



# B2B Overview

June 2021

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This presentation (the “Presentation”) 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 future financial and operating results, 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, anticipated benefits from REPAY’s recent acquisitions, expected demand on REPAY’s product offering, including further implementation of electronic payment options and statements regarding REPAY’s market and growth opportunities, and REPAY’s business strategy and the plans and objectives of management for future operations. 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 REPAY’s control. In addition to factors previously disclosed in REPAY’s reports filed with the SEC, including its Annual Report on Form 10-K for the year ended December 31, 2020, as amended, 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: any inability to integrate and/or realize the benefits of the REPAY’s recent acquisitions; exposure to economic conditions and political risk affecting consumer and commercial spending; the impacts of the ongoing COVID-19 coronavirus pandemic and the actions taken to control or mitigate its spread (which impacts are highly uncertain and cannot be reasonably estimated or predicted at this time); changes in the payment processing market in which REPAY competes, including with respect to the applicable competitive landscape, technology evolution or regulatory changes; changes in the vertical markets that REPAY targets; risks relating to REPAY’s relationships within the payment ecosystem; risk that REPAY may not be able to execute its growth strategies, including identifying and executing acquisitions; risks relating to data security; 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 the Company or the date of such information in the case of information from persons other than the Company, and the Company disclaims any intention or obligation to update any forward-looking statements as a result of developments occurring after the date of this Presentation. Forecasts and estimates regarding the Company’s industry and end markets are based on sources the Company believes to be reliable, however there can be no assurance these forecasts and estimates will prove accurate in whole or in part. Annualized, pro forma, projected and estimated numbers are used for illustrative purpose only, are not forecasts and may not reflect actual results.

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## Massive Market Size and Expanding Electronic Penetration

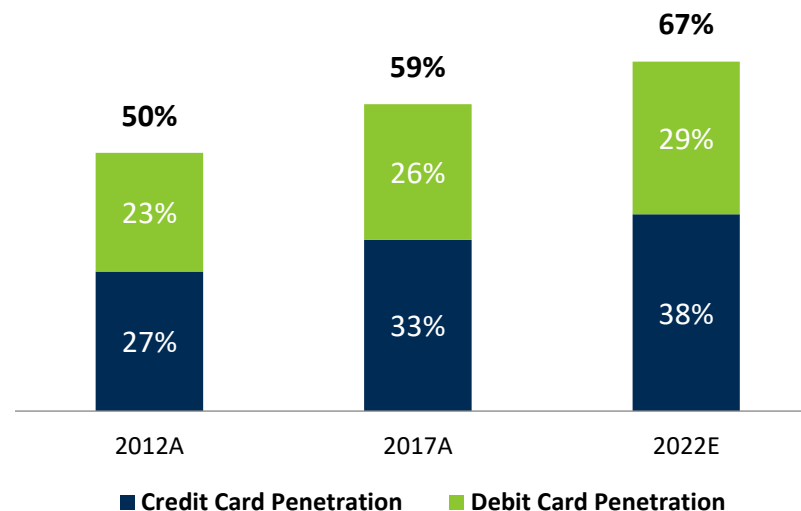
The B2B payments market is 4-5x the size of the B2C market and is expected to reach \$200Tn in the next decade<sup>(1)</sup>



