

CORPORATE SUSTAINABILITY REPORT

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

REPAY[®]

Realtime Electronic Payments

June 2026



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A LETTER FROM OUR CHIEF EXECUTIVE OFFICER



John Morris
Chief Executive Officer

Digital payments are an integral part of both daily personal and professional life. REPAY is a leading embedded payments company offering a robust technology platform to streamline payment experiences for consumers and businesses. By leveraging our comprehensive payment technology and extensive partnerships network, REPAY captures new payment flows and provides 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 helps businesses adopt digital payment methods and enhance the consumer experience. Our expertise allows us to support clients with industry-specific needs and evolving compliance requirements. We are pleased to present our 2026 Corporate Sustainability Report. The report outlines REPAY's strategy and initiatives to reduce risk, enhance our environmental impact, support employee development and retention, and improve governance 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 Environmental, Social and Governance (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 corporate values is essential for our company to thrive with sustainable growth into the future.

We are proud of the progress and achievements we accomplished in 2025. During the year, REPAY came in first place for the Highest Authorization Rate in The Strawhecker Group's Real Transaction Metrics Awards for the 2nd consecutive year and was once again certified as a Great Place to Work® for the 10th 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

A handwritten signature in black ink that reads "John Morris". The signature is fluid and cursive, matching the printed name and title next to it.

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) Third-party research and management estimates as of December 31, 2025.

2) For twelve months ended December 31, 2025.

3) As of December 31, 2025.



~\$5.6T

Total Addressable Market (TAM)¹



\$309MM

Annual Revenue²



~294

Software Integrations³



~487

Employees³

BUSINESS STRENGTH 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.



Highly Strategic and Diverse Client Base

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



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.



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. In March 2026, we announced signing a definitive agreement to acquire KUBRA Data Transfer, Ltd., which closed June 1, 2026. With this acquisition, which supports our strategy, we are excited to create a scaled bill payment provider with the breadth, technology, and market position to compete in the next chapter of digital bill payments across North America.



Key Software Integrations and Partnerships

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



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. During 2025 and 2026, we made important leadership improvements to lead REPAY into the future across the evolving digital payment ecosystem.

DIVERSE CLIENT BASE

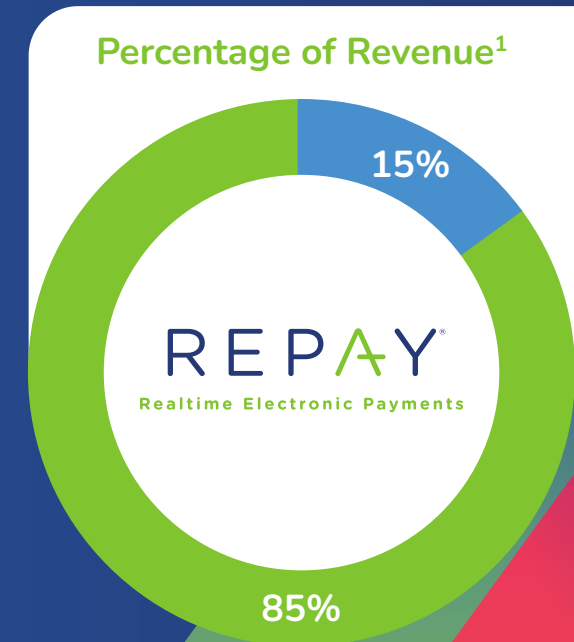
REPAY provides significant value to our highly strategic and diverse client base by offering complete solutions across key verticals.

Consumer Payments: 85%

- Blue chip independent software vendor (ISV) partnerships with ~189¹ integrations
- Market leader in several niche verticals, including the following:
 - Personal Finance
 - Auto Finance
 - Credit Unions
 - Accounts Receivable Management (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: 15%

- One-stop shop B2B payments solutions provider, offering Accounts Payable (AP) automation and Accounts Receivable (AR) merchant acquiring solutions
- Integrations with ~105¹ 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



¹) As of December 31, 2025.

