



USIO SOLUTIONS

- ACH
- SUPPORT

SUCCESS STORY

Payment

ONE LENDER'S JOURNEY BACK TO USIO

CU Alternative Lending Solutions (CUALS) left Usio in pursuit of a better payment solution. Instead, they faced delays, withheld funds, and unresponsive support—putting their operations at risk. This is the story of their return to reliability and why Usio remains their trusted partner.



CUALS helps credit unions and financial institutions offer quick, flexible loans when traditional banks just don't cut it. For President and CEO Asa Groves and his team, smooth and reliable payment processing isn't just a nice-to-have—it's the backbone of their business. Happy clients, efficient operations, no headaches. That's the goal.

CUALS has always prioritized its customers, ensuring that every transaction, every financial process, and every interaction runs smoothly. As a company committed to serving its members with seamless financial services, they needed reliable ACH payment solutions that could handle their growing needs while maintaining efficiency, security, and compliance.

"The people behind your payment technology matters! Expertise, support, security, and innovation make all the difference. Usio stands out by offering hands-on service, reliable compliance, and security—making them the better choice for lenders."

Asa E. Groves
President & CEO
CUALS



For years, Usio provided that stability. With consistent service, easy integrations, and customer support that actually answered the phone, CUALS could focus on what mattered most—helping their customers without having to worry about payment processing headaches.

The Allure of a ‘Better’ Solution

But like many businesses looking for the next best thing, CUALS was sold on a competitor’s promises. The pitch was strong: a “more advanced” platform, better automation, faster processing times, and an overall upgrade that would scale effortlessly with CUALS’ growth. It all sounded perfect—on paper.

Reality Hits: Delays, Frustration, and Missing Funds

What was supposed to be a smooth onboarding process turned into a six-month nightmare. Yes, six months! Asa and his team were stuck in limbo, waiting for something that should’ve been simple. And just when they thought things couldn’t get worse—well, they did.

CUALS rebranded and needed to update their credentials with the IRS. No big deal, right? Wrong. The new payment processor refused to accept the required documentation. And to make matters worse, they froze \$35,000 of CUALS’ funds.

It wasn’t just about the money—though. It was the way the provider handled it. When it was in their best interest, they moved fast. But when CUALS needed help? Crickets. Asa and his team felt abandoned, unheard, and completely stuck.

Coming Home to Usio: A True Partner

At this point, CUALS had had enough. They reached back out to Usio, hoping to restore what they once had. And from the first conversation, it was clear—Usio wasn’t just another payment processor. They were a partner.

With Usio, things just worked. No endless support tickets, no frustration. And when CUALS did need help, the Usio team was on it—often solving problems before Asa’s team even had to ask. The difference was night and day.

The Lesson: Support Matters More Than You Think

Asa put it best: “It’s easy to get distracted by a flashy sales pitch, promises of better features, or lower prices. But at the end of the day, what truly matters is support.”

“The ability to call a real person when things go wrong, to have someone listen and actually help—that’s the real difference,” he added.

For CUALS, it wasn’t just about technology or pricing. It was about the people behind the platform. The Usio commitment to customer success, their willingness to step in when it mattered most—that’s what made the choice easy. Now, Asa confidently recommends Usio to anyone in the lending space. Because while great technology is important, a reliable partner is invaluable.

The Bottom Line: Trust Wins Every Time

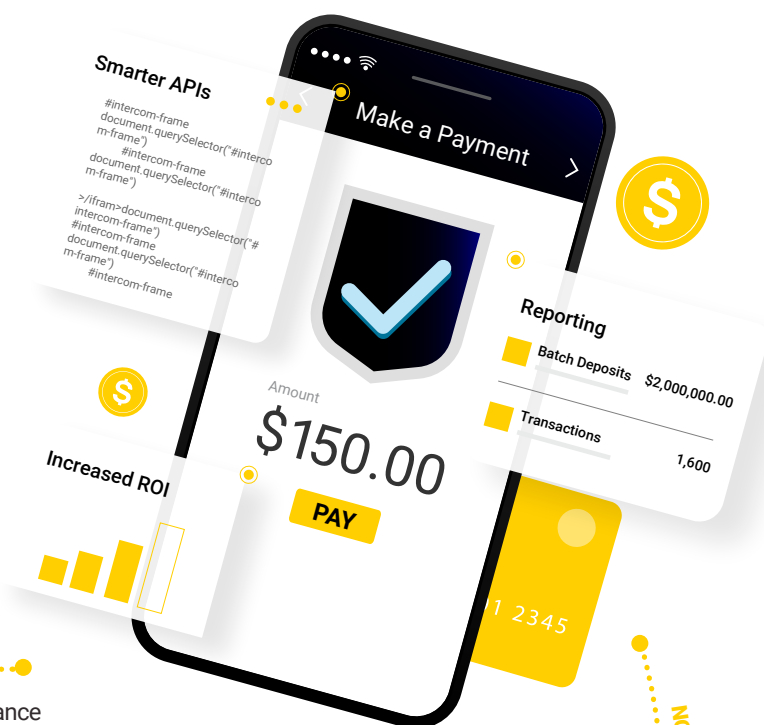
CUALS’ journey is one that many businesses can relate to. They took a chance on a new provider, faced challenge after challenge, and ultimately found their way back to the partnership that worked.

If you’re a CEO in the lending space, take Asa’s advice: Don’t underestimate the value of great support. It could mean the difference between a smooth operation and months of stress. CUALS’ experience proves that Usio doesn’t just offer top-tier payment technology—they offer a partnership you can actually count on. And for Asa and his team, that’s everything.



Ultimate Payments & Disbursement Platform

One company, infinite opportunities to streamline all of your payments, fund disbursements and back office finance—backed by 5 Star Support and the highest level of security every step of the way.



ACCEPT PAYMENTS

- ✓ **Integrate** the following payment acceptance methods via a single Usio API: **ACH, Card Processing, & Remotely Created Checks.**
- ✓ **PayFac-as-a-Service:** White-label Payment Facilitation without any of the risk. We do the work, you collect monthly residual checks with Usio revenue share.

PCI LEVEL 1 COMPLIANCE

PRINT, MAIL & eBILL

- ✓ **Print & mail** invoices & checks with Usio Output solutions. Also includes **Scan2Pay** with QR codes, **Electronic Bill Payments**, **Invoice Retrieval & hosting.**

TOKENIZATION

DISBURSE FUNDS ANYTIME, ANYWHERE

- ✓ Send branded cards by mail or via mobile phone. Get even more control with **MCC code restrictions. Compatible** with Apple Pay®, Samsung Pay® & Google Pay™.
- ✓ **Push** to debit cards, send to bank, send a check, send to PayPal, Venmo & more.

REPORTING & MANAGEMENT DASHBOARDS

OF COURSE WE DO THAT!

Automated On-boarding ✓ Card Updater ✓ Recurring Payments ✓ Split Payments ✓ Text2Pay ✓ Buy Now Pay Later
Hosted Payment Pages ✓ EMV Terminals ✓ No Integration Fee ✓ Prenotes ✓ Account Validation & Verification

ABOUT USIO

Usio, a trusted fintech **processing billions of dollars for payment acceptance and funds disbursement**, is a leader in the industry. For over 25 years, the Usio Platform has delivered the **most secure**, streamlined, and cost-effective financial experience for our partners and their customers.