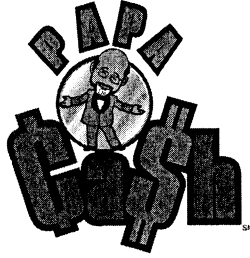


"Where Papa Always Treats You Like Family"®



"Aquí Papá Siempre Te Recibe Con Cariño"®

PAY IT BACK CHECK CASHING, INC • PAPA CASH

18472 E. Colima, Suite 106, Rowland Heights, CA 91748 • Phone (626) 965-7035 • (626) 810-5926

May 9, 2022

To Whom It May Concern:

We are a check cashing location located in California named PAPA Cash. We were with Transpayment long before re-signing with PayAmerica in 2019. Overnight, the problems disappeared and the best parts of Transpayment were carried forward. The re-branding of Transpayment was the best thing that ever happened to us as far as bill payment and top-ups.

We have retained a great relationship with PayAmerica. It started with a very simple, straightforward, and comprehensive contract. Also, the fact that their business model concentrated on only Bill Payment and Prepaid Cellular reassured us that they could handle our high volume.

In regard to problem resolutions, their Customer Service is. First let me state that we have very few issues with the processing of our payments. However, when something arises and we report the issue it is usually resolved that day or maybe the next if we reported late in the afternoon. Our customers have many choices for bill payment vendors in our area, but they come to us because they have come to know and trust the PayAmerica name and are happy that we offer their service.

On the payment entry side, the fact that scanners are used helps our tellers process payments quickly and accurately. I can't tell you how much they love that feature. The fact that they accept all payments is also a huge benefit to our customers.

On the business side, their pricing is better than the competition. We hope they are making what they need to in order to stick around. Something we hope they do for a very long time. The fact that we realize our profits immediately is a nice bonus.

We highly recommend PayAmerica and their team to anyone and welcome the chance to help them grow and succeed any way we can.

Sincerely,

PAY IT BACK CHECK CASHING, INC.

Mark K. Nierman
President