SUSTAINABILITY APPROACH

Our 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 and engagement, diversity and inclusion, community outreach, cybersecurity and data privacy

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.



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



GOVERNANCE INITIATIVES

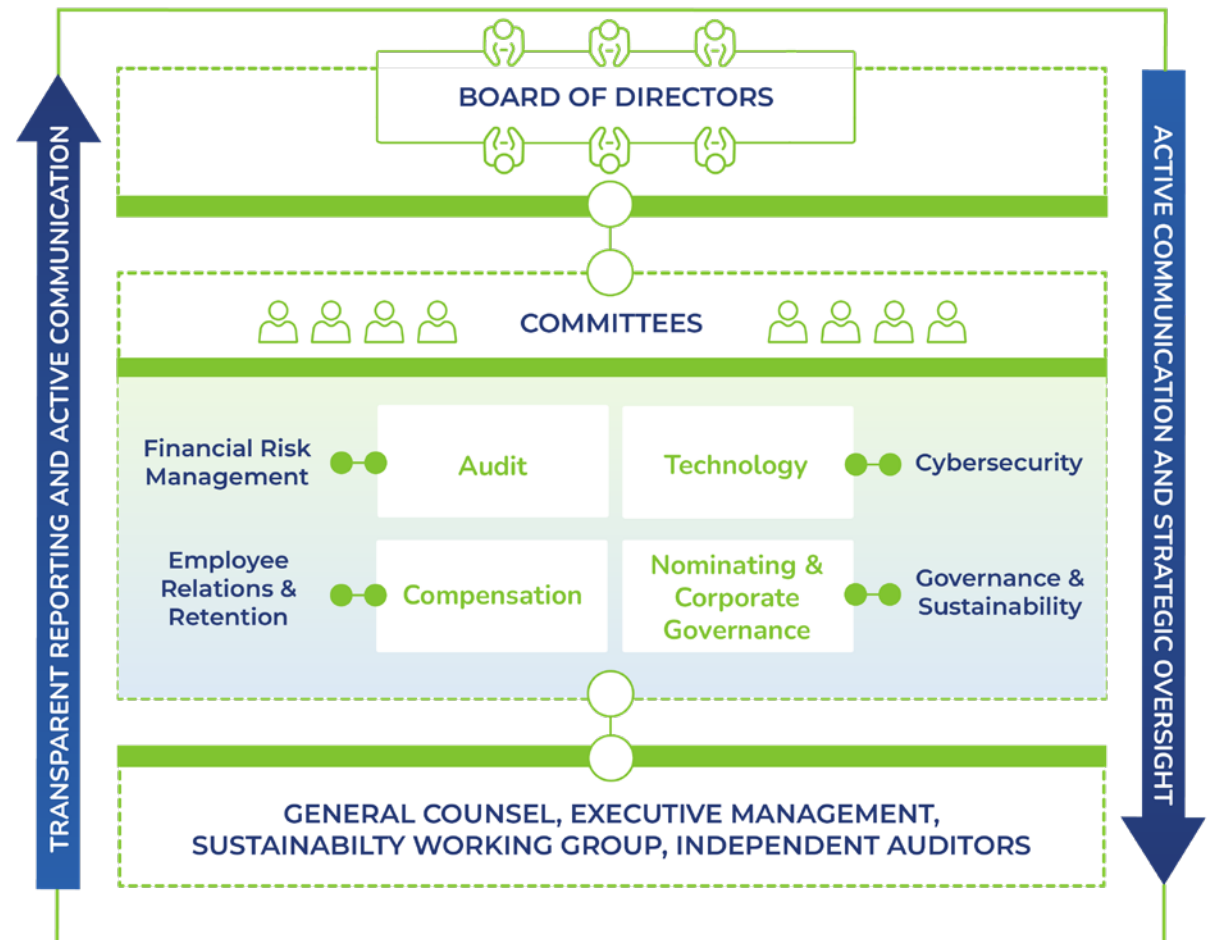
GOVERNING OUR ESG APPROACH & IMPACT

We believe corporate responsibility is deeply woven into our company culture and good governance at all levels provides a strong foundation for supporting and promoting the long-term interests of our stockholders. Our corporate sustainability 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. The Board plays a very important role in our sustainability governance, providing oversight of the strategy, operations, risks and management of the company. As we grow and as corporate sustainability best practices evolve, we regularly evaluate our approach. Together with our executive management team, the Sustainability Working Group analyzes our business and identifies relevant sustainability factors for evaluation and disclosure. The analysis includes dialogue with certain institutional stockholders and review of the practices of our peer companies.

