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2025 Investor Day

February 26th, 2025

Safe Harbor Statement / Non-GAAP Financial Measures

This press release contains certain "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995, as amended, which reflect our current views concerning certain events that are not historical facts but could have an effect on our future performance, including but without limitation, statements regarding our plans, objectives, financial performance, business strategies, projected results of operations, and expectations for International Money Express, Inc. (the "Company"). Such forward-looking statements include all statements on the presentation slides entitled "2025 Outlook" and "3 Year Aspirations". These statements may include and be identified by words or phrases such as, without limitation, "would," "will," "should," "expects," "believes," "anticipates," "continues," "could," "may," "might," "plans," "possible," "potential," "predicts," "projects," "forecasts," "intends," "assumes," "estimates," "approximately," "shall," "our planning assumptions," "future outlook," "currently," "target," "guidance," "goal", and similar expressions (including the negative and plural forms of such words and phrases). These forward-looking statements are based largely on information currently available to our management and our current expectations, assumptions, plans, estimates, judgments, projections about our business and our industry, and macroeconomic conditions, and are subject to various risks, uncertainties, estimates, contingencies, and other factors, many of which are outside our control, that could cause actual results to differ materially from those expressed or implied by such forward-looking statements and could materially adversely affect our business, financial condition, results of operations, cash flows, and liquidity. Such factors include, among others the potential adverse effects on the Company's stock price from the suspension of the Board's strategic alternatives evaluation process; our success in expanding customer acceptance of our digital services and infrastructure, as well as developing, introducing and marketing new digital and other products and services; new technology or competitors that disrupt the current money transfer and payment ecosystem, including the introduction of new digital platforms; factors relating to our business, operations and financial performance, including: changes in applicable laws or regulations; loss of, or reduction in business with, key sending agents; our ability to effectively compete in the markets in which we operate; economic factors such as inflation, the level of economic activity, recession risks and labor market conditions, as well as volatility in market interest rates; changes in immigration laws and their enforcement, including a reduction in the levels of immigrant employment and disposable income; international political factors, including ongoing hostilities in the Ukraine and the Middle East, political instability, tariffs, including the effects of tariffs on domestic construction and industrial activity and employment, border taxes or restrictions on remittances or transfers from the outbound countries in which we operate or plan to operate; volatility in foreign exchange rates that could affect the volume of consumer remittance activity and/or affect our foreign exchange related gains and losses; public health conditions, responses thereto and the economic and market effects thereof; consumer confidence in our brands and in consumer money transfers generally; expansion into new geographic markets or product markets; our ability to successfully execute, manage, integrate and obtain the anticipated financial benefits of key acquisitions and mergers; the ability of our risk management and compliance policies, procedures and systems to mitigate risk related to transaction monitoring; consumer fraud and other risks relating to the authenticity of customers' orders or the improper or illegal use of our services by consumers or sending agents; cybersecurity-attacks or disruptions to our information technology, computer network systems, data centers and mobile devices apps; our ability to maintain favorable banking and paying agent relationships necessary to conduct our business; bank failures, sustained financial illiquidity, or illiquidity at the clearing, cash management or custodial financial institutions with which we do business; changes to banking industry regulation and practice; credit risks from our agents and the financial institutions with which we do business; our ability to recruit and retain key personnel; our ability to maintain compliance with applicable laws and regulatory requirements, including those intended to prevent use of our money remittance services for criminal activity, those related to data and cyber-security protection, and those related to new business initiatives; enforcement actions and private litigation under regulations applicable to the money remittance services; changes in tax laws in the countries in which we operate; our ability to protect intellectual property rights; our ability to satisfy our debt obligations and remain in compliance with our credit facility requirements; our use of third-party vendors and service providers; weakness in U.S. or international economic conditions; and other economic, business, and/or competitive factors, risks and uncertainties, including those described in the "Risk Factors" and other sections of periodic reports that we file with the Securities and Exchange Commission. Accordingly, we caution investors and all others not to place undue reliance on any forward-looking statements. Any forward-looking statement speaks only as of the date such statement is made and we undertake no obligation to update any of the forward-looking statements.

This presentation includes certain non-GAAP financial measures, including Adjusted Net Income, Adjusted EBITDA, Adjusted EBITDA Margin, and Net Free Cash Generated. These non-GAAP financial measures should be considered only as supplemental to, and not as superior to, financial measures prepared in accordance with U.S. GAAP. Please refer to the Appendix of this presentation for a reconciliation of Net Income, our closest GAAP measure, to Adjusted Net Income, Adjusted EBITDA, and Net Free Cash Generated; and Net Income Margin to Adjusted EBITDA Margin. Adjusted Net Income is defined as Net Income adjusted to add back certain charges and expenses, such as non-cash amortization of certain intangibles resulting from business acquisition transactions, non-cash compensation costs and other items set forth in the reconciliation table to the Appendix, as these charges and expenses are not considered a part of our core business operations and are not an indicator of ongoing, future Company performance. Adjusted EBITDA is defined as Net Income before depreciation and amortization, interest expense, income taxes, and also adjusted to add back certain charges and expenses set forth in the reconciliation table to the Appendix, as these charges and expenses are not considered a part of our business operations and are not an indicator of ongoing, future Company performance. Adjusted EBITDA Margin is calculated by dividing Adjusted EBITDA by Revenues. Net Free Cash Generated is defined as Net Income before provision for credit losses and depreciation and amortization adjusted to add back certain non-cash charges and expenses, such as non-cash compensation costs, and reduced by cash used in investing activities and servicing of our debt obligations.

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Path to Sustainable Growth and Scale

Robert Lisy – Chairman & Chief Executive Officer

Unique Approach: Prioritizing Agent Productivity Over Market Ubiquity

Legacy Market Strategy	The Intermex Way
Focus on quantity over quality of agents leads to oversaturation and low productivity	***Maximize agent productivity and profitability through targeted, data driven approach***
Focus on Market Ubiquity and Agent Exclusivity	**Data-Driven Agent Selection and Agent / Market Productivity**
100% Zip Code Coverage	**Targeted Approach to Highly Profitable, Well-Defined Corridors**
Oversaturation of Retail Agents and Unproductive Network	**Highly Productive and Carefully Chosen, Prescreened Locations**

Defined Value-Add Approach to Market Needs vs. Commoditization Offered by Competitors

Value-Adds for Retail Agents

Strong Banking Relationships

Strong banking network offering deposit solutions including Armored Car, Over-the-Counter, Smart Safe and ATM

Powerful Technology

Proprietary core processing solution coupled with comprehensive cybersecurity strategy protecting client & business data

High-Quality Customer Service

Industry-leading service with hold times of less than 4 seconds

Robust Regulatory Compliance

Rigorous compliance process with proprietary, real-time monitoring

Results

~3x

Gross Profit Productivity per Active Agent Over Five Years(1)

100%+

Average Net Dollar Retention of Gross Profit per Agent Cohort(2)

9x

5 Year Retail LTV / CAC(3)

(1) Represents the weighted average ratio of year 6 gross profit per agent divided by year 1 gross profit per agent based on retail agent cohorts from 2017 – 2023.
(2) Represents the weighted average annual net dollar retention measured by each agent cohort using gross profit by retail agent cohorts from 2017 – 2023.
(3) Refer to glossary for definitions of selected terms.

Market Expansion: Intermex Is The Leader in U.S. to LACA Remittance

Expansion Strategy – Geographical Focus

We focused on the most profitable countries as foundational anchors

Mexico

Guatemala

~70% of Total LACA Market

Then expanded geographically to profitable countries with synergistic customers

Dominican Republic

Colombia

El Salvador

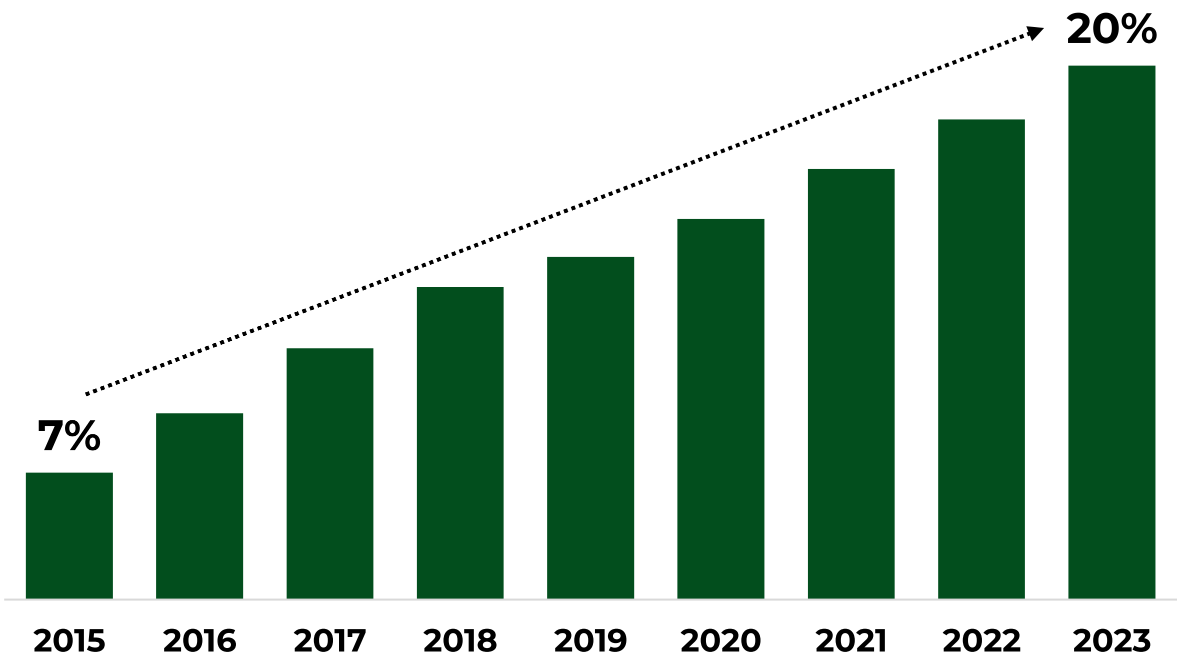
Ecuador

Honduras

Nicaragua

Intermex LACA[1] Market Share

This strategy allowed us to expand our market share from a single digit in 2015 to over 20% by 2023



Over the same period, we grew our transaction volume by a CAGR of ~27% while the market only grew volume by a CAGR of ~11%

Source: 2023 data from World Bank-KNOMAD (June 2024); LACA includes sent from U.S. only.
(1) Refer to glossary for definitions of selected terms.

