



Embedded Payments. Built for Scale.

Nasdaq: USIO

Forward Looking Statements

Except for the historical information contained herein, this release contains forward-looking statements that are made pursuant to the safe harbor provision of the Private Securities Litigation Reform Act of 1995. These forward-looking statements include, but are not limited to, statements regarding management's intentions, beliefs, expectations, and strategies for the future, including statements regarding the Company's operating and growth strategies. Forward-looking statements can be identified by words such as "believe," "intend," "look forward," "anticipate," "schedule," "expect," and similar expressions.

These forward-looking statements are subject to risks and uncertainties inherent in the Company's business that could cause actual results to differ materially from those expressed or implied. Such risks and uncertainties include, among others, risk relating to economic conditions; the realization of anticipated benefits from the PostCredit acquisition; the Company's ability to manage growth; the loss of key resellers; relationships with the Automated Clearing House network, bank sponsors, third-party card processing providers, and merchants; the security of the Company's software, hardware, and information systems; volatility in the Company's stock price; the need for additional financing; risks associated with new tax legislation; and compliance with complex federal, state, and local laws and regulations, as well as other risks described from time to time in the Company's filings with the Securities and Exchange Commission, including its Annual Report on Form 10-K for the fiscal year ended December 31, 2025.

One or more of these factors have affected, and in the future, could affect, the Company's businesses and financial results and could cause actual results to differ materially from management's plans and projections. Although the Company believes that the assumptions underlying the forward-looking statements are reasonable, undue reliance should not be placed on such statements which speak as of the date hereof. The Company undertakes no obligation to update or revise any forward-looking statements, except as required by law.

ABOUT

- **Founded in 1998**
- **Nacha Certified & HIPPA Compliant**
- **Employees: 110**
- **Revenue: \$85.4M FY25**
- **FY2026 Revenue Guidance: 14-16% Growth**
- **Market Cap: ~\$80M (10/16/2026)**

Usio is a leading FinTech that operates a full stack of proprietary and integrated, cloud-based electronic payment acceptance and issuance, and embedded financial solutions to a wide range of merchants, billers, banks, service bureaus, and card issuers. Usio delivers convenient, world-class solutions and services to their clients through card, ACH payment processing, card issuing, and bill presentment.

Full-Service Payments Platform



**Payment
Facilitation**



ACH



Card Issuing



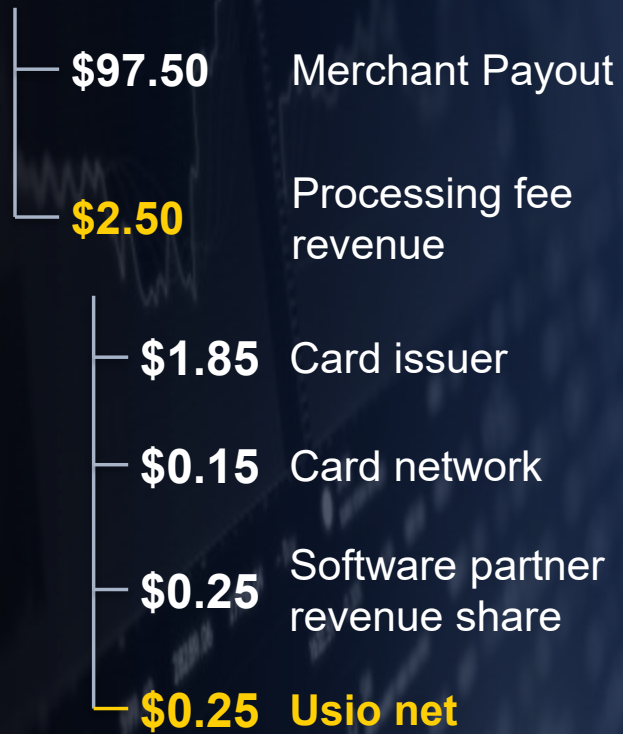
Output Solutions

Trusted by top businesses, nonprofits, cities, counties, and municipalities across the U.S.