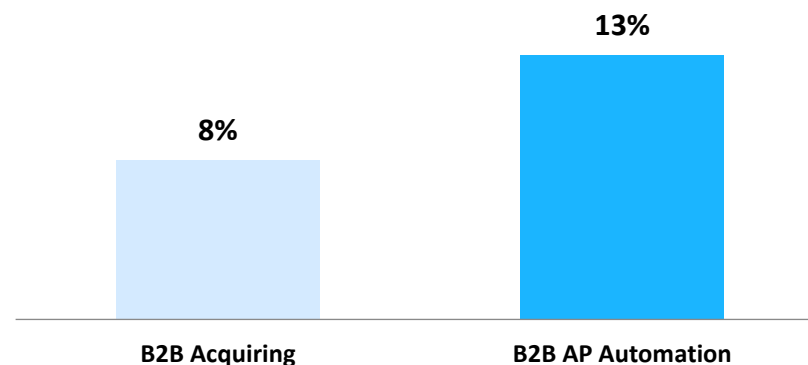
- U.S. card penetration (SMB and enterprise) is expected to grow **25% annually** from 2018 to 2022<sup>(1)</sup>
- Corporate clients are increasingly focused on technology solutions that offer **process automation and transparency** in the payment process
- Users seek **intuitive UI's and configurable deployments** when selecting payments partners to solve their payment execution needs

## B2B Payments Market Lags Other Markets in Migrating to Card Payments

Card Payment Penetration Across Industries<sup>(2)</sup>



Card Penetration in B2B Payments Markets<sup>(3)</sup>



## Business Type

## End Markets

Oct '19



- Merchant Acquiring

- Manufacturing, distribution, hospitality, E-commerce

Feb '20



- AP Automation

- Healthcare (Insurers and third-party administrators)

Jul '20



- AP Automation

- Automotive dealers, property management, and field services

Nov '20



- AP Automation

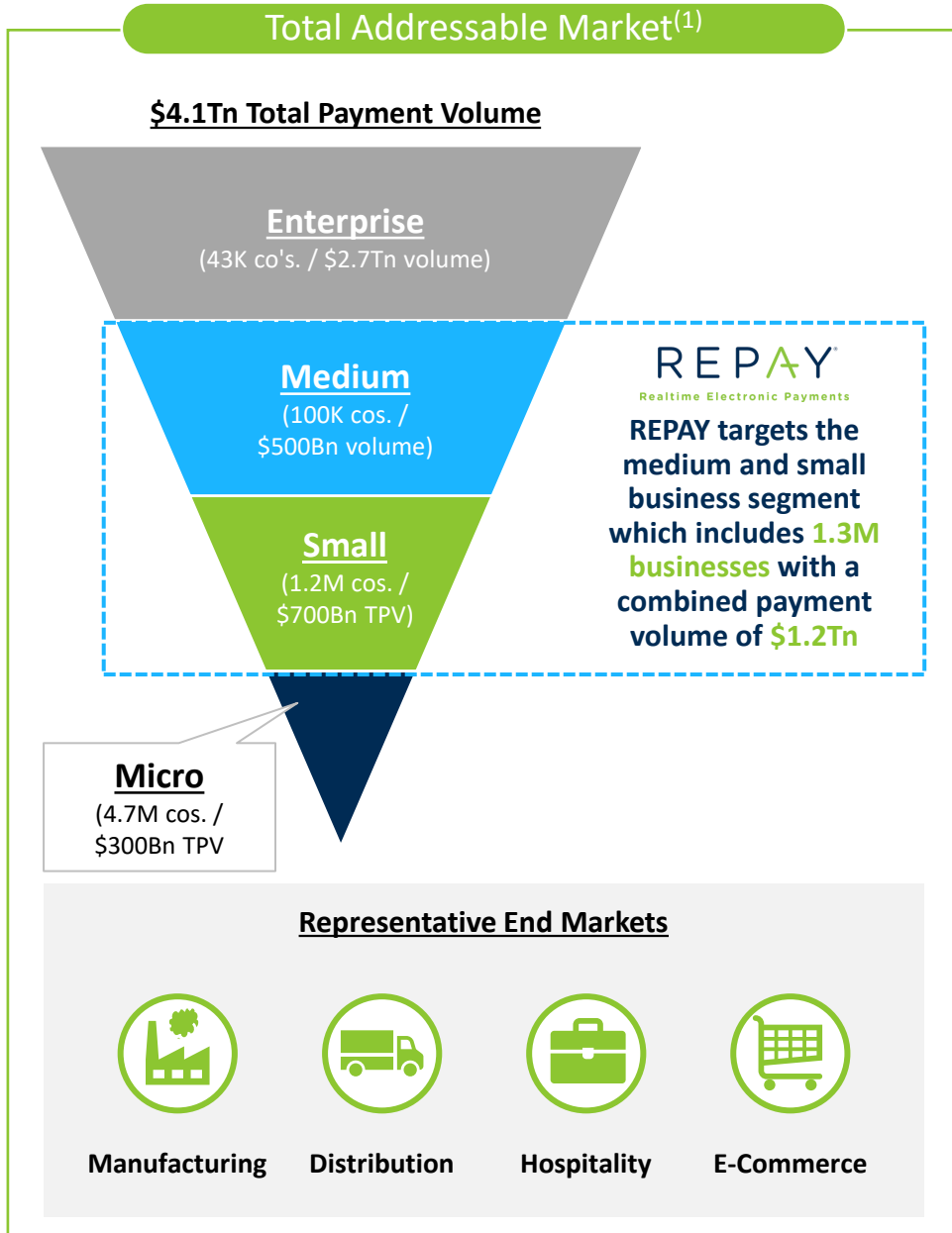
- Healthcare, education, government, media, and hospitality