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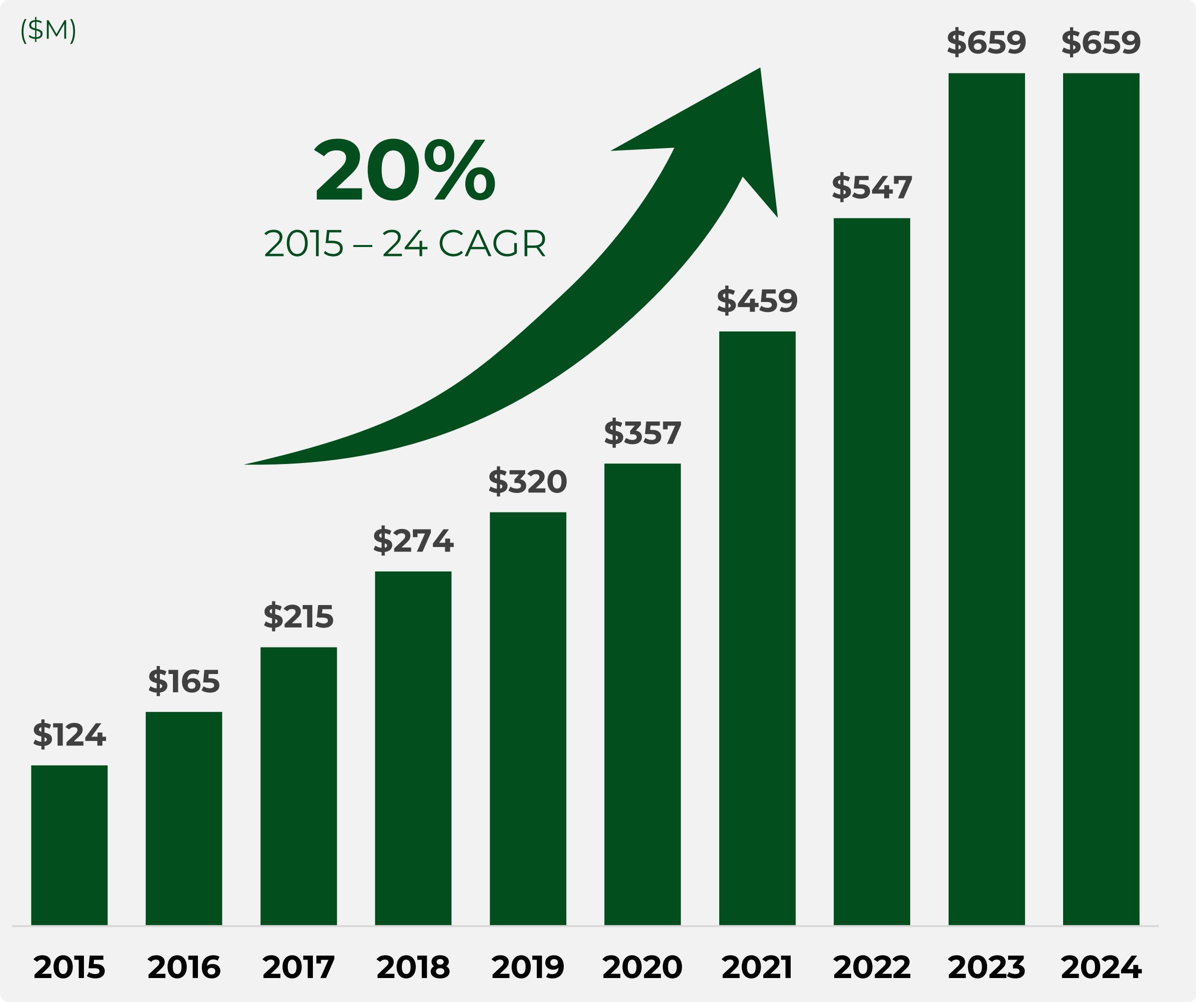
Strong History of Profitable Growth at Scale

Revenue (2015 – 2024)



Revenue Growth at Scale ▶ **$659M** 2024 Revenue

Consistent Profitability ▶ **$121M** (18% margin) 2024 Adjusted EBITDA(1)

High Transaction Volume ▶ **~59M** 2024 Wires Processed

Growing Customer Base ▶ **~6M** 2024 Unique Customers

High Net Free Cash Conversion ▶ **$66.8M** 2024 Net Free Cash Generated(1)(2)

(1) Non-GAAP measure. See Appendix for reconciliations to the most directly comparable GAAP measures.
(2) Excludes HQ Capex, M&A, Deal, and Restructuring Costs.

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Experienced Management Team

Robert Lisy
Chairman & Chief Executive Officer

Prior experience:

Andras Bende
Chief Financial Officer

Prior experience:

Chris Hunt
Chief Operating Officer

Prior experience:

Joseph Aguilar
President / General Manager – LATAM

Prior experience:

Marcelo Theodoro
Chief Digital and Product Officer

Prior experience:

Andrew Kugbei
Chief Operating Officer – IMXI US Retail

Prior experience:

Daniella Trinchet
Chief Compliance Officer

Prior experience:

Robert Pargac
General Counsel

Prior experience:

Scott Spiewak
Chief Information Officer

Prior experience:

Daniel Hereford
Chief Information Security Officer

Prior experience:

Driving Future Profitable Growth and Scale

TODAY → **TOMORROW**

Retail Optimization

Continue expanding highly profitable agent network

Digital Growth

Invest in marketing and product to drive digital growth and capitalize on shifting market dynamics

Financial Services

For unbanked and underbanked Latinx population

Leverage multichannel distribution to provide additional financial and value-added services to ~6M customer base

International Expansion

Expansion into new geographies and corridors through recent acquisitions of i-Transfer (EU) and Inara (UK)

Inorganic Growth

Opportunity to pursue inorganic growth strategies to drive market and product expansion

The True Power of Remittances: The Money That Changes Lives

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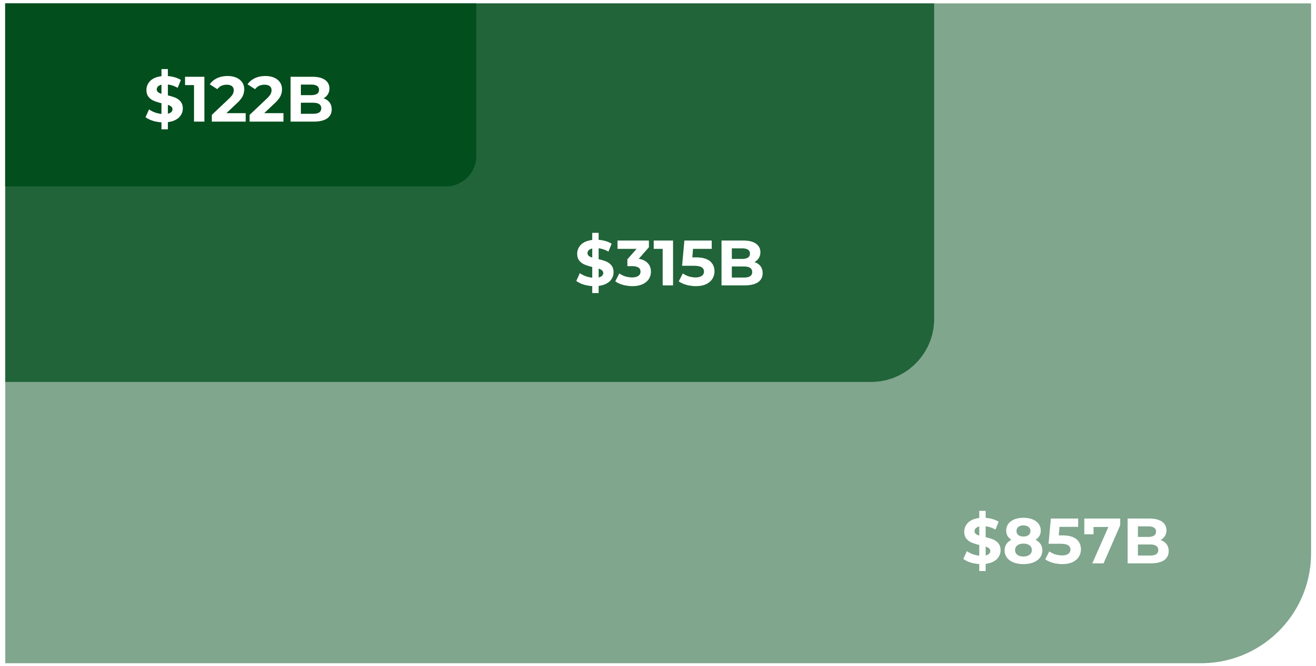
Market Overview

Andrew Kugbei – Chief Operating Officer – IMXI US Retail

Large TAM With Significant Market Opportunities Drives Additional Growth Beyond Core LACA Retail Market

Massive & Growing Addressable Market

U.S. to LACA | **+ Europe to Rest of World** | **Global Remittance Volume**



Massive core market in LACA with the opportunity to continue expanding internationally

- Leader in the $122B LACA market with a 20%+ market share in the top 8 LACA countries
- Expanding to global markets with recent i-Transfer acquisition opening access to the $193B European market
- Well-positioned for expansion of digital offering and expanded financial services to large core market constituency

Source: 2023 data from World Bank-KNOMAD (June 2024); LACA includes sent from U.S. only.

