

KUBRA

Retail Cash Payments™ (RCP) at a Glance

Let's Talk About KUBRA RCP

2014

RCP launched as part of KUBRA EZ-PAY On-Demand Payments

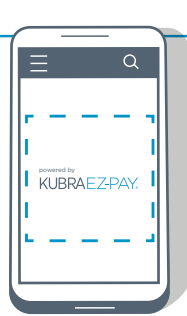
10%

24%

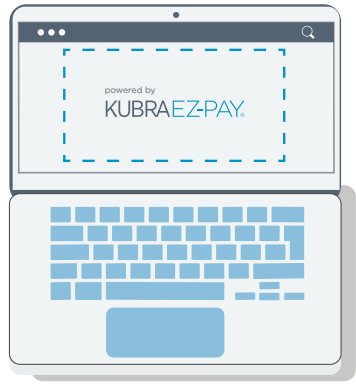
Satisfies needs of unbanked and underbanked U.S. customers

3

Easy ways to pay with cash:



Mobile, reusable EZ-Payslip from your **biller website**



Printed, reusable EZ-Payslip from your **biller website**



Printed, reusable EZ-Payslip on your **utility bill**

Let's Explore KUBRA's RCP Network

17

Retailers

67,354

Retail locations across the U.S.

DOLLAR GENERAL

17,984 stores

FAMILY DOLLAR

7,998 stores

Speedway

3,306 stores

CVS

8,221 stores

Walmart

4,646 stores

Kum & Go

437 stores

7 ELEVEN

11,385 stores

stripes

1,848 stores

ROYAL FARMS

231 stores

pilot FLYING J

750 stores

gomart

126 stores

Walgreens

8,590 stores

TA

299 stores

Rutter's

80 stores

SHEETZ

620 stores

KWIK TRIP

775 stores

STOP & GO

68 stores

Let's Count the Top Customer Benefits



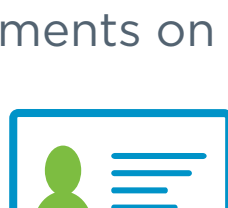
More convenient locations to pay a bill.



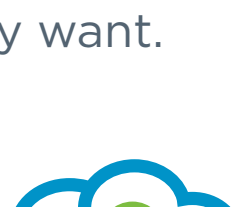
Increases confidence in making cash payments on time.



Empowers to make payments when, where, and how they want.



Eliminates need to fill out long forms or provide government ID.



Zero risk of personal information being compromised.



Access to electronic records online (mobile and desktop).

KUBRA

www.KUBRA.com

Sources:

Charlotte Principato, How the Roughly One-Quarter of Underbanked U.S. Adults Differ From Fully Banked Individuals, Morning Consult, April 2021.