Jun '21



- AP Automation

- Construction, food production, software, manufacturing, education



## Value Proposition to Merchants

- ✓ Accelerate cash flow with faster payments by customers through REPAY's omnichannel platform
- ✓ Automate accounting and reconciliation through seamless integrations with core ERP system
- ✓ Reduce labor-intensive manual payment processing and associated errors
- ✓ Lower cost of acceptance through interchange optimization and Level 3 data capture

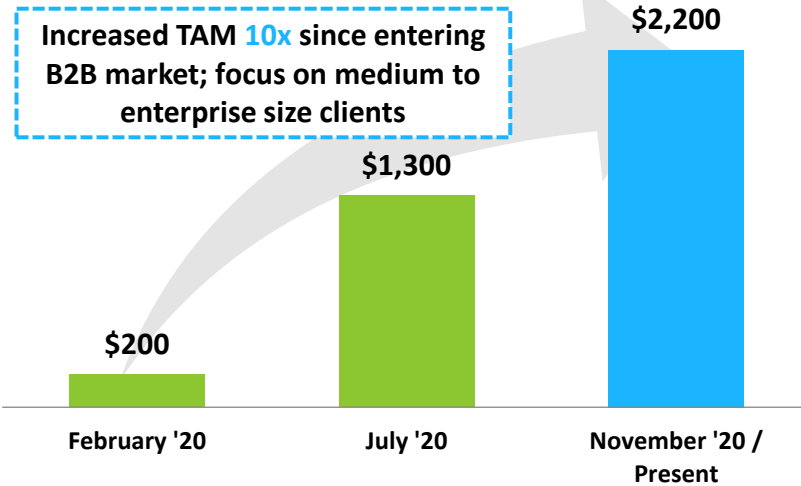
## Representative ISV Integrations / Channel Partners

Go-to-market leveraging extensive set of integrations with leading software providers and channel partners



## Total Addressable Market<sup>(1)</sup>

(\$ in billions)