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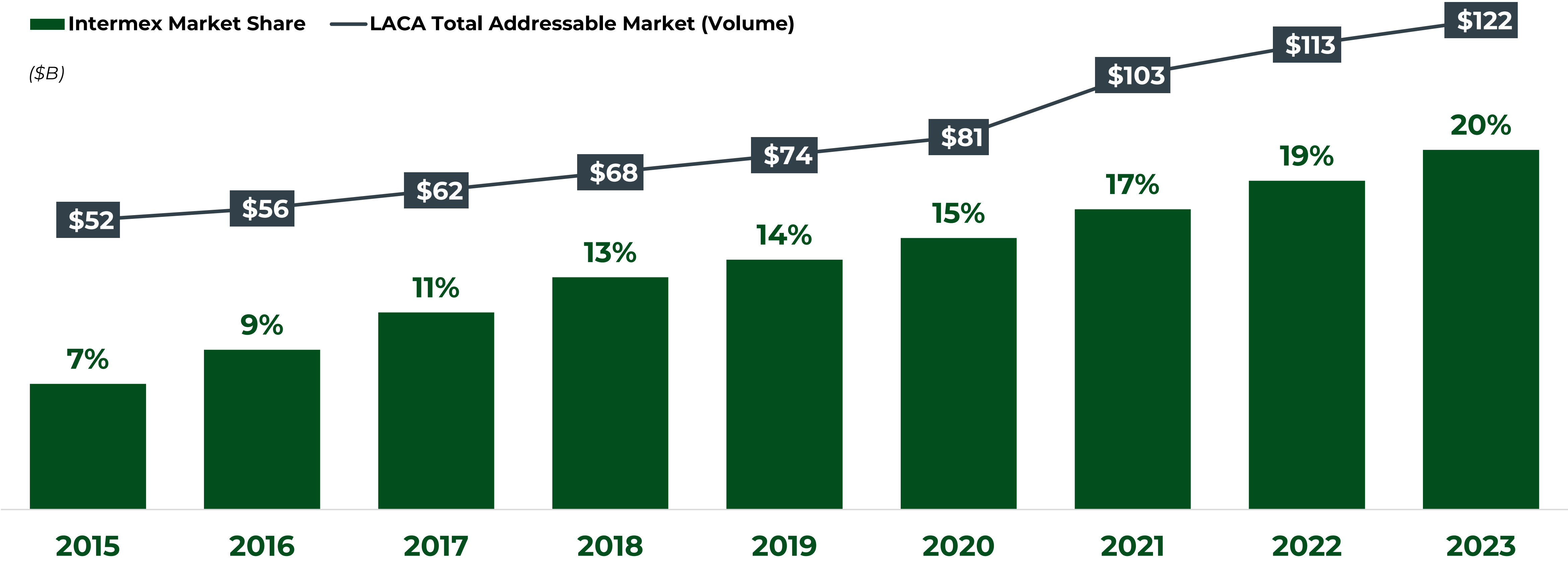
Consistently Outpaced Market Growth in the LACA Region



Established incredibly strong presence in LACA, outpacing market growth over the last decade and highlighting value proposition to core markets

Source: 2023 data from World Bank-KNOMAD (June 2024); LACA includes sent from U.S. only.

Leading Player in the LACA Region

	Market Size	Market Share
Mexico	$64.4B	20%
Guatemala	$18.3B	29%
Dominican Rep.	$7.9B	19%
Honduras	$7.4B	22%
El Salvador	$7.3B	13%
Colombia	$3.0B	11%
Ecuador	$2.3B	34%
Nicaragua	$2.0B	36%

Successfully positioned in the top 8 LACA countries

Source: 2023 data from World Bank-KNOMAD (June 2024); LACA includes sent from U.S. only.

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Unique Approach

Andrew Kugbei – Chief Operating Officer – IMXI US Retail

Marcelo Theodoro – Chief Digital and Product Officer

Unique Approach Drives Value for Both Agents and Customers

Multi-Channel Strategy

- Highly productive and efficient retail base combined with accelerating profitable digital growth
- One-stop shop product suite for consumers

High-Volume Agent Base

- Carefully cultivated high-volume agent base through rigorous selection
- Loyal agent base with consistent gross margin contribution

Operational Excellence

- Our pillars of operational excellence include differentiated technology, data-driven approach to service, and world-class compliance
- Strategic ecosystem and network

Customer-Centric Approach

- Value-add provider including service level agreements, features, and ongoing improvements
- Differentiation at retail through industry-leading customer service

High-Volume Agent Base: Powerful Unit Economics

~12 Month Payback

~$5k

CAC[(1)]

Highly Efficient Agent Acquisition

Targeted, data-driven approach with analysis of foreign-born penetration by zip code

275%+ Increase in Volume per Agent[(2)]

~$45k

5-Year LTV[(1)]

Proven History of Retaining and Growing Agents

We keep the best agents and consistently increase gross profit by cohort over time

~9x

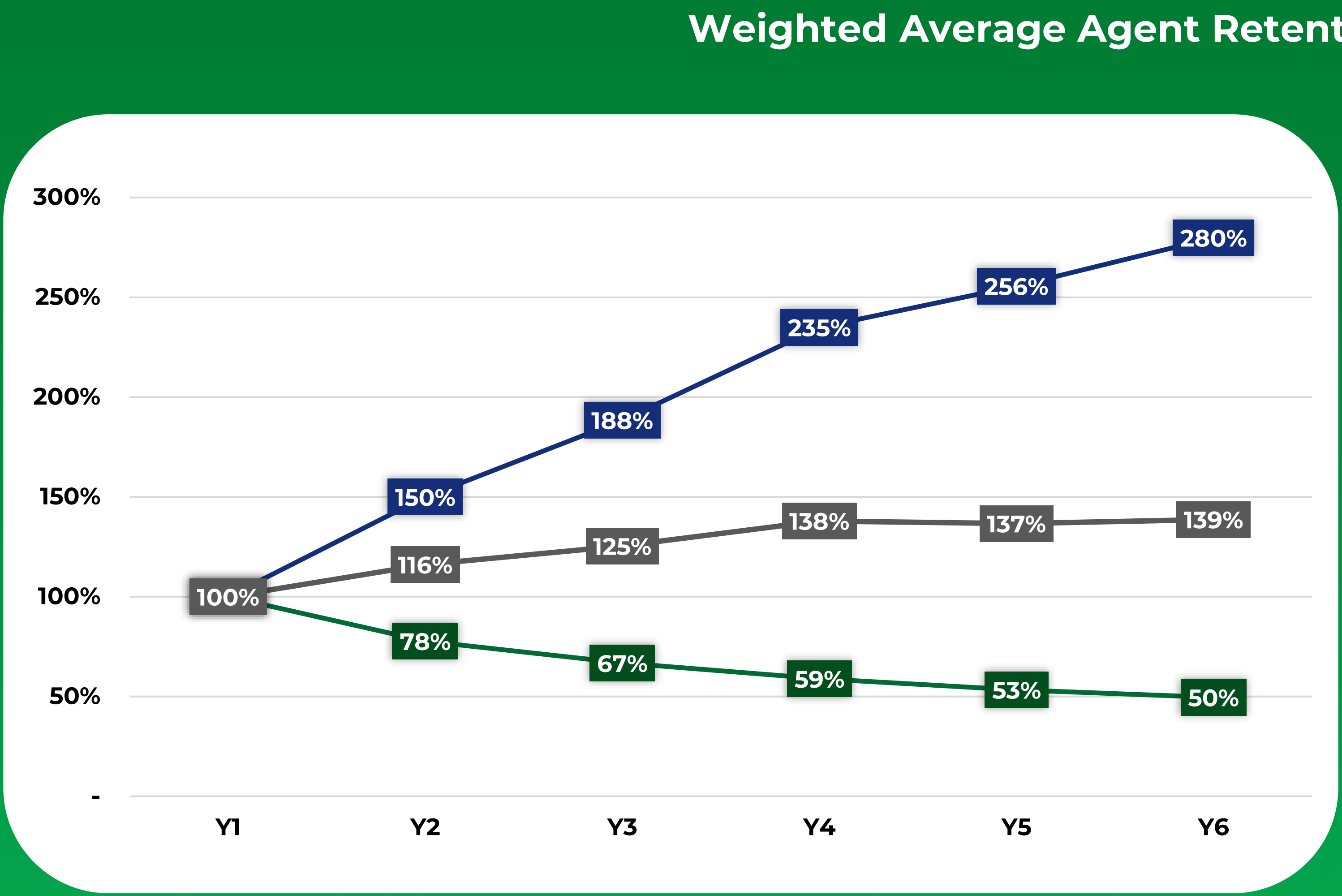
LTV / CAC

Highly Efficient Growth

We have significant opportunity to increase investment in retail to continue growing market share

(1) Refer to glossary for definitions of selected terms.
(2) 275% increase in volume per agent represents the weighted average volume per agent in Y6 divided by the weighted average volume per agent in Y1 based on 2017 – 2023 agent cohorts.

High-Volume Agent Base: Loyal & Profitable



Gross Profit per Agent: Almost 3x the gross profit productivity over five years

Weighted Average Gross Profit Retention: Consistent 100%+ net dollar retention by agent cohort

Agent Retention: We retain an extremely loyal and productive agent base

Note: Represents weighted average retention metrics based on retail agent cohorts from 2017 – 2023.
Note: Y1 represents first full year of contribution from an annual cohort.

