



Making Payments Simple

Usio is a leading, cloud-based, integrated FinTech payment solution offering a wide range of services to merchants, billers, banks, service bureaus, and card issuers. Usio operates credit, debit/prepaid, and ACH payment processing to deliver convenient, world-class solutions and services.

Product Portfolio



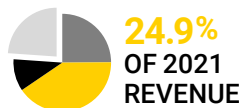
PAYMENT FACILITATION

- Merchant processing
- Automated enrollment & frictionless onboarding
- Revenue generation opportunity for software vendors



ACH

- The longest-tenured Nacha certified third-party sender
- Payments at a fraction of the cost of cards
- Multiple ODFIs & same day deposits



PREPAID

- Partnership with Mastercard
- Prepaid card issuer & program manager
- Virtual & physical cards with reporting tools

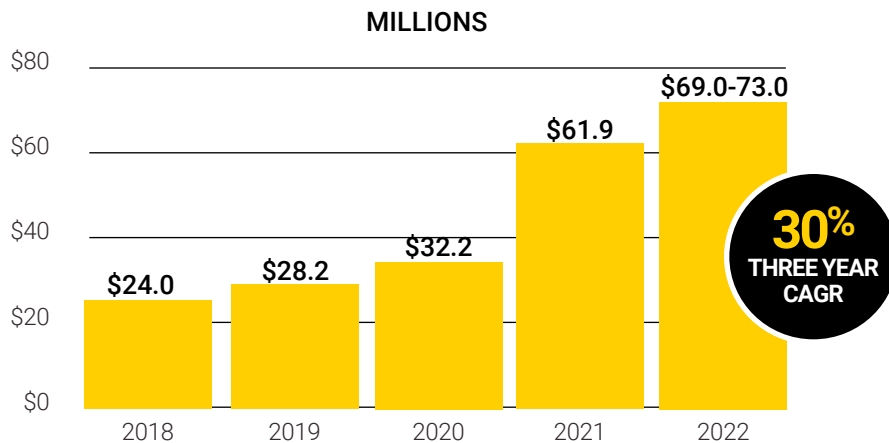


OUTPUT SOLUTIONS

- Check printing & mailing
- Invoice printing & Ebill warehousing
- Document storage with bulk postage & printing discounts



Constant & Continued Growth



94%

increase in dollars processed 2020-2021

184%

increase in transactions processed 2020-2021

12-18%

2022 expected revenue growth



USIO

Nasdaq Closing Bell
July 1, 2019
Usio In

Third Quarter Highlights

\$16.4

MILLION

Q3 2022 revenue up
4% over Q3 2021

\$1.45

BILLION

dollars processed
Q3 2022

10.3

MILLION

transactions
processed Q3 2022

Investor Highlights

92%

YoY

revenue growth
2021 over 2020

25.3

MILLION

shares outstanding
as of 9/30/22

14.1

MILLION

public float as of
9/30/22

\$61.9

MILLION

2021 record revenues

Cash Flow

8 consecutive qrts
positive adjusted
thru Q1, 2022

8.3

MILLION

insider ownership
as of 9/30/22

Founded in 1998

CEO: Louis Hoch

100+ Employees

Headquarters: San Antonio, TX

Nasdaq: USIO

www.usio.com

Contact

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