### Representative End Markets



Healthcare



Education



Automotive



Media



Financial Services



Gaming



Hospitality



Construction

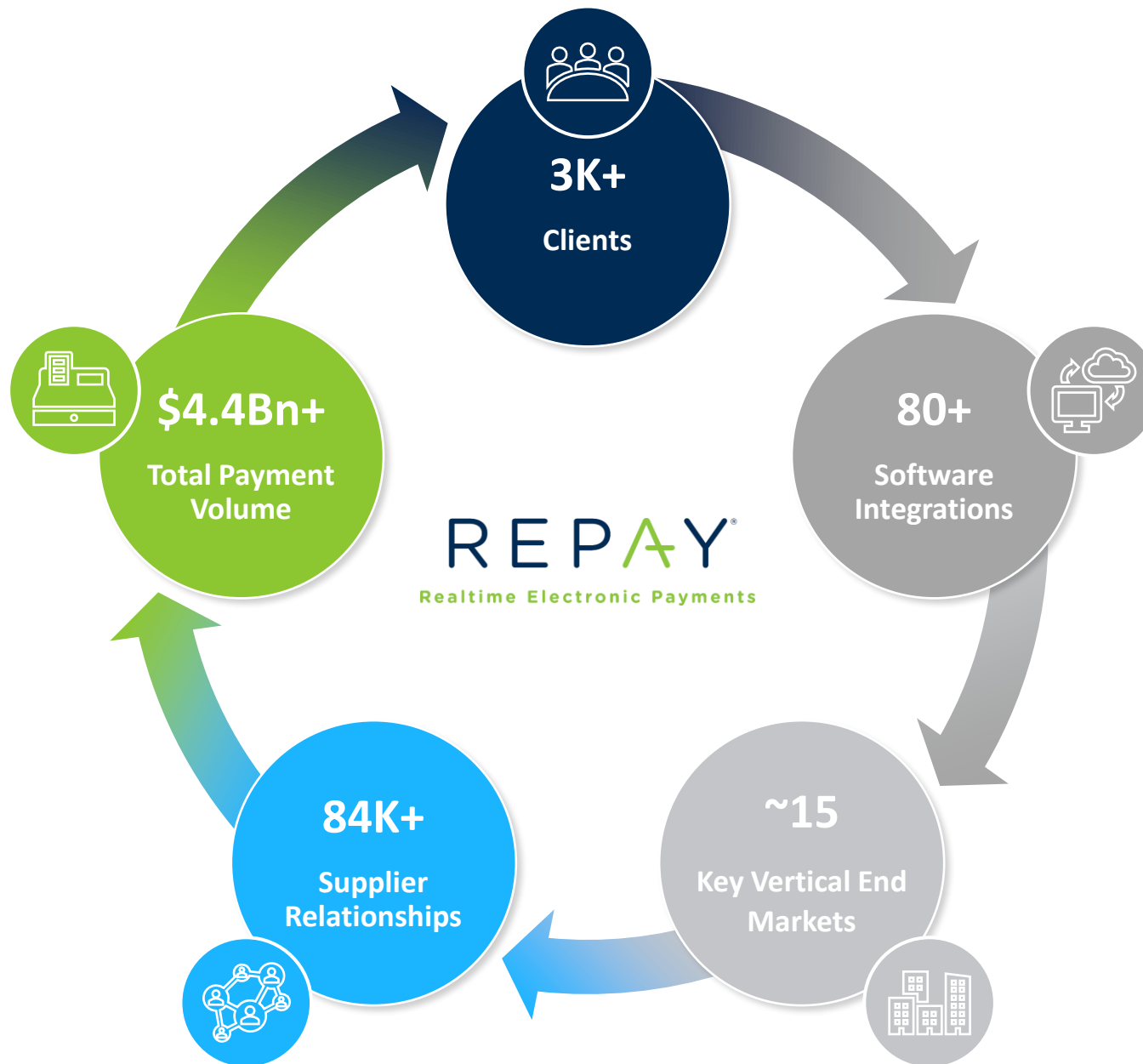
## Value Proposition to Merchants

- ✓ Increase AP payment processing efficiency
- ✓ Reduce human error through payment automation
- ✓ Manage complex supplier relationships and payment preferences / terms
- ✓ Improved profitability from reduced AP staff and virtual card payment rebates

## Representative ISV Integrations / Channel Partners

Connectivity into broad array of generalist and vertical-specific ERP / ISV platforms





1) Management estimates, as of June 2021



## Appendix



# B2B Merchant Acquiring Workflow

REPAY



