

March 2, 2020

Dear Customers and Business Partners:

REPAY is a U.S.-based business with over 250 employees in ten offices across the United States and Canada. As we continue to monitor the ongoing developments related to COVID-19 (Novel Coronavirus), we are primarily focused on two things: the safety of our employees and customers and the continuity of our business operations.

#### Prior Preparation

REPAY's Management and Compliance teams work continuously to test, evaluate, and update impact-based planning for events, including health pandemics, natural disasters, data security breaches, and power and transportation outages. Our systems and processes have performed well in both tests and real-life scenarios.

#### Operating Effectively Without Interruption

REPAY has invested in industry-leading technology that enables the vast majority of our team to operate effectively in the event employees must work remotely in a specific geographic region.

- 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 regularly utilized and tested to ensure they are effective in supporting business operations.
- We will prioritize and continue to rely on teleconferencing and videoconferencing with customers and internal teams if in-person meetings are not feasible.
- We have contacted our sponsor banks, card brands, and strategic partners to ensure uninterrupted business operations and continuity planning and readiness is in place.

#### Keeping Employees and Customers Safe

We are approaching 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 offices will remain open.
- We are regularly monitoring conditions in each of our office locations and are prepared to implement a mandated work-from-home policy, if required.

- All non-essential travel has been postponed.
- We are closely monitoring conditions in the cities where customer and employee events are scheduled, and we are exercising caution when making decisions regarding these events.

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](mailto:mjackson@repay.com).

Regards,

A handwritten signature in blue ink, appearing to read "Mike Jackson".

Mike Jackson, Chief Operating Officer