HOW WE MAKE MONEY

\$100 Customer Payment



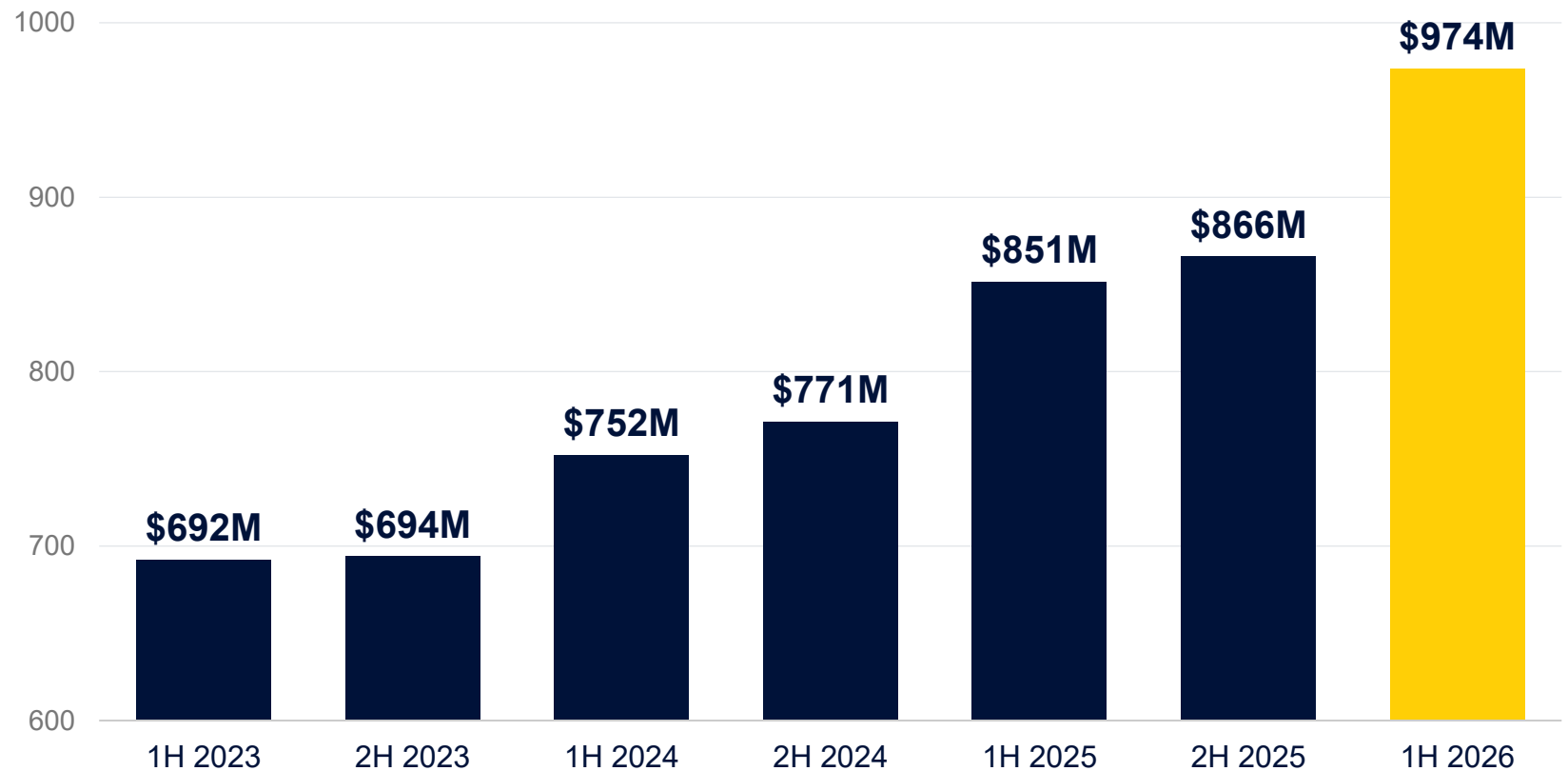
Illustrative allocation; actual rates vary

Usio.com | ©2026 Usio, Inc

Total Card Processing Volume

Six-month periods, \$ millions.

+14% YoY



Includes all card processing.

HOW WE MAKE MONEY

Fees on originations
and returns

\$0.70

Average revenue
per transaction

\$0.41

Net revenue per transaction

70%+

Transaction margin

Margin definition subject to confirmation.

