

**SUBCONTRACTORS AND SUBPROCESSORS**

**Onbe, Inc. (“Onbe”)  
Swift Prepaid Solutions, LLC dba daVinci Payments (“daVinci”)  
North Lane Technologies, Inc. (“North Lane”)**

Last updated October 1, 2025

<b><u>Subcontractor</u></b>	<b><u>Data Subprocessor</u></b>	<b><u>Function</u></b>	<b><u>Location</u></b>
North Lane, daVinci and/or Onbe, as applicable	Y	Affiliate	US
Fidelity Information Systems, LLC	Y	Transaction processor	US
Fiserv, Inc.	Y	Transaction processor; physical card fulfillment	US
Arroweye Solutions, Inc.	Y	Physical card fulfillment	US
RingCentral, Inc.	Y	Customer service IVR	US, Philippines
Transparent BPO	Y	Call center operations	US, Belize
Foundever fka Sykes Enterprises Incorporated	Y	Call center operations	US, Philippines
Sinch America, Inc.	N	SMS Services (self-serve customer service balance checks)	US, Global (AWS and Meta)
Microsoft Azure	Y	Cloud provider	US. Regions: West US 2 (Washington) and West Central (Wyoming)
Liventus, Inc.	N	Production support	US, India
Odinteq, LLC	N	Production support	US, Bosnia
QualiZeal Inc.	N	Production support	US, India
Tata Consultancy Services Ltd.	N	Production support	US, India
Netsurion LLC	N	IT Support	US, India
Melissa Data	Y	Fictitious name checks; for international programs only	US
Smarty, LLC	N	Address Verification	US
Harland Clarke Corp.	Y	Check services	US, Canada
Payment Data Systems, Inc.	Y	Check services	US
PMC	Y	Check services	US

Corpay / Cambridge	Y	Foreign exchange transfer	Canada, global FX transfer
WorldLink	Y	Foreign exchange transfer	US, global FX transfer
Apple	N	ApplePay	Cannot guarantee US
PayPal/Venmo	N	PayPal/Venmo	Cannot guarantee US
LexisNexis Risk Solutions FL Inc.	Y	Risk management services	US
Trulioo Information Services Inc.	Y	Identity verification services	US
Usio, Inc.	Y	Return check processing	US
Decagon AI, Inc.	Y	Customer service AI	US
<b>Issuing Banks and Card Networks (not subcontractors)</b>			
The Bancorp Bank, N.A.	N	Issuing bank	US
Transact Payments Ltd.	N	Issuing bank for program currencies other than INR, USD and CDN	Gibraltar, Malta
EbixCash Limited	N	Issuing bank and processor for program currencies in INR	India
Peoples Trust Company	N	Issuing bank for program currencies in CDN	Canada
Sunrise Banks, N.A.	N	Issuing bank	US
Fifth Third Bank	N	Issuing bank	US
Visa	N	Card network	US
MasterCard	N	Card network	US
TabaPay Payment Services, Inc.	N	Push to Debit Canada	Canada