The Nominating and Corporate Governance Committee is chartered with overall oversight of our strategy on corporate social responsibility and sustainability matters and approach, including related risks. We also have a Sustainability Working Group, consisting of internal and external resources, to assess the corporate sustainability factors related to our business. The Nominating and Corporate Governance Committee engages with executive management as corporate sustainability initiatives are identified and implemented. The Board is kept informed through periodic updates from the executive management team and the Nominating and Corporate Governance Committee.

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 2025, 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. In addition, during the Fall of 2025 and with direct involvement by the Compensation Committee Chair, we actively engaged with many shareholders during our enhanced Corporate Governance Outreach program. In direct response to investor feedback, the Compensation Committee has taken responsive actions to demonstrate accountability. We remain committed to ongoing dialogue with stockholders and to ensuring that our corporate governance framework reflects evolving best practices and investor expectations. The Company will continue to engage with stockholders regarding its strategy and capital allocation.

The Board is currently comprised of six directors, and REPAY believes the current directors provide a strong and complementary mix of skills, experience and perspectives aligned with REPAY's strategic priorities and governance objectives. With the completion of the KUBRA transaction, the Nominating & Corporate Governance Committee intends to further evaluate the size and composition of the Board as part of its ongoing board refreshment efforts. As part of this process, REPAY intends to continue to solicit feedback from stockholders regarding Board composition and refreshment priorities.



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.

Paul Garcia Maryann Goebel Pete Kight* John Morris Emmet Rios Richard Thornburgh

Board Skills, Qualifications and Expertise							
Accounting and Finance				●	●	●	3 of 6
CEO/Senior Leadership	●	●	●	●	●	●	6 of 6
Compliance/Regulatory		●		●		●	3 of 6
M&A/Corporate Development	●	●	●	●	●	●	6 of 6
Payment Processing Operations	●	●		●			3 of 6
Public Company/Governance	●	●				●	3 of 6
Risk Management	●	●			●	●	4 of 6
Sales & Marketing	●			●			2 of 6
Strategic Planning	●	●	●	●	●	●	6 of 6
Technology & Cybersecurity	●	●	●		●		4 of 6

5 of 6 members are independent directors

2 of 6 members are ethnically diverse

2 of 6 members are female

	Audit	Compensation	Nominating and Corporate Governance	Technology
Committee Composition				
Paul Garcia	Member	Chair		
Maryann Goebel			Member	Chair
Pete Kight*			Member	Member
John Morris				
Emmet Rios	Chair			Member
Richard Thornburgh	Member	Member	Chair	