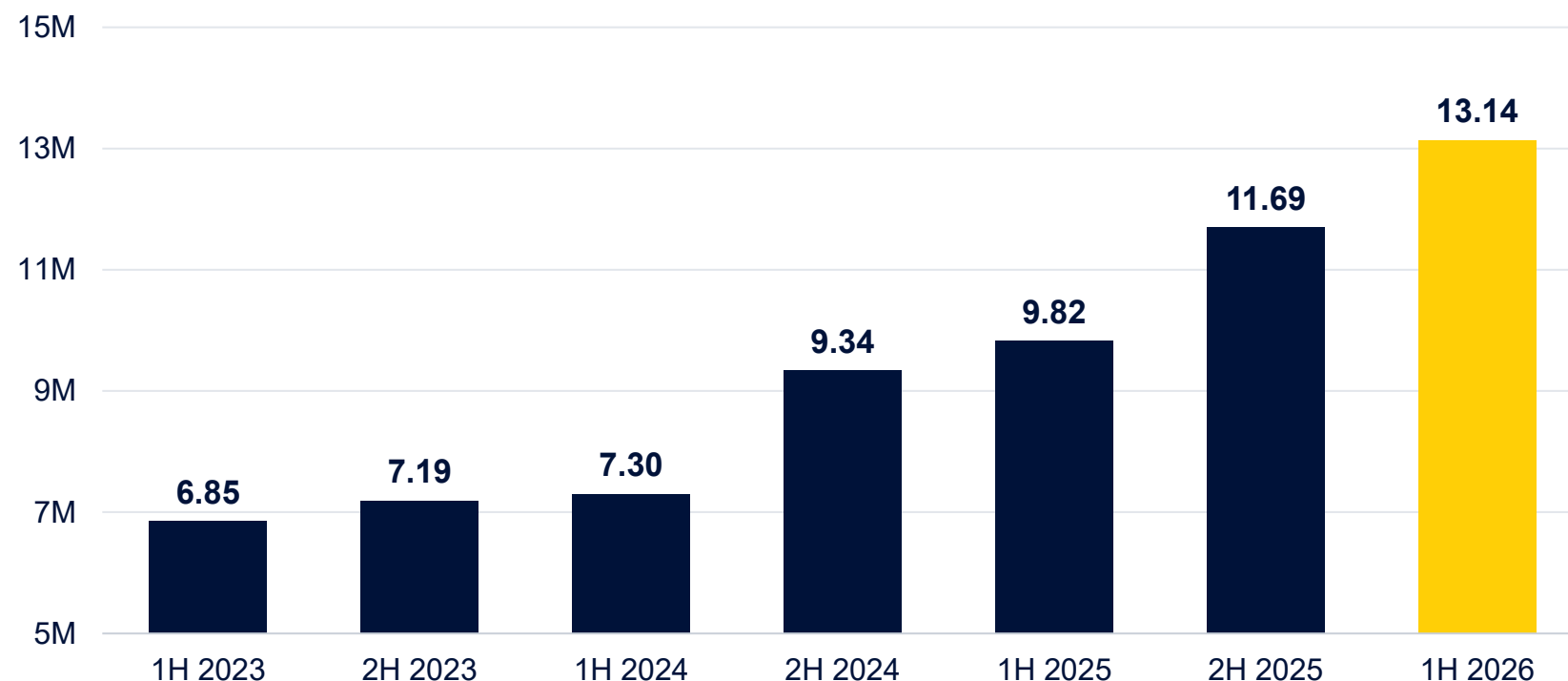
Calculation basis may differ.

ACH Processing Activity

13.14M transactions in 1H 2026

+34% YoY

Transactions processed (millions)



Six-month periods. Vertical axis starts at 5M.

Q3 2026

RECORD ACH ACTIVITY

Strong growth across transaction volume, payment dollars, and returned-check processing.

Record Q3 2026 ACH Processing Activity

Q3 2026 YEAR-OVER-YEAR GROWTH

+39%

**ACH Transactions
Processed**

+26%

**ACH Dollars
Processed**

+44%

**Returned Checks
Processed**

Q3 2026 surpassed Q2 2026, which had previously been ACH's highest-volume quarter.

Operating metrics only; not revenue growth rates.

HOW WE MAKE MONEY

- Interchange on cardholder purchases
- Program and transaction fees
- More cardholder spend drives higher revenue

Card Issuing Activity

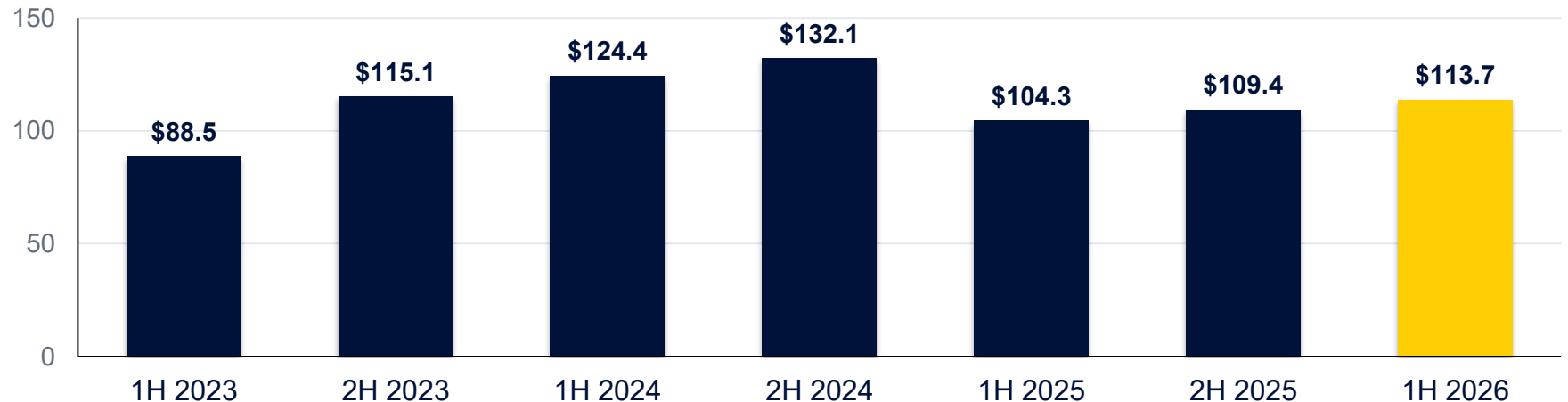
\$113.7M

Purchase volume in 1H 2026

+9.1% YoY

Purchase volume growth

Cardholder Purchase Volume (\$ millions)



Education Disbursements: Expanding Reach & Opportunity

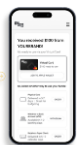


HIGHER EDUCATION

Title IV Student Refunds

1 UNIVERSITY LIVE

23 IN PIPELINE
Through ISV customer



Consumer Choice

Students choose how they receive their funds.



