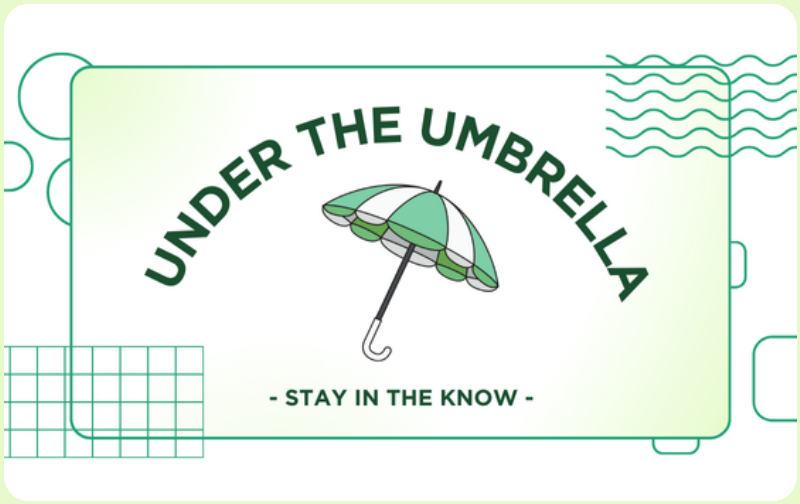


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Message From Afshin

Hi Team,

I hope everyone enjoyed our first annual KURV DAY celebrations last Friday. I was lucky to spend the day with our Cleveland team and loved the energy, the good vibes, and the celebratory mood of the day. I loved everyone in their Green Kurv Day T-shirts, and I have enjoyed seeing the pictures of our celebrations.

For this month's newsletter, I thought I would reiterate a shorter version of my town hall speech as a way to reinforce the meaning behind Kurv Day and to highlight how far we have come so quickly as an organization.

What exactly is Kurv Day, and why are we doing this?
Today is about more than just a name change. It is about celebrating how far we have come and getting reset for the next part of our journey. As you all know by now, I am a storyteller at heart, so the best way to explain the why behind today is to start with a quick story.

Almost two years ago, I finalized a handshake deal with Jim Weiland, EMS founder, to buy the company and give Jim and other senior execs the chance to retire after decades of building an incredible business.

Back then, I hosted my first town halls in Cleveland and Los Angeles. Employees were understandably nervous—many had never experienced a meeting like this before. I promised to get to know the company and its people, modernize our operations, and build the "Next Great Story in Fintech." At the time, those words likely sounded hollow, and uncertainty about the future was real. But that was where our journey began.

Over the past 16 months, we've transformed EMS and PaymentCloud. We secured private equity investment, modernized every department, invested in people and technology, and promoted talent to new roles. We streamlined operations, reduced paperwork, and brought in new team members to drive growth. Strategic acquisitions like Peel Pay and Paysley have expanded our platforms and capabilities. Today, we are setting new records for merchant applications, approvals, activations, and equipment deployments. We built a modern, scalable company and delivered on our promises. And the best part? We're just getting started.

Kurv Day is the day we get to pause for a minute and celebrate. We collectively celebrate hitting our goals. It is the day we appreciate all of the hard work, the extra

hours, the unbelievable efforts we have made to drive change and modernize our organization. It's more than just celebrating a name change; it's about launching the next phase of our journey together.

I want to also use this platform to pause and thank each and every one of you for being incredible teammates and believing in me and our story. We have put our hearts and souls into this organization, and we should be very proud of our accomplishments together. Our KURV Family rocks!

Our Journey to building the NEXT GREAT STORY IN FINTECH is just getting started! Buckle up and let's get ready to continue winning!

- Afshin

Kurv Day Celebration!

The photobooth was a hit at the 1st annual Kurv Day!
Click on the images to enlarge.





Office Updates

Kurvpay.com is now live!



November Holidays

November 1st: World Vegan Day
November 11th: Veterans Day
November 13th: World Kindness Day
November 21st: World Television Day
November 27th: Thanksgiving



Open Positions

Revenue Retention Specialist
Cleveland
Apply here

Point of Sale Sales Specialist
Cleveland
Apply here

Senior Fraud Analyst
Cleveland
Apply here

Customer Service and Support Specialist
Cleveland
Apply here

New Team Members

A warm welcome to these new team members, we're excited to have you all!

