



Kyle Oden
Head of Operations
Capital Retail Solutions, Inc.
5704 Lonetree Blvd.
Rocklin, CA 95765

May 9, 2022

To Whom It May Concern:

Capital Retail Solutions, Inc. (CRS) is a national sales, marketing and distribution corporation with internal divisions focused on regulatory compliance consulting and technology development. CRS specializes in fraud mitigation and integrated solutions for the Financial Services and Telecommunications industries.

Capital Retail Solutions, Inc. had a former longstanding relationship with Transpayment before signing a new partnership agreement with PayAmerica, LLC. (PA) In 2019. CRS partners with PA on a couple different models. One model is a direct-to-agent model where CRS customers use the PayAmerica point-of-sale platform to process domestic bill payments, international bill payments and prepaid cellular top-ups. This group of customers appreciates the products and services provided by PayAmerica for the speed of transaction, immediate realization of commissions, zero limitations on billers offered and readily available customer service.

A second way that CRS works with PayAmerica is through an integrated solution to Capital Retail Solutions' aggregated telecom platform. Capital Telecom is a technology developed by CRS that aggregates qualified third-party products as a payment method for clients and their walk-in customers. The integration process with PA was seamless, they offer competitive pricing, support for our technical team and provide 100% protection for all CRS clients.

Since the partnership commenced, CRS has maintained a positive, mutually beneficial relationship with PayAmerica.

Should you have any questions, feel free to reach out to me directly.

Regards,

Kyle Oden
Head of Operations
koden@capitalretailsolutions.com
916-316-7969