STATE SCHOOL VOUCHERS

37 STATES PROCESSING

5 Active Card Programs

~\$1.3B disbursed over the last 12 months

\$1B+ Additional State
in Implementation

Potential voucher disbursements from one additional state.

\$1B+ represents estimated potential disbursement volume, not Usio revenue or guaranteed processing volume.

HOW WE MAKE MONEY

Printing & Mailing

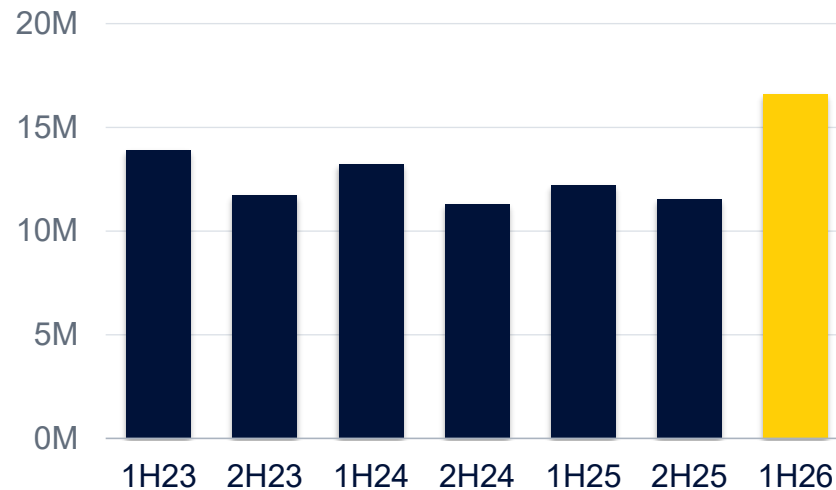
Electronic Delivery

Document Composition
& Fulfillment

Output Solutions Processing Activity

+36% YoY

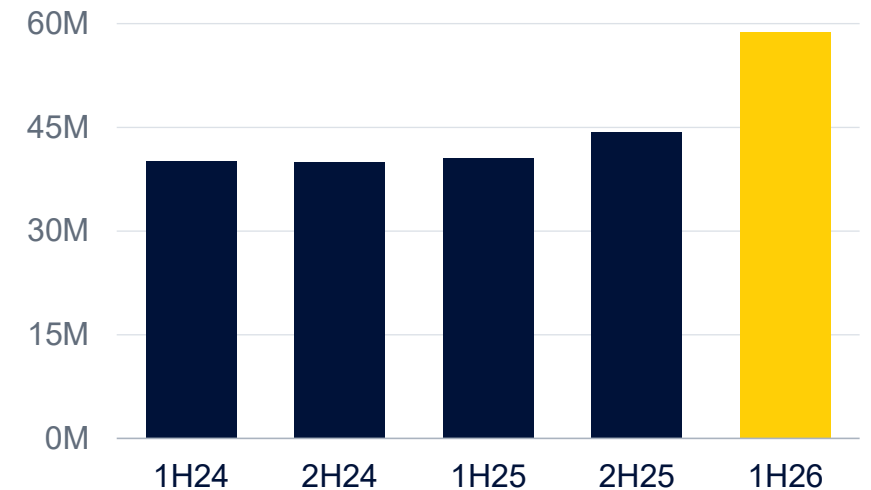
Printed & Mailed Pieces



16.61M in 1H 2026

+45% YoY

Electronic Documents



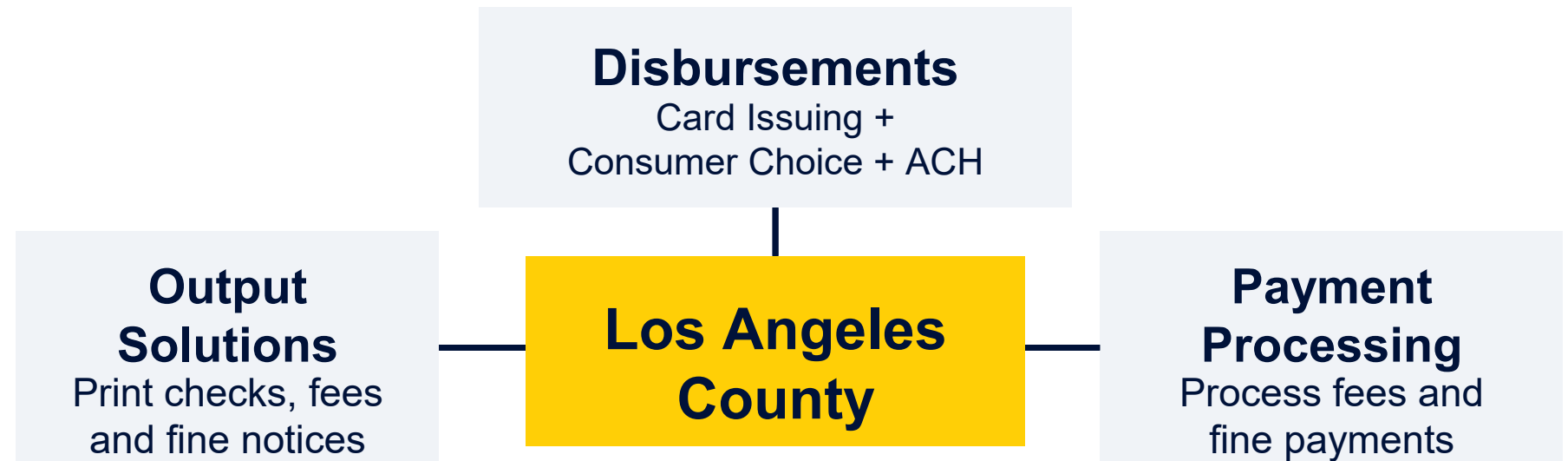
