensive and robust, striving to ensure secure access to our network, systems and IT services:

Identity and Access Management System

We utilize a sophisticated identity and access management (IAM) system that provides single sign-on (SSO) capabilities for all employees and contractors, streamlining access to key services while maintaining high security standards. Additionally, all employees and contractors are required to use phishing-resistant multi-factor authentication (MFA) to further enhance security by verifying user identities and mitigating unauthorized access risks.

Endpoint Detection and Response (EDR)

EDR solution is deployed on all endpoints to monitor and respond to potential security threats, malware and anomalous behavior in real time, enhancing our overall security posture.

Secure Access Service Edge (SASE)

A SASE technology is implemented to establish a zero-trust security framework, designed to ensure that all access requests are authenticated, authorized and encrypted.

Security Hardening

Security hardening measures are applied to all endpoints, including full disk encryption and restrictions on the use of removable devices.

Automated Device Management

Devices are managed using sophisticated automation tools that enforce security policies consistently across the organization.

Regular Patch Management

All devices are kept up-to-date with the latest operating system patches to mitigate vulnerabilities and ensure software integrity.

Restricted Administrative Access

Administrative access on devices is tightly controlled, which protects against the possibility of the installation of malicious software.

Acceptable Use Policy (AUP)

Acceptable Use Policy is enforced, dictating acceptable behaviors and the use of company IT resources to maintain operational integrity and security.

APPLICATION SECURITY

We have a comprehensive approach to application security management.



Coding Standards

We have established coding standards for developers to follow. These standards are based on industry best practices and guidelines from respected sources such as the OWASP (Open Web Application Security Project).



Static and Dynamic Analysis

We use automated tools to perform both static application security testing (SAST) and dynamic application security testing (DAST). SAST tools analyze the source code to detect security issues before the application runs, while DAST tools test the application during runtime to find vulnerabilities that manifest during the application's operation.



Security Training for Developers

We provide secure coding training to our developers. This training covers the latest security threats, vulnerable coding patterns to avoid, and defensive programming techniques.



Penetration Testing

We employ external cybersecurity firms to conduct manual penetration testing on an annual basis. These specialized experts rigorously test our software to identify and address vulnerabilities, ensuring the highest level of security. Weaknesses discovered during the penetration tests are addressed swiftly.



Code Reviews

Code reviews are conducted to identify security flaws before software goes into production.



Web Application Firewalls (WAFs)

We deploy Web Application Firewalls to actively monitor and block malicious web traffic and attempted breaches, specifically targeting our web applications. WAFs are crucial for protecting our services from common vulnerabilities like SQL injection, cross-site scripting (XSS), and other exploits that could harm our application layers.

DATA SECURITY

Ensuring the security of our clients' data is a paramount concern for us. We are committed to adhering to the highest industry security standards to safeguard the payment information we handle. For credit and debit card transactions, we are subject to compliance with the Payment Card Industry Data Security Standards (PCI DSS). For processing ACH transactions, we adhere to the standards set by the National Automated Clearing House Association (NACHA). In addition to these measures, we are subject to applicable provisions of the Health Insurance Portability and Accountability Act (HIPAA) security and privacy requirements, through which we strive to ensure that all personal health information we handle meets stringent regulatory standards. We also implement the NIST-800-53 (Moderate) controls framework, which guides us in maintaining robust security and privacy best practices. The key components of our data security are:

Data Encryption and Key Management

Our approach to data encryption seeks to ensure that all sensitive information is securely encrypted both in transit and at rest.

Data at Rest

We use advanced cryptographic algorithms to seek to ensure the security of data at rest. Specifically, we employ AES-256 encryption, recognized for its strength and effectiveness, to protect sensitive data stored on our systems.

Data in Transit

To protect data in transit, we use TLS 1.2 or higher, designed to ensure that all data transferred between our systems and external interfaces is encrypted with strong, up-to-date protocols.

Key Management and Handling Procedures

We maintain key management and handling procedures to manage encryption keys. This includes secure generation, storage and destruction of encryption keys. Our key management practices are designed to prevent unauthorized access and use and to ensure that only authorized personnel can access and manage these critical security assets.

Data Retention and Disposal

Our Data Retention policy is designed to provide that confidential data is not retained beyond its necessary retention period. Under the Payment Card Industry Data Security Standards (PCI DSS), certain sensitive card information should not be retained. This includes the Card Verification Code (CVC), the PIN Verification Value (PVV), the Personal Identification Number (PIN) and the encrypted PIN block. Our policies and procedures are designed to ensure these elements are immediately purged from our systems to prevent unauthorized access or use.

Data Masking and Principle of Least Privilege

Our commitment to robust data security protocols extends to implementing advanced data masking techniques and adhering to the principle of least privilege.

Data Masking

In situations where credit card numbers need to be displayed for legitimate business purposes, we employ data masking to protect sensitive cardholder information. Our security standards dictate that only the first six and the last four digits of the credit card number are visible. This method significantly reduces the risk of fraud and data theft, while still allowing necessary business functions to proceed.

Principle of Least Privilege

We enforce the principle of least privilege across our organization. This security strategy involves restricting access rights for users to only those resources that are necessary to perform their duties. By implementing this principle, we minimize the potential attack surface and reduce the risk of unauthorized data exposure or leaks.





SASB INDEX

SASB Index - SASB IT Services and Software Standards

Our approach to ESG matters is informed by utilizing various reporting frameworks, including the Sustainability Accounting Standards Board (SASB) Standards relevant for our industry (Software & IT Services). The SASB index tables found within the next few pages outline the SASB sustainability topics and accounting metrics that are used to guide our discussions and disclosures and show how our ESG efforts link to the reporting framework.

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 page 19 .

SASB Index - SASB IT Services and Software Standards

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 pages 39 - 47 for more information regarding data privacy and security. REPAY's privacy policy can be found here .
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 privacy policy .
Total amount of monetary losses as a result of legal proceedings associated with user privacy	TC-SI-220a.3	In 2024, 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 2024, we received fewer than 15 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 Standards

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 2024, 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 pages 39 - 47 .

SASB Index - SASB IT Services and Software Standards

Recruiting and Managing a Global, Diverse and Skilled Workforce		
Accounting Metric(s)	Code	Response or Location in Report
Percentage of employees that are (1) foreign nationals and (2) located offshore	TC-SI-330a.1	As of December 31, 2024, we had approximately 465 employees, all of which were employed in the United States.
Employee engagement as a percentage	TC-SI-330a.2	See page 30 .
Percentage of gender and racial/ethnic group representation for (1) management, (2) technical staff, and (3) all other employee	TC-SI-330a.3	See page 33 .
Intellectual Property Protection and Competitive Behavior		
Total amount of monetary losses as a result of legal proceedings associated with anti-competitive behavior regulations	TC-SI-520a.1	In 2024, we were not involved in any material legal proceedings associated with anti-competitive behavior regulations.
Managing Systematic Risk from Technology Disruptions		
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 page 42 . 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 Standards

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	See page 19 .
(1) Data processing capacity, (2) percentage outsourced	TC-SI-000.B	See page 19 .
(1) Amount of data storage, (2) percentage outsourced	TC-SI-000.C	See page 19 .

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, 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, 2024, and subsequent Form 10-Qs, 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, including bank failures or other adverse events affecting financial institutions, inflationary pressures, general economic slowdown or recession; 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.

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Realtime Electronic Payments

For additional questions, please
contact esg@repay.com

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