* Chairman of the Board of Directors



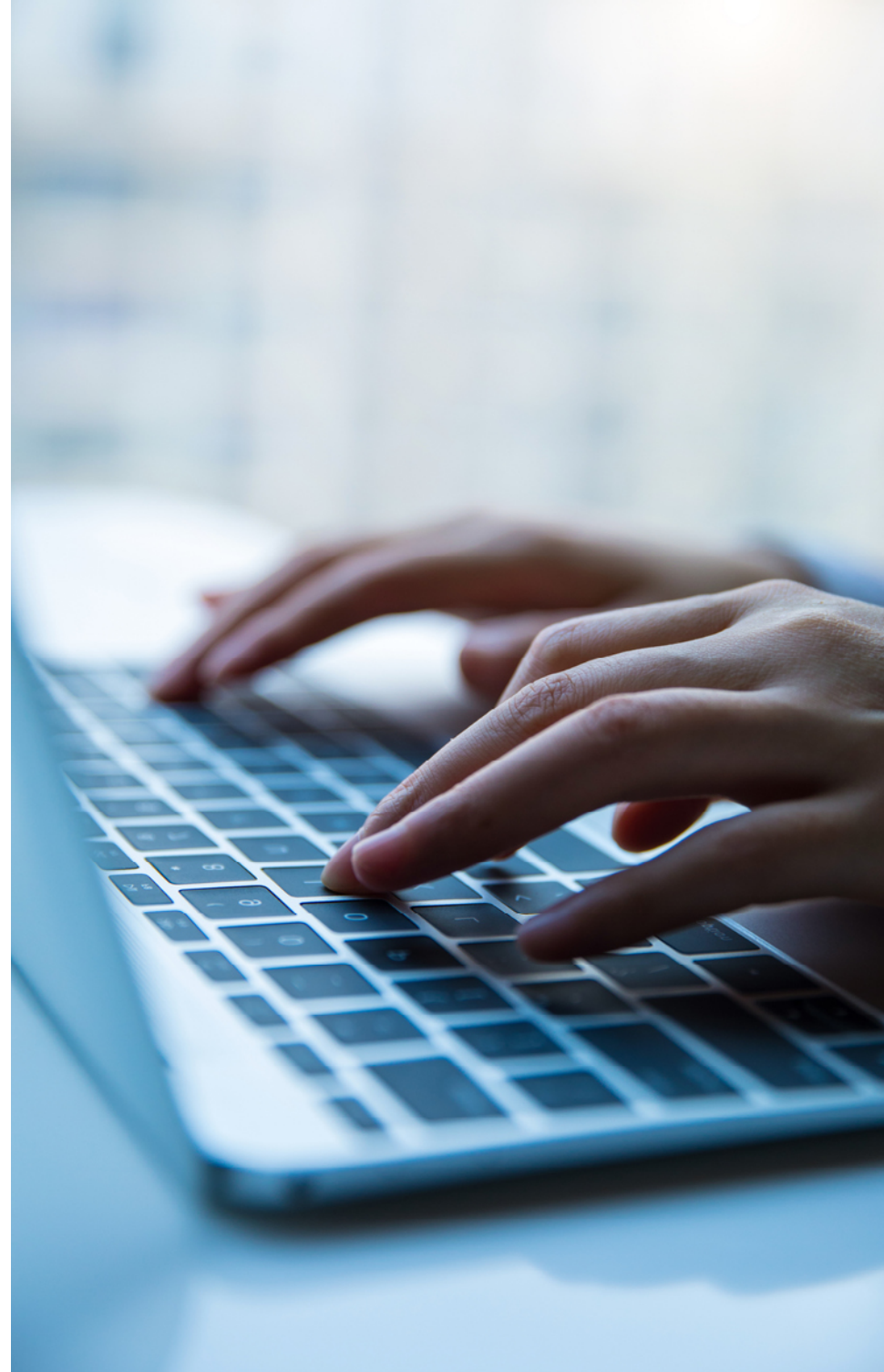
ENVIRONMENTAL INITIATIVES



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 2025, we reduced our leased square footage footprint by approximately 14% by closing one office location in Arizona.



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 Growth

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.



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. All new employees receive reusable cups in their new hire welcome packages and reusable cups and kitchen accessories are available in our offices to reduce waste.



Digital Guest Services

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



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.



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.



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 Portals

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 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 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.



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. We are committed to continuous improvement and support our employees' personal and professional growth by encouraging ongoing learning, 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. This initiative not only bolsters leadership development but also provides additional benefits, including improved employee engagement, more effective performance management, and increased recognition for high performing team members. Designed to foster a more supportive and effective management structure, the program helps create a more dynamic and thriving organization by empowering managers with the tools they need to succeed. We've made meaningful progress in building what we call REPAY University and are continuing to expand it as a core part of our employee development strategy. This centralized learning platform is designed to strengthen onboarding and provide ongoing training for existing employees through a growing library of resources focused on our products, systems, processes, and the core skills needed to succeed across roles.