58.80M in 1H 2026

WHY IT MATTERS

- One Sales Organization
- One Customer Support Model
- One Backend / Operating platform
- Greater Cross-Sell Opportunity

USIO One: One Team. More Cross-Sell. Deeper Customer Relationships.

Launched in 2025 to unify sales, service, and operations across Usio's product lines.



One coordinated Usio relationship

One Customer. Multiple Solutions. Greater Revenue Opportunity.

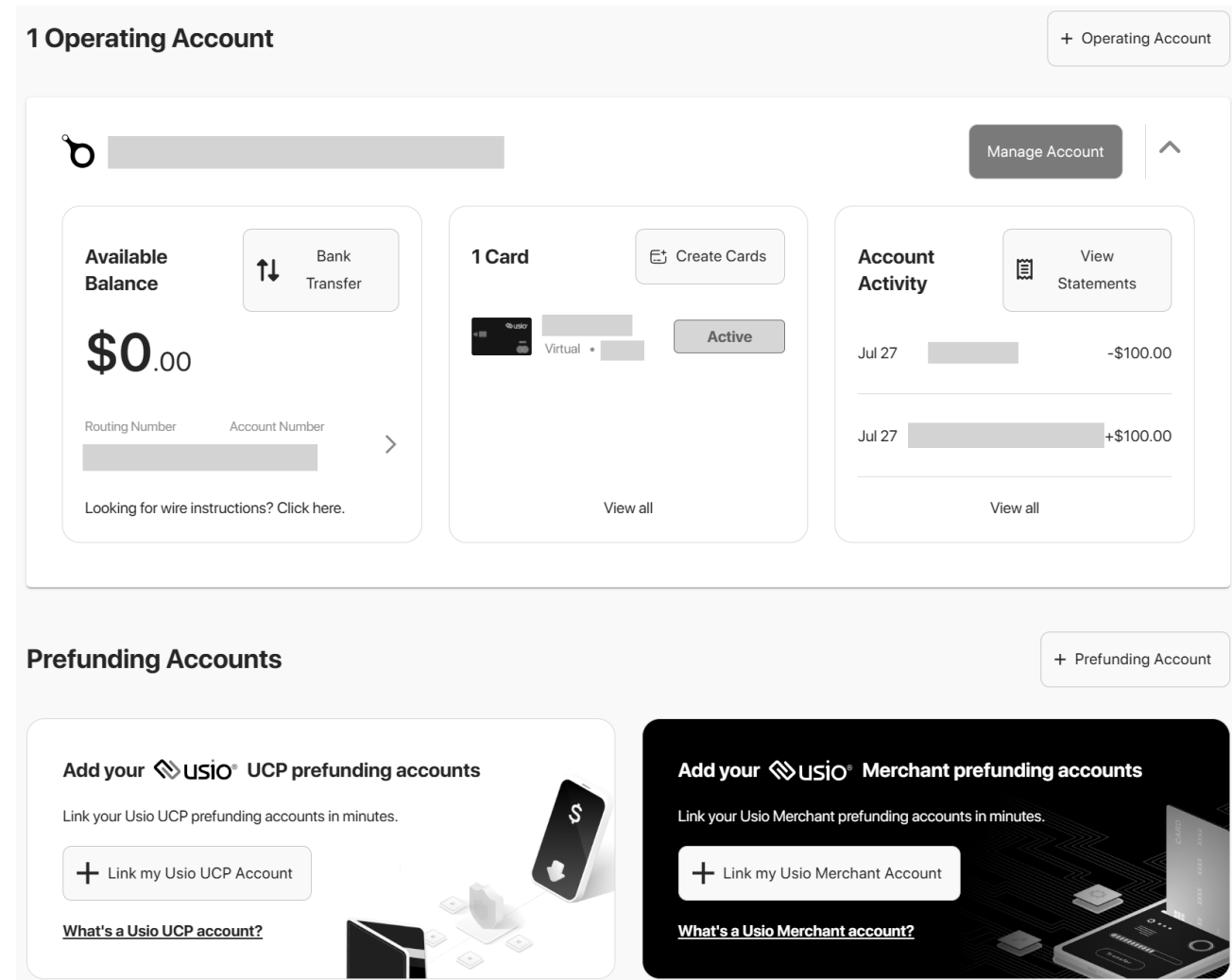
ONE CONNECTED PLATFORM

UNIFIED PAYMENTS

INTEGRATED SETTLEMENT

ADDITIONAL EARNINGS

Usio ION: One Platform. More Opportunity. Nasdaq: USIO



More Customer Utility. Greater Revenue Potential.