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Multi-Channel Strategy: Leader in Retail & Digital

RETAIL

- Highest and most productive agent base in the industry
- Data-driven approach to sales and agent monitoring
- Best-in-class agent settlement options
- Personalized service in a familiar environment
- Ability to send with cash or debit card

Multi-Channel & Value-Add Solution

DIGITAL

- 24/7 service on the mobile app and internet-based transactions
- Debit and credit with new payment options coming soon
- 16 hours a day for 7 days a week customer service
- Spanish-first support, with English and other languages available
- Business to business digital partnerships

Meeting customers' needs anywhere, anytime, through any device

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Digital Growth Strategy

Marcelo Theodoro – Chief Digital and Product Officer

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Vision

Transforming lives with
trusted financial services
that transcend borders

Consistently Enhancing the Customer Experience

Consumer Transaction Lifecycle

- New financial services to serve underbanked and unbanked Latinx population
- Launch & scale new channels, such as WhatsApp, to expand reach and enhance customer engagement
- Continuous improvement in efficiency, enhancing productivity and streamlining operations
- Unwavering focus on delivering an exceptional consumer experience
- Expansion of WaaS partnerships to ensure ability to interact with customers across their preferred channels

Key Outcomes

99.8%
Transactions Disbursed in Less than 1 Hour

99.8%
Uptime in 2024

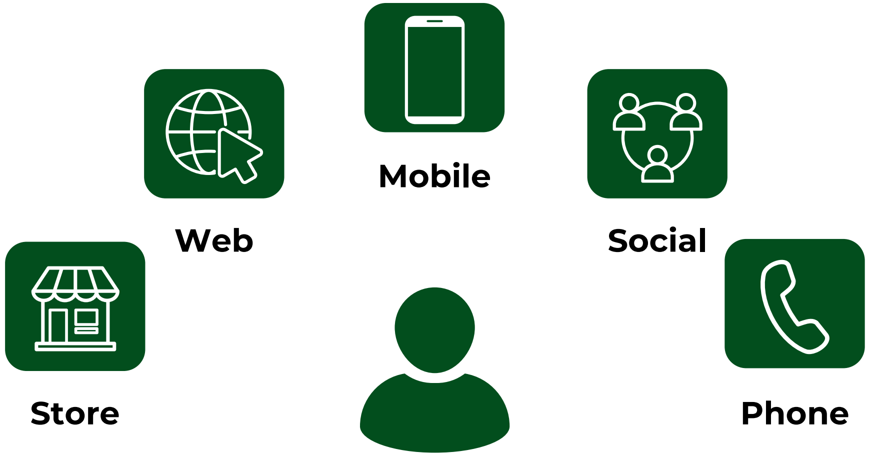
96%
Wires Not Requiring Customer Care Support

4.8
iOS App Store Rating (~17K reviews)

4.7
Google Play Rating (~8K reviews)

Multi-Channel Strategy: Product Offering Evolution

Multi-Channel Strategy



Offering strong multi-product proposition with services across multiple channels

Omni-Channel Strategy

Laid the groundwork to monetize an omnichannel ecosystem where consumers can leverage all channels cohesively

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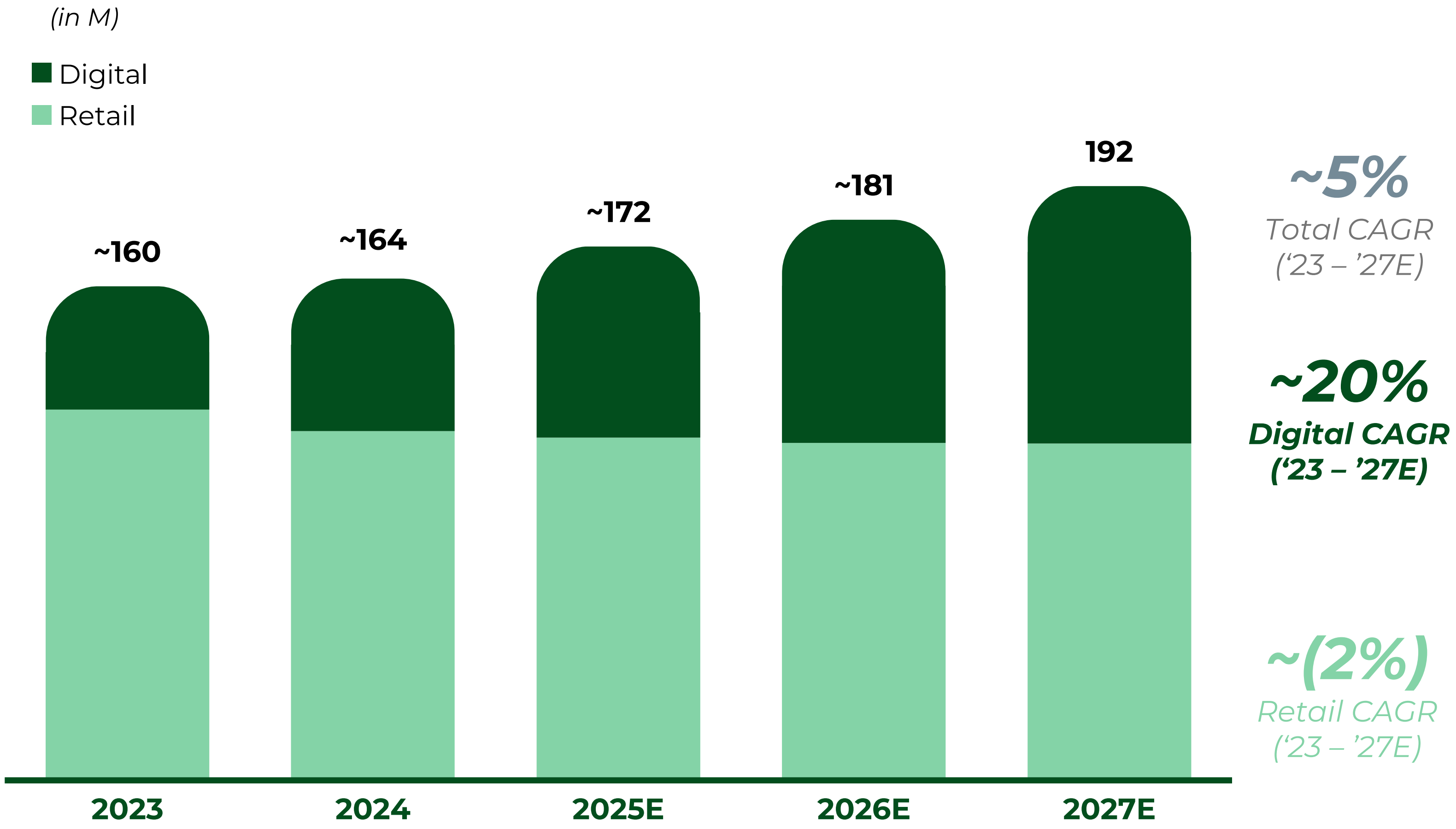
Remittance Market Shifting Towards Digital Transactions… Now Is the Time To Invest in Our Digital Strategy

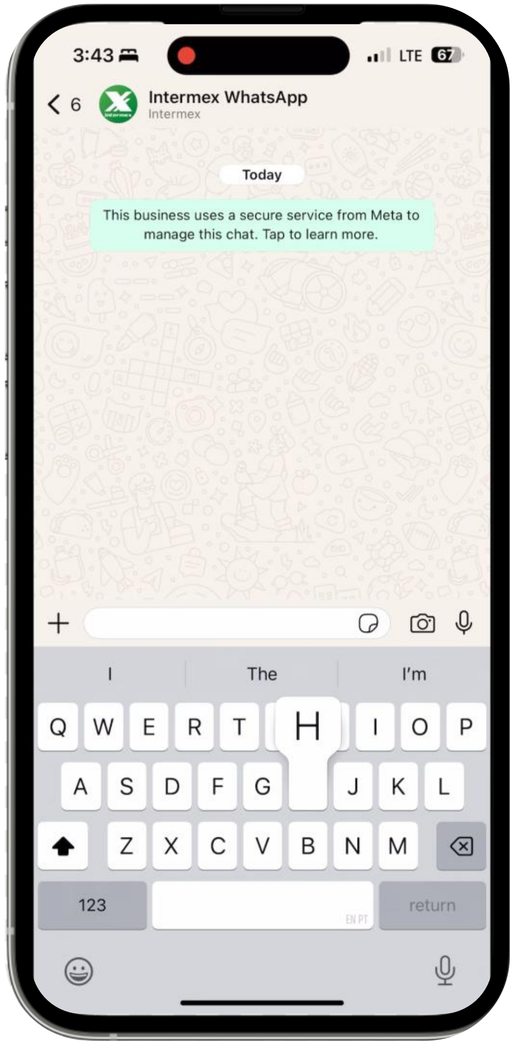
Market Transactions Mix to Mexico (2023 – 27E)



- **Digital growth:** Retail will remain majority of the market over coming years… digital is capturing majority of market growth
- **Improving economics:** We have seen improved digital economics after early digital entrants invested significantly to develop the market
- **Digital is highly profitable:** Our digital GMPT increased from ~$2.50 in 2022 to ~$6.00 in 2024, significantly above our average retail GMPT(1) of $4.50(2)

Source: Banco de Mexico; Management Estimates.
(1) Refer to glossary for definitions of selected terms.
(2) Metric as of 2023.

Powerful App Meets Customers' Changing Needs



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Digital Growth: Compelling Digital Economics

~$60
CAC[1]

~$240
5-Year LTV[1]

~4x
LTV / CAC

Highly Efficient Customer Acquisition

Tiered and diversified go-forward marketing strategy to drive consistent CAC with the ability to drive efficiencies as IMXI continues to gain scale

Established Lifetime Value

Best-in-class digital product driving stronger customer retention & recurrence and higher GMPT vs. our retail business (~$6.00 GMPT vs. ~$4.50 GMPT)[2]

Profitable Digital Consumers

Strong unit economics with potential for expansion as we scale current digital offering and add new financial services to suite of solutions

Note: Metrics as of 2025E and exclude contribution from Wire-as-a-Service Business.
(1) Refer to glossary for definitions of selected terms.
(2) GMPT metrics as of September 2024.

Digital Growth: Marketing Spend and Strategy

Multi-Platform Strategy	Enhance audience touchpoints by utilizing best-performing channels for each stage of the customer journey
Marketing Mix	Google: Mix of app installs and performance; Meta: Advanced automated audiences for app install; Apple: Keyword targeting, capitalizing users' competitor searches; Sponsorships, activation events and brand awareness; Diversification of the IMXI advertising portfolio
Seasonal Approach to Spend	Drive increased advertising spend during peak seasons such as back to school, Christmas, New Years, Mother's Day, etc.
Tiered Geographic Mix	Initial focus in geographies where IMXI has a larger population of Ideal Customer Profiles, higher profitability and lower acquisition costs

Digital Growth: Additional Financial Services Offerings

Latinx Neobank

Goal: Become the #1 bank for Mexicans (and Latinx) in U.S., by offering simplified checking and savings account & debit cards[(1)]

Microloans

Goal: Provide microloans and early wage access at both digital and retail channels

Payroll & Cards

Goal: Cross-sell payroll cards and wire services, driving more digital adoption and higher GMPT

Data & AI

Goal: Utilize data and artificial intelligence to maximize efficiency across market spend, pricing, user behavior & retention, etc.

