



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



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



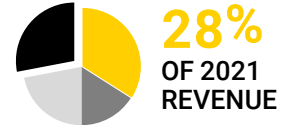
PREPAID

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

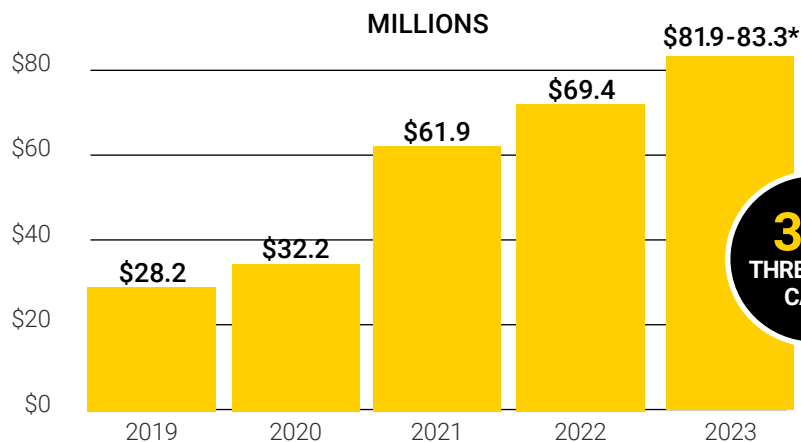


OUTPUT SOLUTIONS

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



Constant & Continued Growth



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



INVESTOR HIGHLIGHTS

16%

INCREASE
transactions processed
2021-2022

18-20%

2023
expected revenue
growth

12%

YoY
revenue growth
2022 over 2021

25.5

MILLION SHARES
outstanding as of
3/31/23

\$69.4
MILLION

2022 record
revenues

9.6

MILLION SHARES
insider ownership
as of 3/31/23

16.9

MILLION SHARES
public float as of
3/31/23

Founded in 1998

CEO: Louis Hoch

100+ Employees

Headquarters: San Antonio, TX

Nasdaq: USIO

www.usio.com

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