

March 26, 2020

Dear Customers and Business Partners:

On March 2, 2020, REPAY communicated our initial plans in response to the COVID-19 (coronavirus) crisis. We have acted swiftly to implement our business continuity and pandemic response plan and are pleased to report that all functional areas, business units, and critical platforms are effectively operating without interruption.

As we continue to monitor and respond to the ongoing developments, we remain primarily focused on two things: the safety of our employees and customers and the continuity of our business operations.

Operating Effectively Without Interruption

REPAY has invested in industry-leading technology that enables the majority of our team to operate effectively in a remote capacity.

- Our work-from-home policies and processes allow for uninterrupted functionality across the employee population. These processes are enabled by remote desktop capabilities, videoconferencing technologies, and Customer Service remote call capabilities.
- Remote technologies are in place and are successfully supporting business operations.
- We continue to rely on teleconferencing and videoconferencing for all internal and external communication.
- We have contacted our sponsor banks, card brands, strategic partners, and vendors to ensure uninterrupted business operations and continuity planning and readiness is in place.

Keeping Employees and Customers Safe

We continue to approach the situation with an abundance of caution to ensure the health and safety of our employees and customers and are following guidance from governmental health organizations.

- At this time, all REPAY employees are encouraged to work remotely when possible.
- We have implemented a mandated work-from-home policy in select offices located in high-impact areas.
- All non-essential travel has been postponed.
- All events, including internal events and sales conferences, scheduled in March and April have been canceled or rescheduled.

We encourage you to visit the [CDC website](#) for credible, real-time information and updates regarding COVID-19.

If you have any questions or concerns regarding REPAY's business continuity plans, please reach out to me directly at 404.445.8002 or via email at mjackson@repay.com.

Regards,

A handwritten signature in blue ink, appearing to read "Mike Jackson", written in a cursive style.

Mike Jackson, Chief Operating Officer