











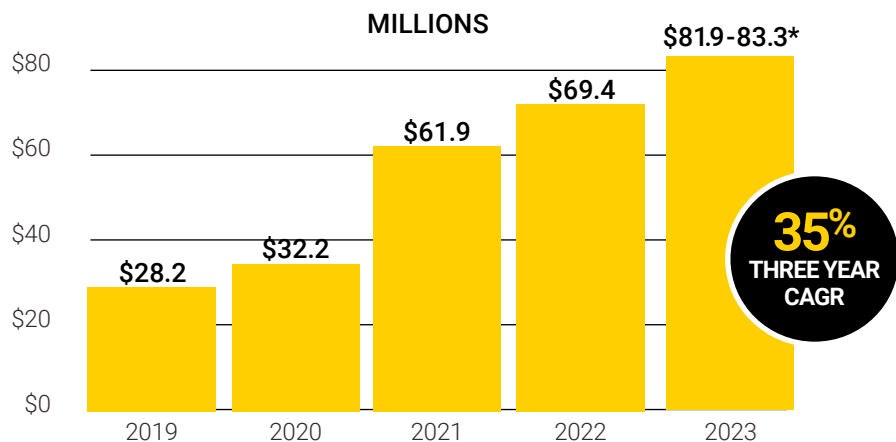
Embedded Finance Made Simple

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 Ecosystem

 <p>PAYMENT FACILITATION</p> <ul style="list-style-type: none"> • Merchant processing • Automated enrollment & frictionless onboarding • Revenue generation opportunity for software vendors  <p>39% OF 2021 REVENUE</p>	 <p>ACH</p> <ul style="list-style-type: none"> • The longest-tenured Nacha certified third-party sender • Payments at a fraction of the cost of cards • Multiple ODFIs & same day deposits  <p>21% OF 2021 REVENUE</p>	 <p>PREPAID</p> <ul style="list-style-type: none"> • Partnership with Mastercard • Prepaid card issuer & program manager • Virtual & physical cards with reporting tools  <p>13% OF 2021 REVENUE</p>	 <p>OUTPUT SOLUTIONS</p> <ul style="list-style-type: none"> • Check printing & mailing • Invoice printing & Ebill warehousing • Document storage with bulk postage & printing discounts  <p>27% OF 2021 REVENUE</p>
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Constant & Continued Growth



18-20% revenue growth over 2022. Projected 2023 revenue is \$81.9 TO \$83.3mm.



Founded in 1998
CEO: Louis Hoch
100+ Employees
Headquarters: San Antonio, TX
Nasdaq: USIO
www.usio.com

Investor Highlights

16%
INCREASE
transactions processed
2021-2022

12%
YoY
revenue growth
2022 over 2021

\$69.4
MILLION
2022 record
revenues

16.9
MILLION SHARES
public float as of
12/31/22

18-20%
2023
expected revenue
growth

25.1
MILLION SHARES
outstanding as of
12/31/22

8.3
MILLION SHARES
insider ownership
as of 12/31/22

Contact

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Nasdaq: USIO