(B2B: WaaS + Xborder + Aggreg.)

Goal: Position IMXI as an aggregator as well as B2B xborder payments provider

Stablecoins

Goal: Network that connects fiat, crypto and stablecoin, maximizing capital efficiency and reducing volatility risk

(1) Would require partnerships or adding a regulated entity and licensing.

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Value-Added M&A Strategy

Chris Hunt – Chief Operating Officer

Andras Bende – Chief Financial Officer

La Nacional: Acquisition Strengthened Intermex's Market Position in Latin America

- Acquired November of 2022
- Leader in retail remittances to Dominican Republic
- Dominican Republic represents significant opportunity for digital growth
- Solidified position to #3 outbound remittance market from United States
- Implementation of the "Intermex Way" to drive growth and efficiencies

La Nacional: Successful Integration Process

Integration Update

- Focus on retaining brand integrity – well known in the Dominican Republic
- Licensing unification
- Departmental back-office integration complete
- Current retail POS implementation under way with expected completion in 2Q of 2025

Financial Impact

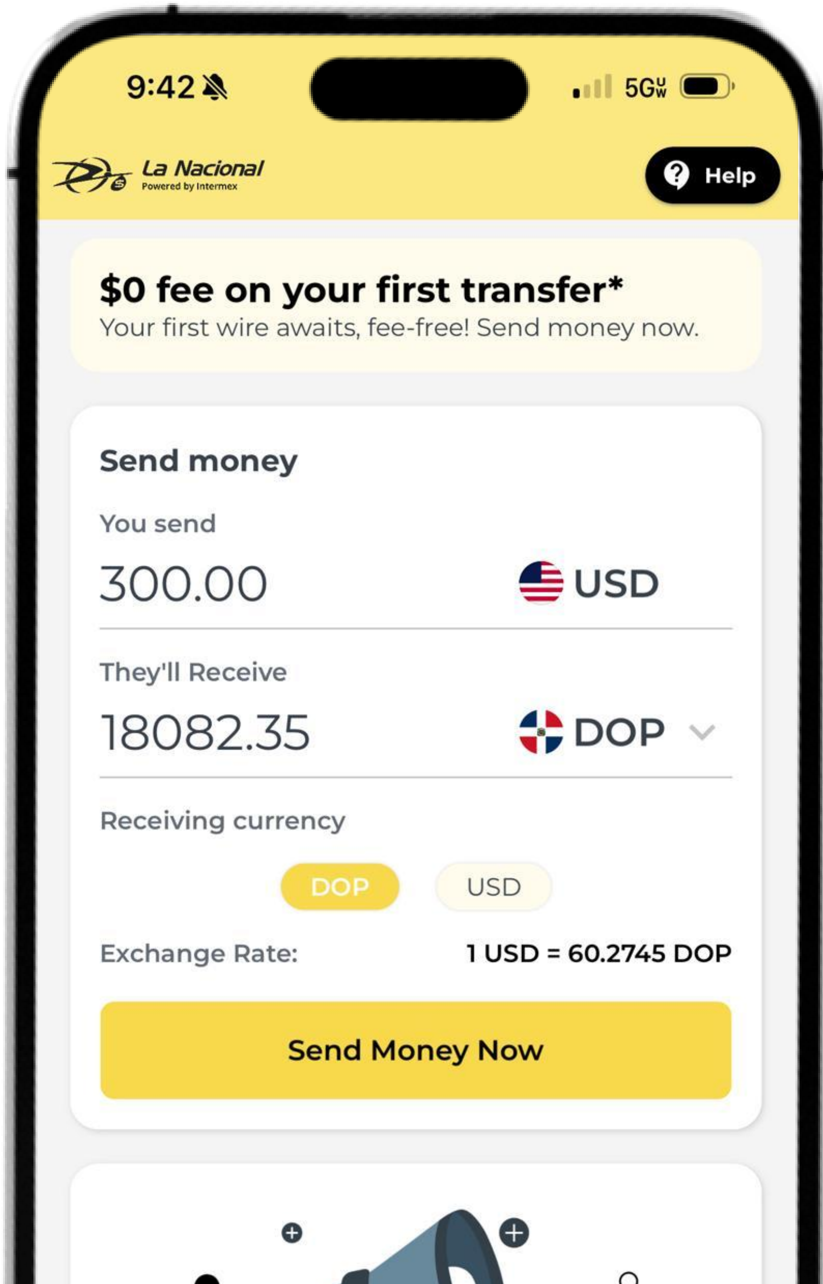
- 55% YoY Adjusted EBITDA[(1)] growth in 2024… 2x since acquisition
- Over $2 million in savings realized through integration synergies
- Expectation of nearly $2 million additional savings in 2025

(1) Non-GAAP measure. See Appendix for reconciliations to the most directly comparable GAAP measures.

La Nacional: Significant Growth Opportunities

Growth opportunities exist through digital expansion and increased retail penetration

- Estimated ~50% of Dominican market is digital
- Accelerating shift to digital plus high population of banked consumers provides significant growth opportunity
- Strategic alignment with key Dominican banks
- Underpenetrated retail markets in Florida, Georgia and Mid-Atlantic
- Target higher margin countries in underpenetrated retail markets



Driving Growth in Newly Opened European Markets by Leveraging Our Playbook

Current Intermex Playbook

Zip Code Level Analytics: Leverage census data to determine optimal target locations to prioritize agent acquisition

Data-Driven Agent Recruitment: Optimize agent selection around KPIs such as foreign-born per agent, monthly wires per agent, and gross margin per transaction

Pricing Model: Flexible model to price strategically at agent level

Rigorous Agent Evaluation: Continued agent performance and productivity review

Success in establishing leading positions in top 8 LACA markets through strong execution

European Opportunity

Europe

$159B Market Size

<2% Market Share

United Kingdom

$34B Market Size

<2% Market Share

Opportunity to grow and capitalize on $193B outbound market

Source: 2023 data from World Bank-KNOMAD (June 2024).

Inorganic Growth: Strategic M&A

Digital Expansion

Enhances digital capabilities and value proposition

Financial Services

Expands product offerings within financial services industry, accelerating time to market

Cross Border

Cross border payment companies to augment product capabilities

Expansion to New Regions

Expand into new regions where we do not have a strong footprint, similar to our entry into Europe with i-Transfer

Existing Corridor Consolidation

Key sending regions where we are underrepresented outside of the U.S. (e.g., Haiti) to consolidate and bolster existing corridors

Transformational Acquisition

An acquisition or merger of equals with a key remittance player to significantly improve reach and scale

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Q&A and Break

6

Technology: Delivering World-Class Products and Services

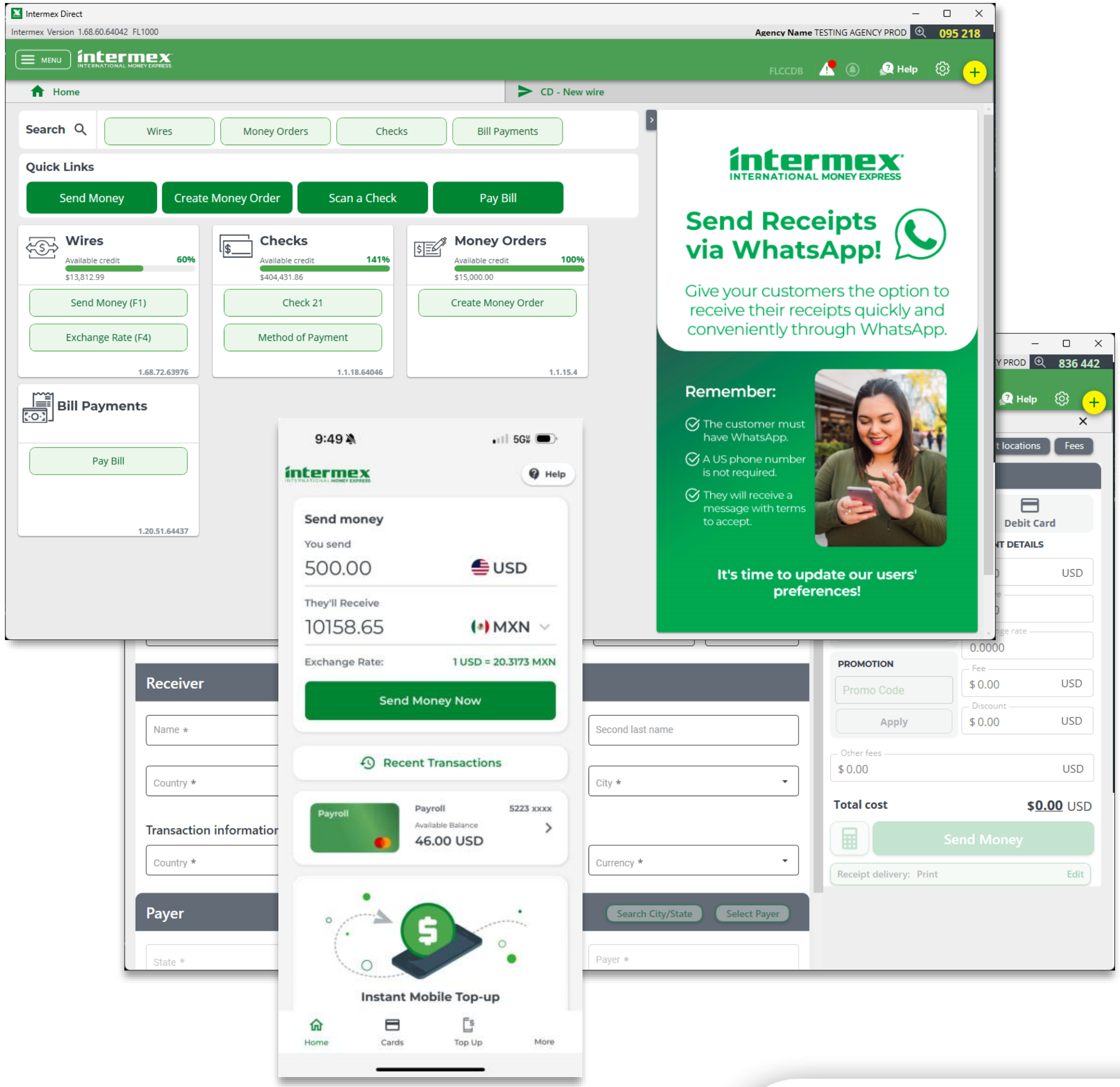
Chris Hunt – Chief Operating Officer

Our Differentiated Technology Overview

Unmatched Technology Platform Built for Scale, with Precision and Expertise

Robust Data Platform, Metrics and Analytics

Cybersecurity Focus - Securing Trust, Powering Growth



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Unmatched Technology Platform

