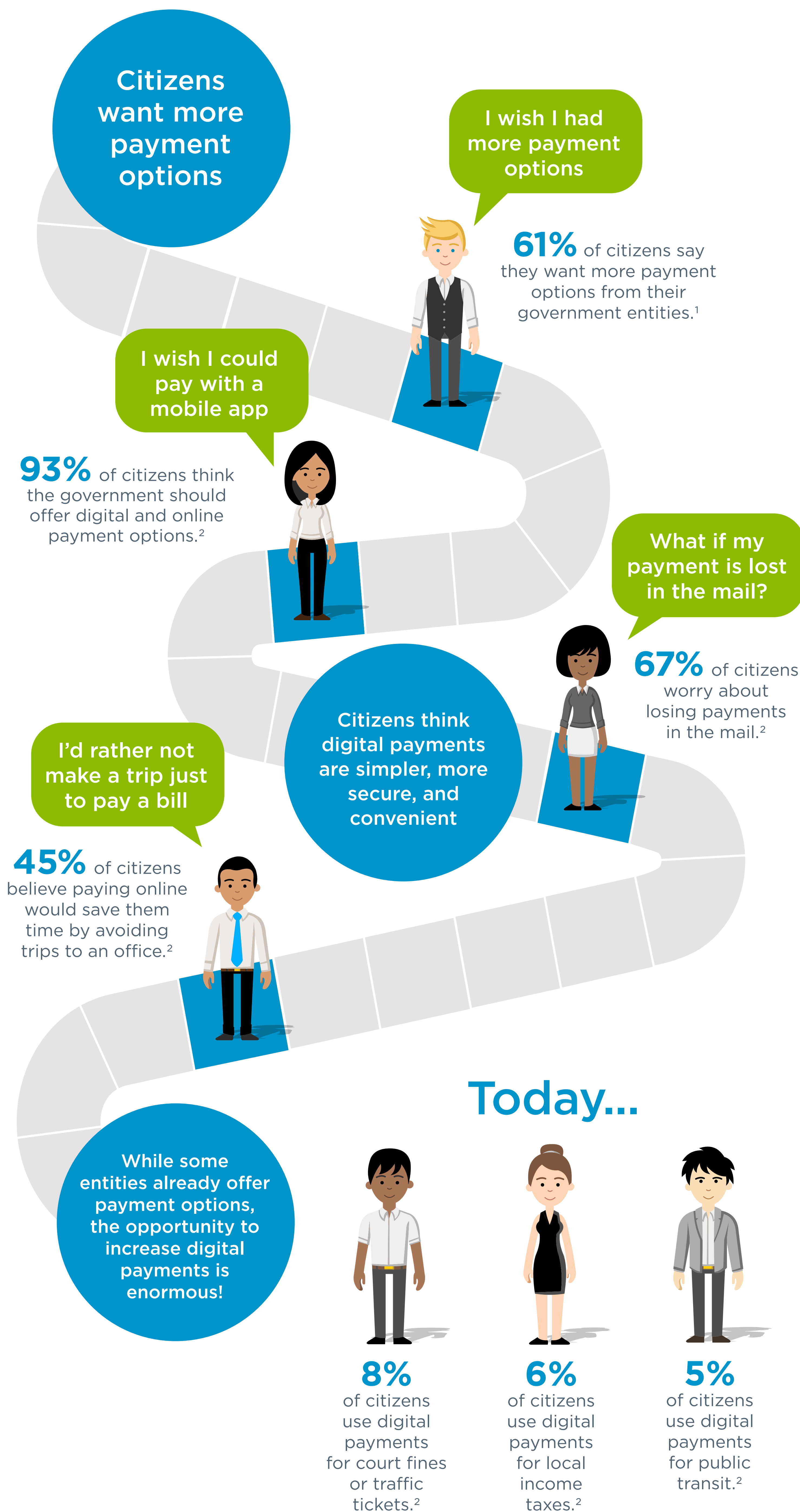
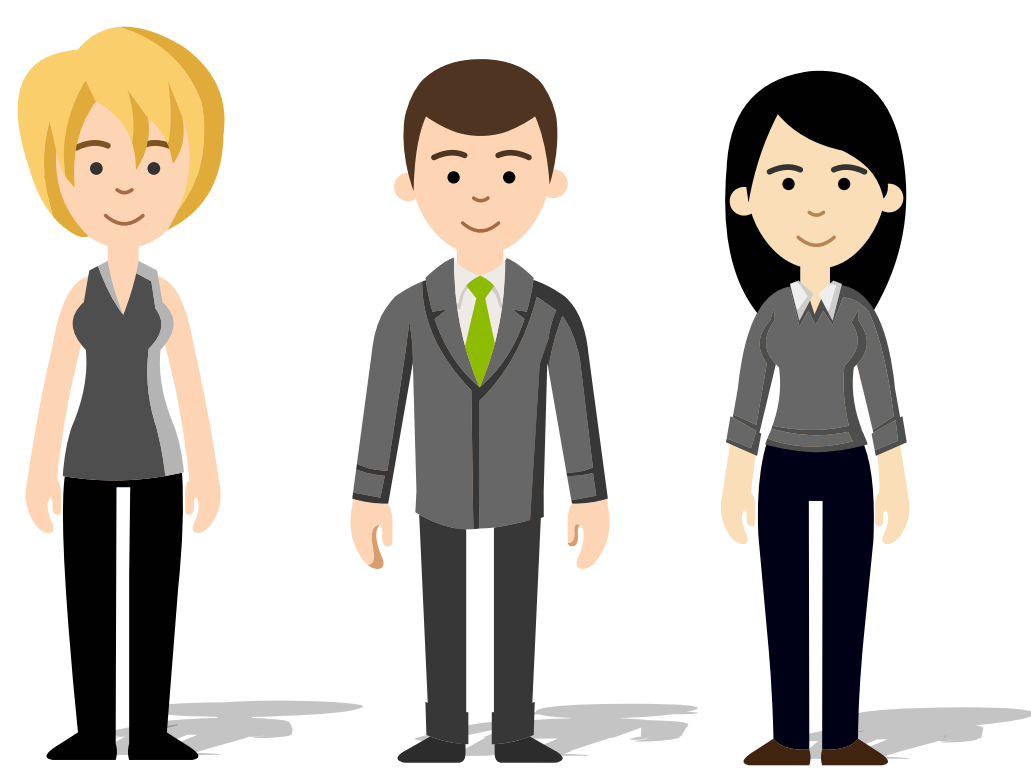


Paving the Way to Easier Government Payments



How Citizens Would Make Digital Payments



- 10%** of citizens would use **Apple Pay**²
- 20%** of citizens would use **Visa Checkout**²
- 30%** of citizens would use **bank apps**²
- 54%** of citizens would use **third-party apps**²

KUBRA is HIPAA compliant, SSAE 16 compliant, and certified as a PCI Class 1 Service Provider. Every KUBRA solution is integrated with the most advanced security tools giving government entities and their citizens more payment options and less risk.



1. OVUM. Global Payments Insight: Bill Pay Services. 2015.
2. PayPal. Payments for the people. 2018.