Austin Pugh
Inside Sales Account

Dominic Turnea
Inside Sales Account

Jonah Rodgers
Inside Sales Account

Ryan Graham
Inside Sales Account Executuve

Lisa Wolfe
Collections Manager

Nnadi Tochukwu
Customer Service

Ryan Graham
Inside Sales Account Executuve

Katherine Ruber
Customer Service

Samantha Romero
Customer Success

Employee Shoutouts

Nicole Frayn: *"Nicole is the best supervisor I have ever had! She gives you opportunities to grow and learn. After talking to her, your confidence is always boosted, and I can't imagine not working with her. She cares for the team and the company and has taken the department to heights that seemed impossible. Thanks, Nicole"* - **Jamie Kozvonin**

Nicole Frayn**:** *"Nicole has been such an amazing support to me during my transition to this new department. From being incredibly knowledgeable on the material to being super patient. I am always learning something new and am being motivated to be my best. Having a good leader makes all the difference."* **- Lisette Barajas**

Want to Give a Well-Deserved Shoutout?
Send Your Kudos Now – Submit Here!

Local Events

Cleveland Events

1. Christmas Connection: With more than 550 exhibitors, SantaLand, Tinseltown Train Area, and a special appearance by Karolyn Grimes, the actor who played ZuZu in the holiday classic film "It's a Wonderful Life," here.
2. Walk All Over Waterloo!: This monthly 'First Friday' family-friendly event showcases what the Waterloo Arts District is known for: Music, Art and Food. Galleries and businesses have open houses and special events, check venues More details. here.
3. Candy Land- It's Wild in Ohio: Fun for the whole family, the indoor holiday tradition continues as the Candy Land game comes to life, but with a natural twist, taking you on a colorful adventure as you discover what's wild in Ohio. More details. here.
4. Cleveland Turkey Trot: For 44 years, it's been all about fun, fitness, and making memories—with a 5-mile run, 5K, and a laid-back 1-mile walk. Take your pick with a course that takes you through Downtown and Ohio City past CLE landmarks like Progressive Field, Rocket Mortgage FieldHouse and the Westside Market. More details here.

Los Angeles Events

1. Los Angeles Wine & Food Festival: Not to be confused with the old L.A. Food & Wine Festival, the L.A. *Wine & Food* Festival is a Tastemade-sponsored, weekend-long affair at Santa Monica's Barkar Hangar with a decent lineup of restaurants and chefs. More details here.
2. Water Lantern Festival: Water Lantern Festival is filled with fun, happiness, hope, and great memories that you'll cherish for a lifetime. This is a family friendly event that can be shared by everyone. Friends, families, neighbors. More details here.
3. LA Auto Show: Founded in 1907, the Los Angeles Auto Show (LA Auto Show®), is one of the most influential and best-attended auto shows globally and spans more than 1,000,000 square feet. Each fall, show creator ANSA Productions gathers the who's who of the auto industry to unveil the future of mobility in the car culture capital of the world. More details here.
4. The 20th Annual Great Los Angeles Walk: The 20th edition of the Great Los Angeles Walk returns on Saturday, November 22, 2025 at 9 a.m.! (Always the Saturday before Thanksgiving.) More details here.

Employee Work-iversaries

Patrick Webb
1 year

Nicole Frayn
1 year

Chantel Quinn
1 year

Matthew Schorgl
1 year

Nicole Kennedy
1 year

Jacob Benner
1 year

Eric McClean
1 year

Christopher Riddle
2 years

Lavon Gittens
2 years

Joshua Miller
4 years

Molly Green
4 years

Natalie Bandoquillo
4 years

Shanta Fletcher
5 years

Kirstan Villasenor
5 years

Renee Goldoff
6 years

Michael Takesky
15 years

Marion Martel
15 years

Delmeta Carrothers
16 years

Matthew Ryan
23 years

Jennifer Piontkowski
26 years

This Month's Birthdays

Cake, candles, and confetti! Let's celebrate our team's birthdays.

Scott Litman
Nov. 1st

Quentin Spence
Nov. 5th

Lang Na Lin
Nov. 6th

Patrick Lucey
Nov. 12th

Thomas Agee
Nov. 12th

Aime Simmons
Nov. 12th

Patrick Webb
Nov. 12th

Kim Dennis
Nov. 16th

Camille Gregory
Nov. 19th

Patrick Bright
Nov. 21st

Val Izquieta-Aguilar
Nov. 22nd

Jamie Hillis
Nov. 22nd

Bronte Fyke
Nov. 23rd

Yamil Rivera
Nov. 24th

Dale Unroe
Nov. 25th

Taylor Treadway
Nov. 25th

David Pattee
Nov. 26th

Dylan Spencer
Nov. 26th

Darien Ankrom
Nov. 29th

PROMOTIONS

Give a round of applause to our team members for their promotions last month!



Laura Stolp

Operations Specialist

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