Differentiated Technology as the Core of Our Product Offering

Strategically Crafted UI/UX Enabling Best-in Class User Experience

High-Performance Platform for Scalable and Reliable Operations

Digital-First Strategy

Robust Data Platform, Metrics and Analytics

Decision-Making & Strategy

Customer Insights & Personalization

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Operational Efficiency & Cost Reduction

Risk Management & Fraud Detection

Cybersecurity Focus - Securing Trust, Powering Growth

Identity and Access Management (IAM)

Application Security

Data Security & Privacy

Cloud & Network Security

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Operational Excellence

Joseph Aguilar – President / General Manager – LATAM

Daniella Trinchet – Chief Compliance Officer

Unparalleled Response Times and Customer Support Experience

Team

650+ customer service employees dedicated to Mexico and Guatemala offices

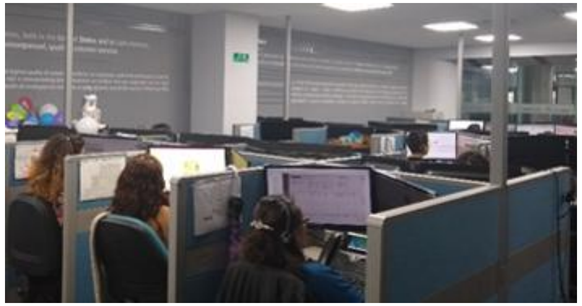
Performance

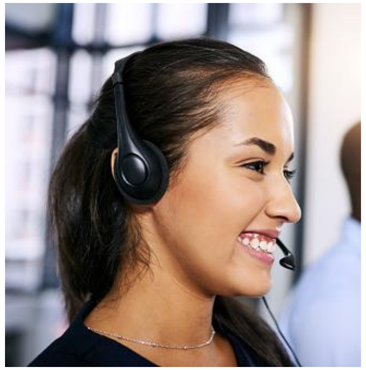
Industry-leading call center results

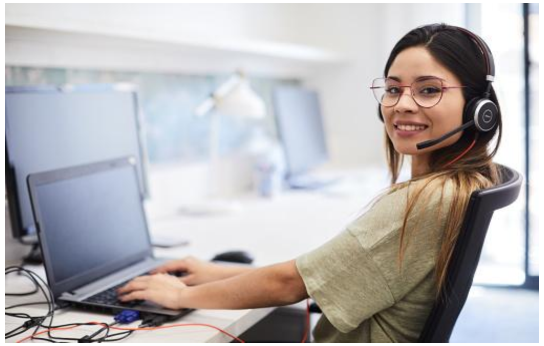
Investment

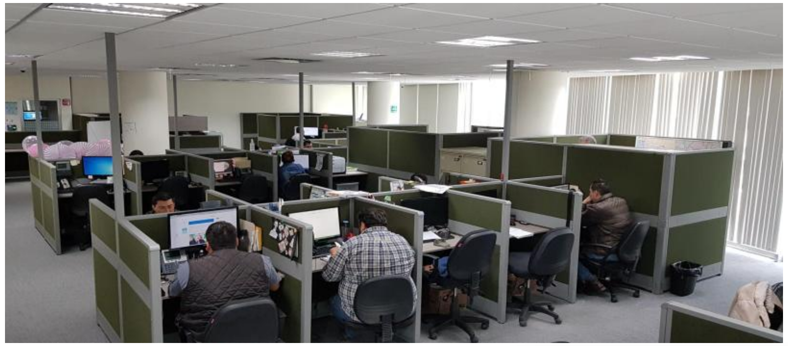
Continued internal improvements & international expansion from La Nacional Acquisition

Helping customers stay connected to their families back home









Extensive Payer Coverage in LACA

Payout Countries	28	Payout Partners	+200	Cash payout locations	+167K	Bank Account Reach	+100M

Cash, Deposit to Account and Wallet solutions to consumers

elektra
Banco Azteca
BAC CREDOMATIC
BanCoppel
DAVIVIENDA
BBVA Bancomer
Banco Atlántida
BANRURAL El amigo que te ayuda a crecer
BANCO INDUSTRIAL Siempre de tu lado
BANCO G&T CONTINENTAL
grupo éxito
BANTRAB
Banco de Occidente
Bancolombia
Walmart México y Centroamérica
Banpro Grupo Promerica

Extensive Banking Network – Strategic Differentiator with Agents

*Partnering with **15+ banks** to provide agents with unique value-adds and convenient deposit solutions with close proximity to their business, offering various options:*

Armored Car

Over-the-Counter

Smart Safe

ATM

Selected Banking Partners

BMO | KeyBank | North American Banking Company | Bank of America | Wells Fargo | usbank | Fifth Third Bank | Bank of Oklahoma | First National Bank Texas | First Horizon

Regulatory Excellence: The Foundation for Growth

Regulatory Strength

Risk-Based Tailored Programs

Scalable Framework

Seamless & Secure Transactions

With a **proven track record**, we set the bar for compliance excellence by achieving **faster regulatory approvals**, enabling **quicker product launches** and securing a **competitive edge**

Our **risk-based programs**, driven by **advanced analytics**, help us stay ahead of risks, optimize resources and prioritize **high-risk activities**—enhancing **strategic growth** and **compliance efficiency**

Our **scalable framework** strengthens our **compliance capabilities**—streamlining processes, enhancing risk management and improving operational efficiency, driving **sustainable growth** while laying the foundation for **Compliance-as-a-Service**

Our real-time monitoring system is a **key differentiator**, proactively managing risk through **innovative solutions** while ensuring **high transaction speed**, **efficiency** and scalable long-term growth—**reinforcing trust at every stage**

Compliance is our foundation, but growth is our goal—a strong framework that not only protects but also empowers sustainable and scalable success

8

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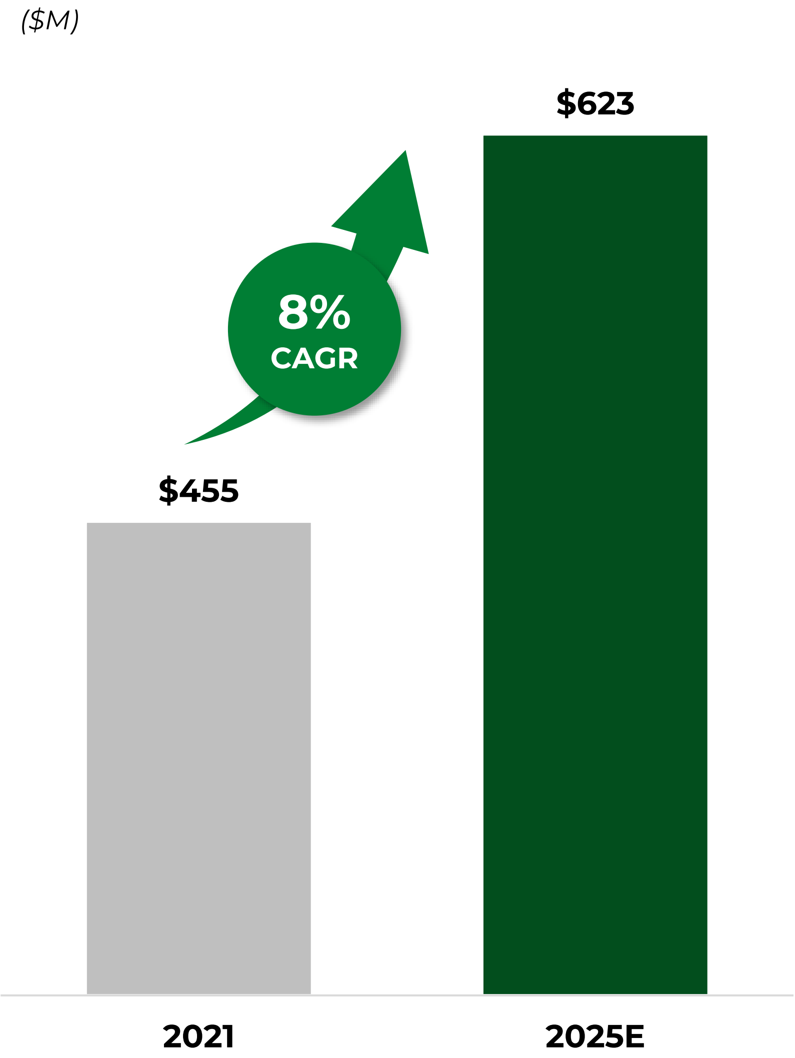
Ready to Scale… Profitably

