

SUBCONTRACTORS AND SUBPROCESSORS

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

Last updated January 23, 2024

<u>Subcontractor</u>	<u>Data Subprocessor</u>	<u>Function</u>	<u>Location</u>
North Lane, daVinci and/or Onbe, as applicable	Y	Affiliate	US
Fidelity Information Systems, LLC	Y	Transaction processor	US
Fiserv, Inc.	Y	Transaction processor	US
Arroweye Solutions, Inc.	Y	Physical card production	US
RingCentral, Inc.	Y	Customer service; IVR	US, Philippines
Transparent BPO	Y	Customer service BPO	US, Belize
Foundever fka Sykes Enterprises Incorporated	Y	Call center operations	US, Philippines Capability to provide onshore only customer service if required by client
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
Tango Card	N	Closed Loop Cards	Cannot guarantee US
Issuing Banks and Card Networks (not subcontractors)			
The Bancorp Bank	N	Issuing bank	US
Transact Payments Ltd.	N	Issuing bank	Gibraltar, Malta
Ebixcash	N	Issuing Bank	India
People's Trust Company	N	Issuing Bank	Canada
Sunrise Bank	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