Our goal for REPAY University is to go beyond onboarding to support continuous learning, leadership development, and long-term career growth. As we continue to enhance this platform, it reflects our ongoing commitment to investing in our people and equipping them with the tools and knowledge to succeed.

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 and their functional 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

In 2025, 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 Summit

The technology organizations 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 was a very valuable experience. The training helped me fine-tune my consultative selling approach and gave me clearer, more confident ways to talk about our products and the value we deliver to clients. I left feeling energized, confident in my conversations, and well 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
- Health Insurance Portability and Accountability Act (HIPAA) Awareness Training



100%

of employees completed the 2025 annual compliance training program



Maintain

whistleblower hotline for anonymous reporting



3,800+

hours of annual compliance training completed

Workday

REPAY leverages Workday, a powerful, cloud-based platform, as our central hub for all aspects of human capital management. Workday streamlines and supports a wide range of HR functions, including talent acquisition, onboarding, benefits administration, payroll, performance management, and employee development. We continue to enhance our use of the platform through automation and Artificial Intelligence (AI)-driven capabilities, improving efficiency, reducing manual processes, and enabling more data-driven decision-making across the employee lifecycle.

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. 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 a single, integrated system.

REPAY has also implemented a range of features to support well-rounded performance management, including goal setting, annual performance evaluations, and 30-60-90 day performance check-ins to guide new hires during their early days. Our annual merit and bonus are also managed directly within Workday, giving managers a clear and consistent framework to recognize performance, while enabling HR and leadership to review outcomes and align rewards strategically.

In 2026, REPAY enhanced our companywide goal-setting framework by expanding our use of Workday Goals, strengthening how we align individual performance with broader business priorities. This enterprise-wide initiative enables employees and managers to collaboratively set, review, and track meaningful goals that promote clarity, accountability, and continuous development.

Importantly, we introduced a more structured cascading goal approach, allowing company and executive-level priorities, starting with our CEO's vision, to flow down through teams and individuals. This ensures that every employee's goals are directly connected to what matters most for the business, reinforcing alignment, focus, and shared accountability across the organization. This approach also supports consistent performance conversations, encourages ongoing progress tracking, and creates greater visibility into how individual contributions drive overall company success.

Overall, Workday serves as a centralized resource for both employees and leaders, helping drive engagement, transparency, and growth across 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 our Quarterly Companywide 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.

These forums provide employees with the opportunity to hear directly from leadership on key financial results, operational performance, and strategic priorities, helping ensure alignment and transparency across the organization. They also include engaging elements such as employee recognition, team spotlights, and interactive moments that celebrate achievements and reinforce our culture, making them both informative and energizing experiences for our teams.

To further support connection and fun across all locations, each office holds community outreach events, such as volunteering at local charities, 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 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.

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. REPAY Rockstar winners are recognized through a premier annual incentive experience. In appreciation of their exceptional performance and contributions, winners and their guests are invited to an all-expenses-paid trip designed to celebrate their achievements and create a memorable, shared experience.

RE-Markable Annual Recognition Award

The RE-Markable Annual Recognition Award celebrates employees who demonstrate remarkable distinction and performance in their roles at REPAY. Award winners stand out through their innovation, dedication, and meaningful impact on REPAY. They inspire others through their actions, embody REPAY's core values, and consistently go above and beyond to elevate both their teams, internal and external stakeholders, and the company.



The Winner's Circle

The Winner's Circle is a prestigious and exclusive honor that recognizes both sales excellence and our REPAY Rockstars. It is the ultimate achievement for a REPAY employee. 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 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 recognize and value tenure and experience and celebrate employee service anniversaries throughout the year with personal anniversary cards and announced 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 2025, 88% 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



Great Place to Work® Certification (Continued)

Two key areas of opportunity identified through our 2025 Great Place to Work results were increasing involvement in organizational changes and continuing to expand learning, training, and development opportunities. In response, we have made meaningful progress and are continuing to take action in both areas.