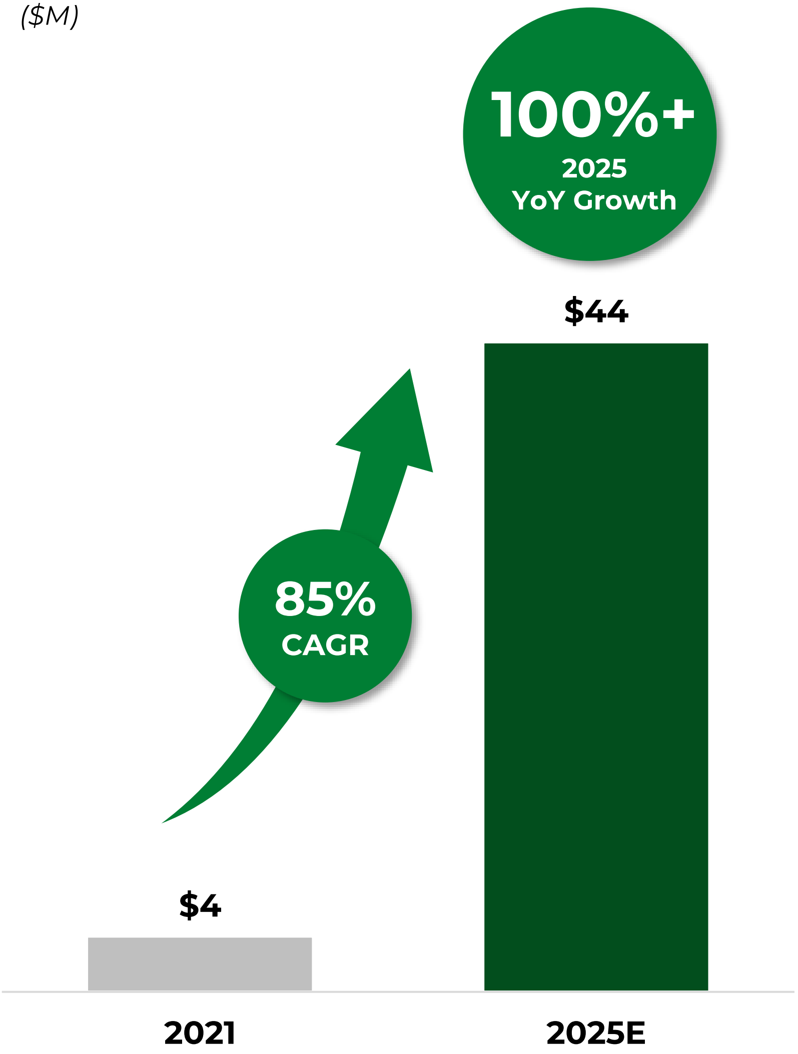
Andras Bende – Chief Financial Officer

Scaling Digital Growth during Retail Market "Re-set" in 2025

Retail Revenue (2021 – 2025E)(1)



Digital Revenue (2021 – 2025E)(1)



Retail:

- Slowdown in overall market growth is expected to result in slightly negative growth in 2025
- Anticipating market to return to historical average of ~6 – 7% YoY growth over the next several years

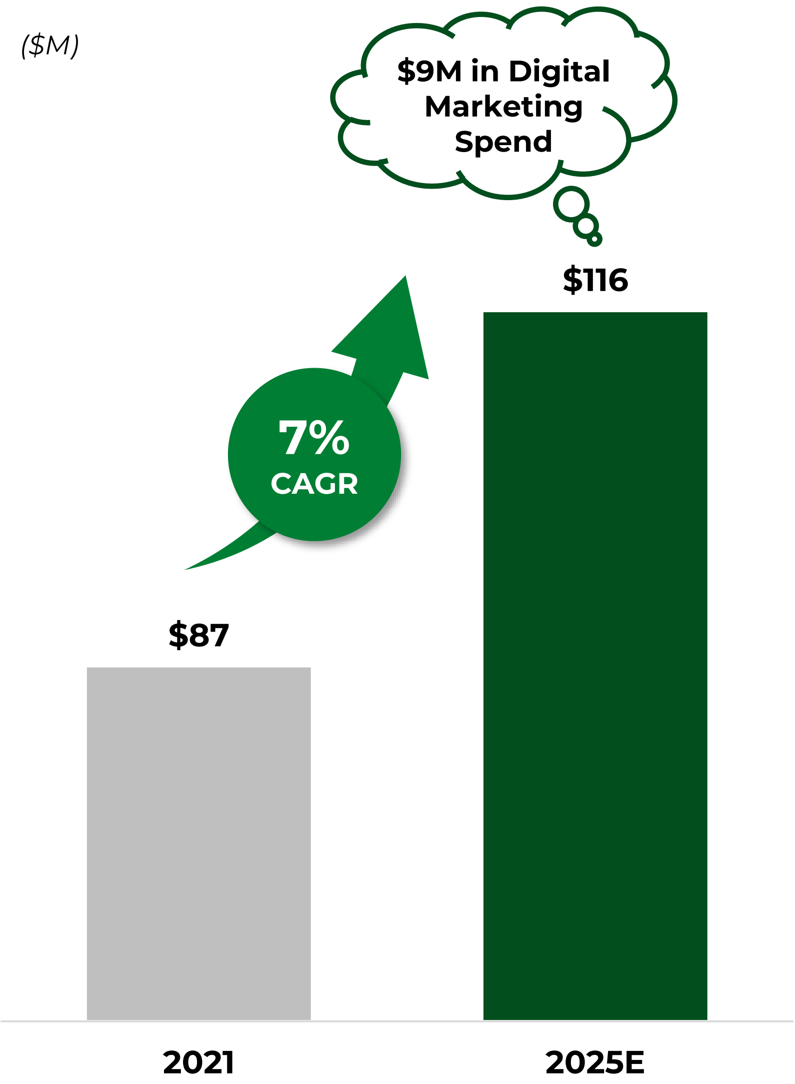
Digital:

- Targeted investment in digital channel will drive sustained future growth:
  - Capitalizing on:
    - Best-in-class digital offering
    - Greatly improved unit economics
    - Targeted, efficient CAC + strong retention
    - Measured market shift to digital… market estimated ~45% digital by 2028

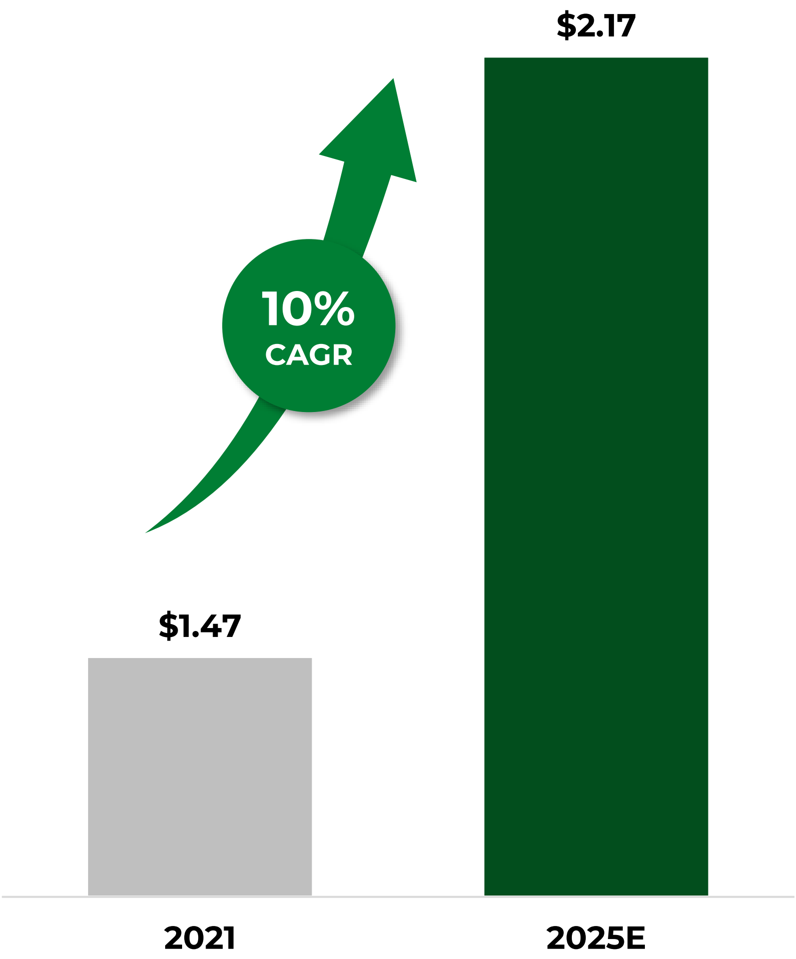
(1) Retail includes Core Intermex retail business as well as La Nacional and i-Transfer. Digital includes Intermex's branded digital business as well as Wires-as-a-Service business.

“Waited for our Pitch:” Leaning into a Great Digital Offering, Profitably

Adjusted EBITDA (2021 – 2025E)[1]



Adjusted EPS (2021 – 2025E)[1]



- **Near-Term Digital Investment:** Significantly increasing digital advertising & promotion expense ($9M in 2025E vs. $1M in 2024) which will drive revenue growth but near-term Adjusted EBITDA[1] decline in 2025
- **Margin Expansion:** Expanding the digital offering will improve long-term Adjusted EBITDA margins[1] given higher GMPT economics compared to retail and return on digital marketing investment (3.9x LTV / CAC on a digital consumer)

(1) Non-GAAP measure. See Appendix for reconciliations to the most directly comparable GAAP measures.

Solid Operating Business Delivering Strong Net Free Cash Generation

($M)	Year Ended December 31, 2023	2024	2025E
Net Free Cash Generated[1]			
Net Income[2]	$59.5	$58.8	$55.6
(+) Depreciation & Amortization	12.9	13.6	15.0
(+) Share-Based Compensation	8.1	7.0	9.6
(+) Provision for Credit Losses	5.0	6.4	9.6
(-) Term Loan Paydowns	(5.5)	(3.3)	-
(-) Cash Flow from Investing Activities	(18.3)	(43.9)	(17.0)
Capital Expenditures	*(12.8)*	*(20.7)*	*(17.0)*
M&A Impacts	*(5.5)*	*(13.2)*	-
HQ Capital Expenditures	-	*(10.0)*	-
Net Free Cash Generated (NFCG)	**$61.7**	**$38.7**	**$72.8**
% of Net Income	*104%*	*66%*	*131%*
NFCG excl. HQ Capex, M&A, Deal / Restruc. Costs	**$68.9**	**$66.8**	**$72.8**
% of Net Income	*116%*	*114%*	*131%*
Memo: Adjusted EBITDA	*$120*	*$121*	*$116*

- **NFCG measure:** Better proxy for cash flow measure vs. Free Cash Flow… NFCG attempts to remove "day of the week" balance sheet cyclicality
- **Exceptional cash generation:** NFCG is typically between 115% and 130% of Net Income (excluding exceptional items)
- **"CAPEX light" business model:** Normal course of business annual CAPEX is usually ~$15M
- **M&A:** Active but highly-disciplined, seeking digestible, accretive M&A
- **Returning Capital:** Re-purchased **~$75M in stock** in 2024

(1) Non-GAAP measure. See Appendix for reconciliations to the most directly comparable GAAP measures.
(2) 2023 includes $0.4M of deal costs and $1.2M of restructuring costs, 2024 includes $1.8M of deal costs and $3.1M of restructuring costs; 2025 excludes deal costs and restructuring costs.