Nasdaq: USIO

Usio Named a Preferred Payments Service Provider for Harris Computer

70,000+

Utility providers served by Harris across the United States

A significant potential distribution opportunity for Usio



Embedded Payments

Card, ACH and PINless debit in
Harris's utility customer
information system.



Print & Digital Delivery

Output Solutions for check printing,
statement production, mailing, and
electronic document delivery.

Potential reach reflects Harris's served market, not Usio customers or guaranteed revenue.

Expanding Embedded Payments Through Strategic Software Partnerships



Revenue by Business Line:

1H 2026 vs. 1H 2025

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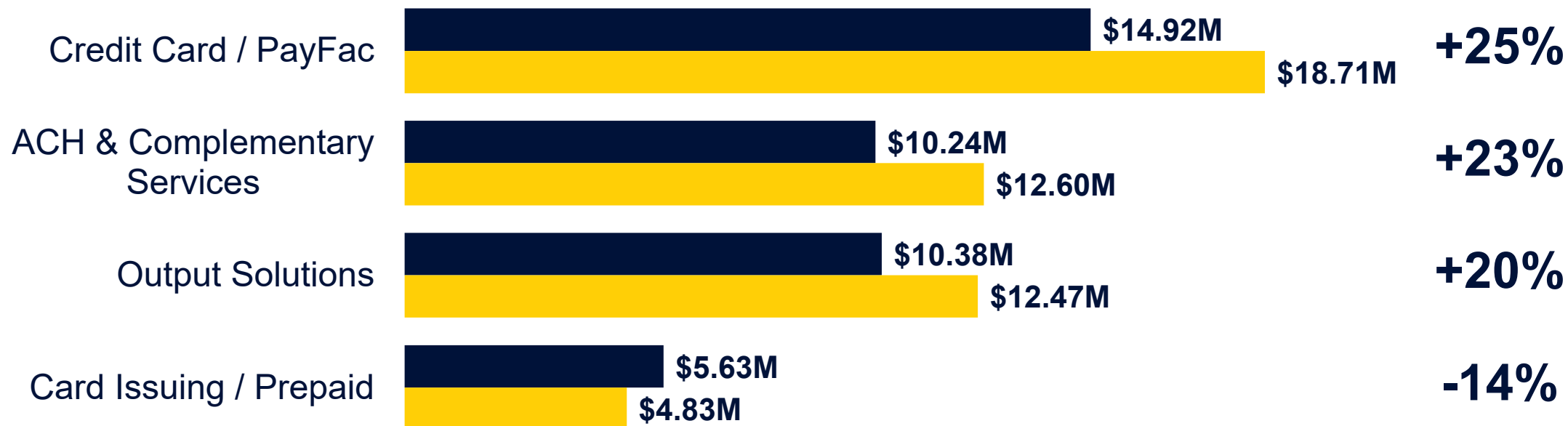
\$49.14M 1H 2026 Total Revenue
1H 2025: \$41.97M

+17% YoY

■ 1H 2025

■ 1H 2026

YoY





1H 2026 Financial Highlights

Revenue Growth and Improving Profitability

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Operating Results	1H 2025	1H 2026	Change
Revenue	\$41.97M	\$49.14M	+17.1%
Gross Profit	\$9.95M	\$10.86M	+9.2%
Adjusted EBITDA*	\$1.17M	\$1.93M	+64.9%
GAAP Net Income (Loss)	(\$0.60M)	\$0.40M	+\$1.00M swing
Diluted EPS	(\$0.02)	\$0.01	+\$0.03

*Adjusted EBITDA is a non-GAAP measure. See the published reconciliation in the appendix (slide 28).

Balance Sheet Highlights | June 30, 2026

\$6.4M

Cash & Cash Equivalents

\$93.7M

Settlement-Related Funds

\$1.3M

Equipment Debt

14–16%

2026 Revenue Growth Guidance

Raised from 10–12% after Q2 2026 earnings release

Continued positive Adjusted EBITDA expected

Profitability Focus



Operating Leverage



Margin Expansion



Overhead Discipline

Positioned to Execute



Strong Financial Position



Robust Sales Pipeline



Growing Market Recognition

Focused on Profitable, Sustainable Growth.

Contact

Investor Relations Team

Have a question? Reach out to our team.