To strengthen learning and development, we are advancing REPAY University through the buildout of a centralized learning experience within Workday Learning. This includes automated training, role-specific learning paths, and resources that support both foundational knowledge and role-based skill development. These efforts are designed to enhance onboarding, expand continuous learning opportunities, and ensure employees have access to the tools and training needed to grow and succeed.

To improve involvement and communication around organizational changes, we have implemented several initiatives focused on transparency and engagement across all levels of the organization. This includes the formalization of our Senior Leadership Team to drive greater alignment, buy-in, and communication companywide. We have also enhanced internal communications through regular companywide updates, including quarterly meetings, newsletters, and targeted communications as needed. In addition, our HR team continues to partner closely with the business to strengthen change management practices, ensuring clear communication, thoughtful planning, and effective support for employees through periods of change.

Together, these efforts reflect our ongoing commitment to listening to employee feedback and taking meaningful action to improve the overall employee experience.

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 onsite gym, further supporting our commitment to overall employee health and well-being.



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

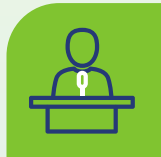
- Health Insurance
- Competitive 401(k) Matching
- Employee Stock Purchase Plan
- Paid Parental Leave (adoption and same-sex parents included)
- Free Basic Life Insurance
- Free Short-Term Disability
- Generous Paid Time Off & Floating Holiday
- Military Leave
- Cell Phone Reimbursement
- Equipment Repurchase 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

UNUM Care Hub

In 2026, REPAY expanded our benefits offerings by introducing UNUM Care Hub, a valuable resource designed to support employees and their families through life's everyday needs and unexpected challenges. Care Hub provides easy access to personalized guidance and helpful resources for areas such as caregiving, mental health support, financial wellness, legal services, and major life events. By adding this benefit, REPAY continues to invest in our people by helping make support more accessible, reducing stress, and promoting overall well-being for employees and their families.

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.



Newsletters

The REPAY Roundup, REPAY's 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 highlight 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, 2025 and 2024.

	Management ¹		All Other Employees		Total Employees	
	12/31/2025	12/31/2024	12/31/2025	12/31/2024	12/31/2025	12/31/2024
Gender Representation of Employees (%)						
Female	44%	44%	44%	46%	44%	46%
Male	56%	56%	56%	54%	56%	54%
Diversity Group Representation of Employees (%)						
American Indian or Alaska Native	-	< 1%	1%	-	< 1%	< 1%
Asian	10%	9%	6%	5%	7%	6%
Black or African American	3%	4%	8%	8%	7%	7%
Hispanic or Latino	8%	7%	8%	10%	8%	9%
Native Hawaiian or Other Pacific Islander	< 1%	-	-	-	< 1%	-
Two or More Races	6%	6%	4%	3%	5%	4%
White	71%	72%	70%	71%	70%	71%
Did Not Disclose	2%	2%	3%	3%	3%	3%

¹) Management is defined as 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 Pathing 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, 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.

“

“Being a member of PayTech Women has been incredibly meaningful for my personal and professional growth. Through PTW, I've gained access to inspiring leaders, impactful mentorship opportunities, and a powerful network of women who are truly invested in lifting one another up. I'm deeply grateful for REPAY's sponsorship and commitment to this organization.”

– Kristen Hoyman, VP Marketing



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 HR personnel).

Internships 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 8% in 2025. 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

Supporting the communities where we live and work is an important part of who we are at REPAY. 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 Annual Week of Service

Giving back to the communities we call home is always important to REPAY. That's why we host the REPAY It Forward Annual Week of Service. REPAY It Forward is a week dedicated for community service, with pre-organized volunteer opportunities arranged for each of our office locations to provide an opportunity for team members to give back in a meaningful way. In addition, we encourage remote employees to volunteer at their nearby charitable organization during this week. Some of the charitable organizations we have worked with over the years include Trees Atlanta, Ronald McDonald House, Habitat for Humanity, and Feed My Starving Children. It is a meaningful week where our team comes together to make a positive impact in the communities where we live and work.