Strong Balance Sheet & Low Leverage

($ in millions)	As of December 31st, 2023	As of December 31st, 2024
Summary Balance Sheet [1]		
Assets		
Current Assets		
Cash	$ 239.2	$ 130.5
Accounts receivable, net of allowance	155.2	107.1
Other current assets	38.4	60.2
Total Current Assets	**$ 432.9**	**$ 297.8**
Property and equipment, net	$ 31.7	$ 50.4
Other long-term assets	112.3	114.2
Total Assets	**$ 576.8**	**$ 462.4**
Liabilities and Stockholders' Equity		
Current Liabilities		
Current portion of long-term debt, net	$ 7.2	-
Wire transfers and money orders payable	125.0	85.0
Other current liabilities	91.2	67.0
Total Current Liabilities	**$ 223.4**	**$ 152.0**
Long-Term Liabilities		
Debt, net	$ 181.1	$ 156.6
Other long-term liabilities	23.3	18.8
Total Liabilities	**$ 427.8**	**$ 327.5**
Total Stockholders' Equity	**$ 149.0**	**$ 134.9**
Total Liabilities and Stockholders' Equity	**$ 576.8**	**$ 462.4**

Cash & Cash Equivalents
$131M
As of December 31st, 2024

Undrawn Revolver ($425M Capacity)
$268M
As of December 31st, 2024

Debt (All Revolver)
$157M
As of December 31st, 2024

Debt to LTM Adj. EBITDA[1]
1.3x
As of December 31st, 2024

(1) Non-GAAP measure. See Appendix for reconciliations to the most directly comparable GAAP measures.

2025 Outlook

Q1 2025 Guidance

$145.5M – $149.9M
Revenue

$23.3M – $24.0M
Adjusted EBITDA(1)

$0.32 – $0.34
Diluted EPS(2)

$0.40 – $0.43
Adjusted Diluted EPS(1)

Full Year 2025 Guidance

$657.5M – $677.5M
Revenue

$113.8M – $117.3M
Adjusted EBITDA(1)

$1.76 – $1.91
Diluted EPS(2)

$2.09 – $2.26
Adjusted Diluted EPS(1)

(1) A quantitative reconciliation of projected Adjusted EBITDA and Adjusted Diluted EPS to the most comparable GAAP measure is not available without unreasonable efforts because of the inherent difficulty in forecasting and quantifying the amounts necessary under GAAP guidance for operating or other adjusted items including, without limitation, costs and expenses related to acquisitions and other transactions, share-based compensation, tax effects of certain adjustments and losses related to legal contingencies or disposal of assets. For the same reasons, we are unable to address the probable significance of the unavailable information.
(2) Diluted EPS guidance does not reflect an estimate of transaction costs.

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Where We Are Headed

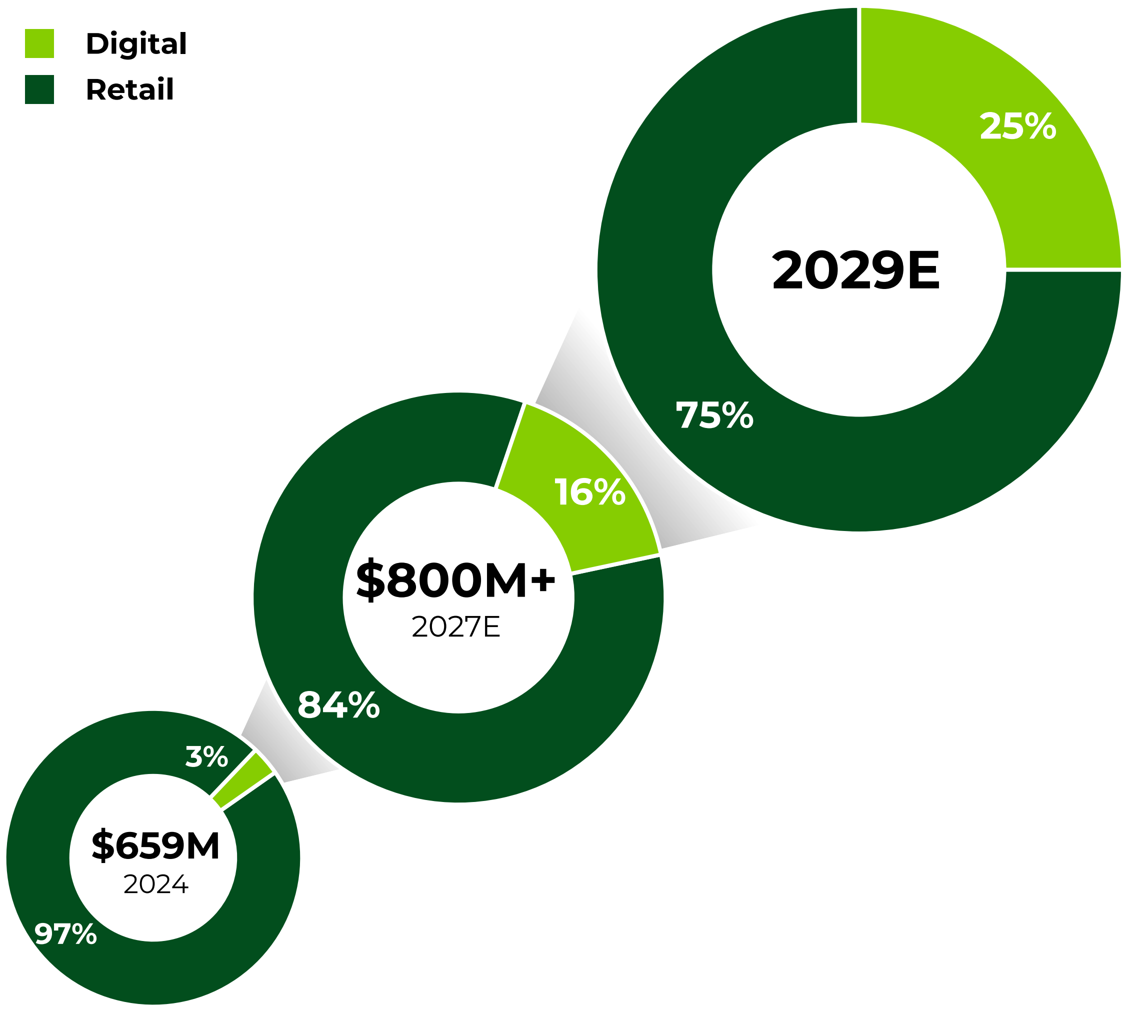
2027 Target Metrics[1]

1	$800M+	Revenue
2	~$2.95+	Diluted EPS
3	$150M+	Adjusted EBITDA
4	~$3.35+	Adjusted Diluted EPS

Cumulative Net Free Cash Generation[1] (2025E-2027E)

$250M+

Revenue Evolution[1]



(1) A quantitative reconciliation of projected Adjusted EBITDA, Adjusted Net Income and Net Free Cash Generated (for FY2025E – 2027E) to the most comparable GAAP measure is not available without unreasonable efforts because of the inherent difficulty in forecasting and quantifying the amounts necessary under GAAP guidance for operating or other adjusted items including, without limitation, costs and expenses related to acquisitions and other transactions, share-based compensation, tax effects of certain adjustments and losses related to legal contingencies or disposal of assets. For the same reasons, we are unable to address the probable significance of the unavailable information.

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Closing Remarks and Final Q&A

TODAY TOMORROW

Retail Optimization	Digital Growth	Financial Services	International Expansion	Inorganic Growth

Appendix

Glossary

Term	Definition
Retail LTV	Retail Lifetime Value (LTV) represents cumulative contribution profit, which is defined as 5-year cumulative gross profit based on the 2017 – 2023 weighted average gross profit per agent, less other variable costs and maintenance sales and marketing expense
Retail CAC	Retail Customer Acquisition Cost (CAC) represents all sales & marketing staff costs, T&E expense, advertising and promotion expense, and agent technology costs associated with retail agent acquisition
Digital LTV	Digital Lifetime Value (LTV) represents the cumulative gross margin per digital consumer over a 5-year lifetime
Digital CAC	Digital Customer Acquisition Cost (CAC) represents all advertising & promotion expenses related to the acquisition of a digital consumer
LACA	Latin America & the Caribbean, including Mexico, Guatemala, Honduras, El Salvador, Ecuador, Dominican Republic, Columbia, Nicaragua, Peru and other countries
GMPT	Gross Margin Per Transaction, defined as total revenue less agent commissions, payor commissions, transaction processing costs and other costs of goods sold
Bankarization	Bankarization is defined as the process of providing banking financial services to populations previously unbanked or underbanked

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Reconciliation from Net Income to Adjusted EBITDA

	Year Ended December 31,			
(in thousands of dollars)	**2024**	**2023**	**2022**	**2021**
		(Unaudited)		
Net income	**$ 58,821**	**$ 59,515**	**$ 57,331**	**$ 46,843**
Adjusted for:				
Interest expense	11,745	10,426	5,629	4,537
Income tax provision	24,450	25,549	19,948	16,472
Depreciation and amortization	13,645	12,866	9,470	9,491
EBITDA	**108,661**	**108,356**	**92,378**	**77,343**
Share-based compensation (a)	7,043	8,111	7,118	4,601
Restructuring costs (b)	3,060	1,214	-	-
Transaction costs (c)	1,819	445	3,005	1,006
Legal contingency settlement (d)	(570)	-	-	-
Loss on bank closure (e)	-	-	1,583	2,000
Other charges and expenses (f)	1,239	1,850	1,141	1,705
Adjusted EBITDA	**$ 121,252**	**$ 119,976**	**$ 105,225**	**$ 86,655**

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