[e. ir@usio.com](mailto:ir@usio.com)



Appendix

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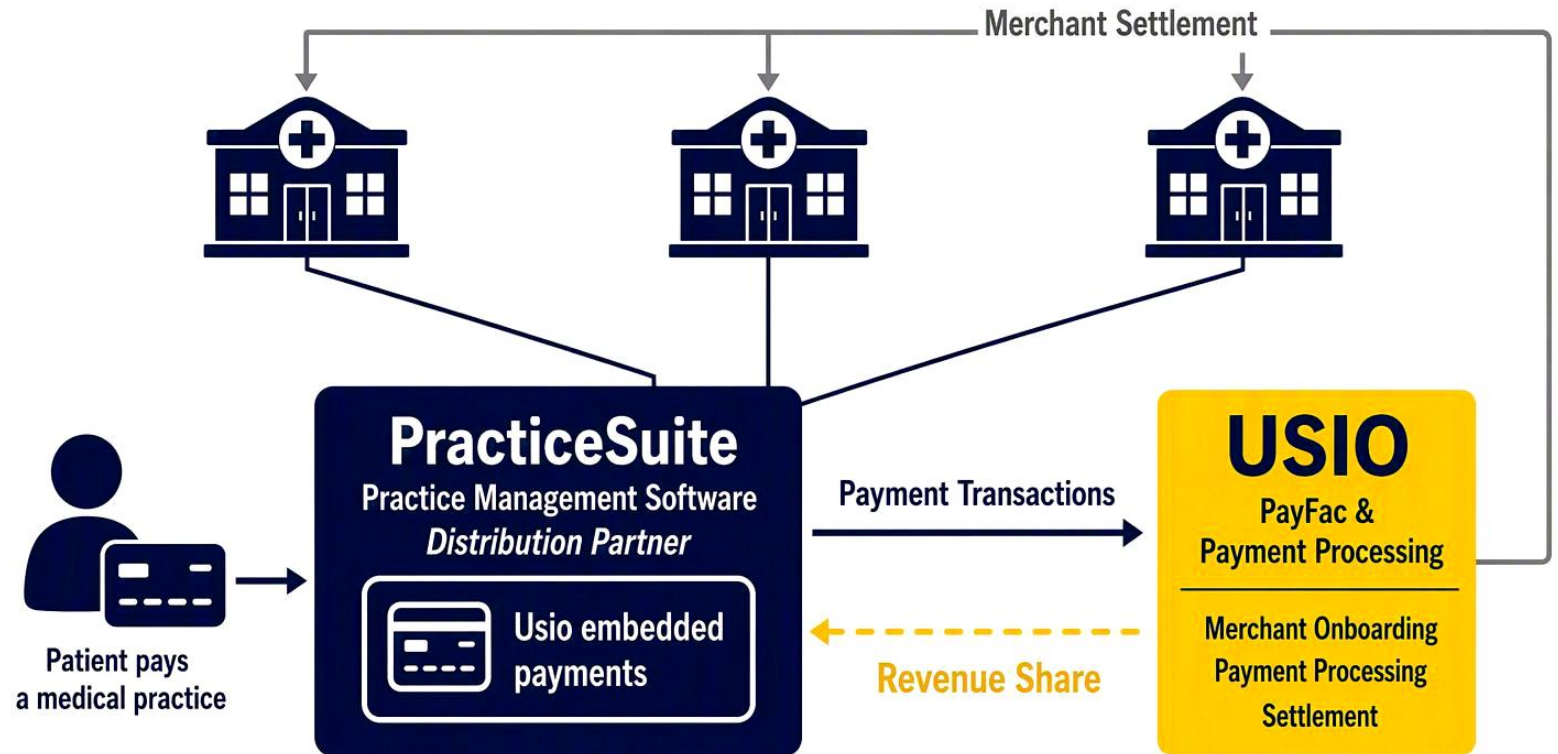
PayFac

IDEAL CUSTOMER:

- Multi-Merchant Software Platforms
- Embedded, Branded Payments
- Payment Monetization Without PayFac Infrastructure

PayFac in Action: PracticeSuite

Medical Practices Using PracticeSuite



One Software Integration. Many Merchants. Recurring Payment Revenue.