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 employees 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 2025, REPAY continued to significantly mature its information security and compliance posture, with a strong focus on audit excellence, ransomware resilience, third party risk management, threat detection and response.



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, artificial intelligence governance and usage, disaster recovery, data privacy and business continuity, including oversight of related risk mitigation strategies such as cyber liability insurance, 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. REPAY's Chief Technology Officer (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, 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

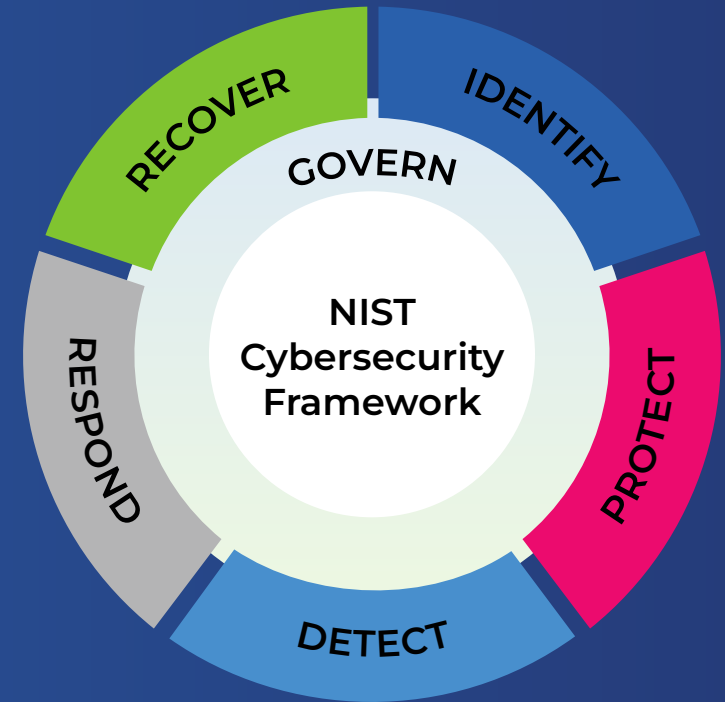
Our internal controls are regularly reviewed and adjusted to respond to evolving threats and changes in our operational environment, aiming to ensure the effectiveness and relevance of our security measures.

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 and Recovery Time Objective requirements of our critical applications. We also perform immutable and 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 Payment Card Industry Data Security Standards (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 system that provides single sign-on 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 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)

AUP 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 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 WAFs 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, 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 PCI DSS. For processing ACH transactions, we adhere to the standards set by the National Automated Clearing House Association. In addition to these measures, we are subject to applicable provisions of the HIPAA security and privacy requirements, through which we strive to ensure that all personal health information we handle meets stringent regulatory standards. 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 PCI DSS, certain sensitive card information should not be retained. This includes the Card Verification Code, the PIN Verification Value, 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.

AI Security

REPAY secures the use of AI, including generative and agentic AI, through a formal governance, risk, and control framework embedded within the Information Security Program and aligned with established security, privacy, and compliance processes. AI usage is prohibited by default and permitted only through documented approval and risk review. All AI tools and AI-enabled capabilities are subject to security, privacy, and data governance assessments prior to use, and any data sources consumed by AI systems must undergo a formal review. Technical and administrative controls are enforced to prevent employees from using AI tools that are not explicitly approved by REPAY.





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. We continue to monitor developments relating to ISSB proposed amendments to the SASB Standards and may update future disclosures as those standards evolve.

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 .

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 2025, 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 2025, 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, (3) number of users affected	TC-SI-230a.1	In 2025, 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, 2025, we had approximately 487 employees, all of which were employed in the United States.
Employee engagement as a percentage	TC-SI-330a.2	See page 29 .
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 34 .

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 2025, we were not involved in any material legal proceedings associated with anti-competitive behavior regulations.
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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, and the anticipated benefits arising from REPAY’s acquisition of KUBRA. 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, 2025, 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 (including the KUBRA acquisition); the impact, cost and effect of actions by activist stockholders; 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[®]

Realtime Electronic Payments

For additional questions, please
contact esg@repay.com.

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