Realtime Electronic Payments

REPAY Introduces REPAY Voice™ for Natural, Conversational Phone Payments

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AI-Powered IVR Solution Enhances Rigid Phone Menus with Human-Like Dialogue for a Faster, Frictionless Experience

ATLANTA--(BUSINESS WIRE)--Aug. 6, 2026-- Repay Holdings Corporation (NASDAQ: RPAY) ("REPAY") , a leading provider of bill payment solutions, today announced REPAY Voice™, an AI-powered premium interactive voice response (IVR) solution that modernizes how consumers pay. Instead of callers using rigid menus and button presses, REPAY Voice enables natural, conversational interactions with a virtual agent that understands verbal instruction, applies customer-specific context, answers questions, and processes payments in real time.

REPAY Voice leverages a sophisticated large language model to enable callers to speak naturally, reference their accounts, and complete payments without navigating frustrating menus or inflexible prompts. REPAY Voice is designed to help businesses reduce call abandonment and improve payment completion rates compared to traditional IVR experiences.

With REPAY Voice, callers are greeted conversationally and can immediately state their intent. The AI-powered virtual agent recognizes the caller's phone number, guides callers through identity verification, and presents current balance information and saved payment methods. Callers simply say what they want to do, and REPAY Voice understands, confirms details, and processes the payment securely.

"Traditional IVR can be a pain point for consumers and businesses," said Matt Morrow, Executive Vice President, Consumer Payments at REPAY. "REPAY Voice replaces the 'press 1 to pay' experience with real conversation. When paying by phone is this easy, more calls end in payment. Businesses collect more, callers experience less friction, and call centers handle fewer repeat calls from frustrated customers."

The solution is ideal for consumer lenders, utilities, government agencies, credit unions, banks, automotive finance providers, collection agencies, and servicing teams. These businesses can experience higher payment completion rates, lower call center volume, configurable call flows, and comprehensive payment support while offering their customers a convenient, flexible and pleasant payment experience.

About REPAY

REPAY provides integrated bill payment solutions to verticals that have specific transaction processing needs. REPAY's proprietary, integrated payment technology provides a comprehensive end-to-end platform offering digital payments, bill design & presentment, and communication services for clients, while enhancing the overall experience for consumers and businesses.

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