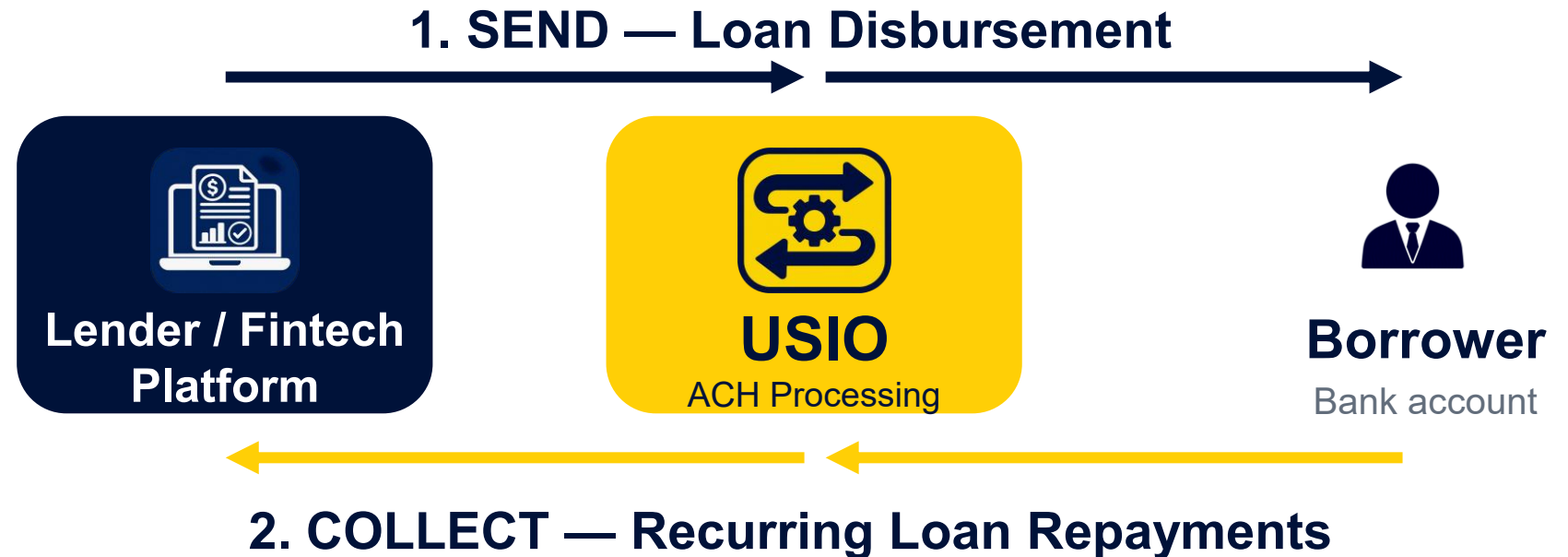
ACH

IDEAL CUSTOMER:

- Businesses Accepting Electronic Payments
- High-Volume or Recurring Billers
- Businesses Needing Scalable ACH

ACH in Action: Lending & Loan Servicing

A lender uses Usio to disburse loan proceeds and collect recurring repayments.



Initial disbursement and monthly repayments generate processing revenue for Usio.

One Integration. Two Payment Flows. Recurring ACH Revenue.

Card Issuing

IDEAL CUSTOMER:

- Organizations Distributing Funds
- Businesses Launching Branded Card Programs
- Companies Needing Integrated Card Issuing

Card Issuing in Action: Disbursements to Everyday Spending

Prepaid card issuance and program infrastructure help organizations distribute funds to individuals.



HOW USIO EARNS REVENUE

- Applicable program and processing fees
- Interchange from cardholder purchases

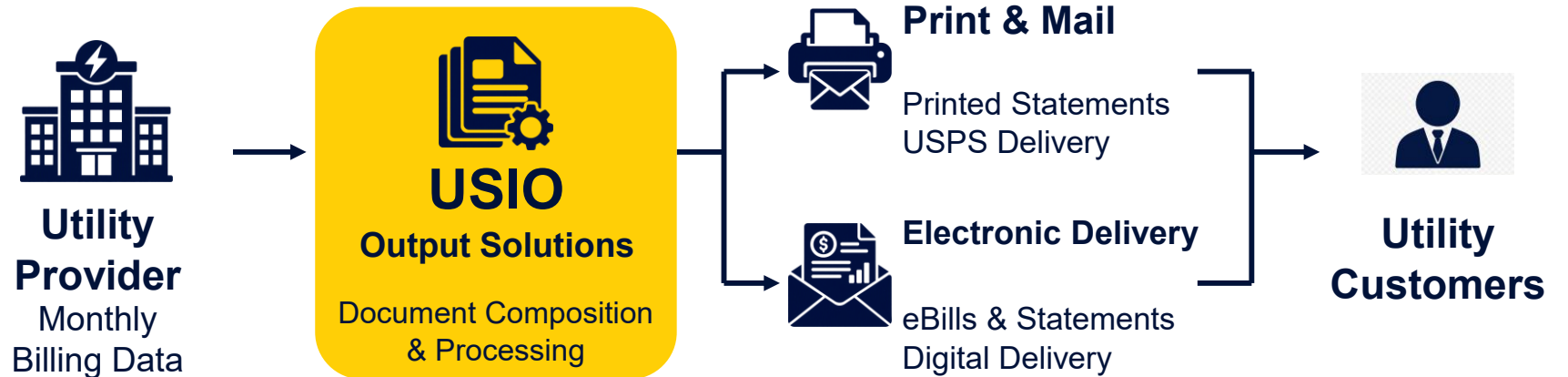
Output Solutions

IDEAL CUSTOMER:

- Utilities, financial, healthcare & government
- High-volume statements, invoices & checks
- Lower-cost print, mail & electronic delivery

Output Solutions in Action: Utility Billing

A utility company uses Usio to produce and deliver monthly customer bills through physical mail and electronic channels.



HOW USIO EARNS REVENUE

Print & Mail Services | Electronic Presentment & Processing Fees

Recurring monthly billing volumes generate ongoing service revenue for Usio.

One Billing File. Multiple Delivery Channels. Recurring Revenue.

Dollars Processed

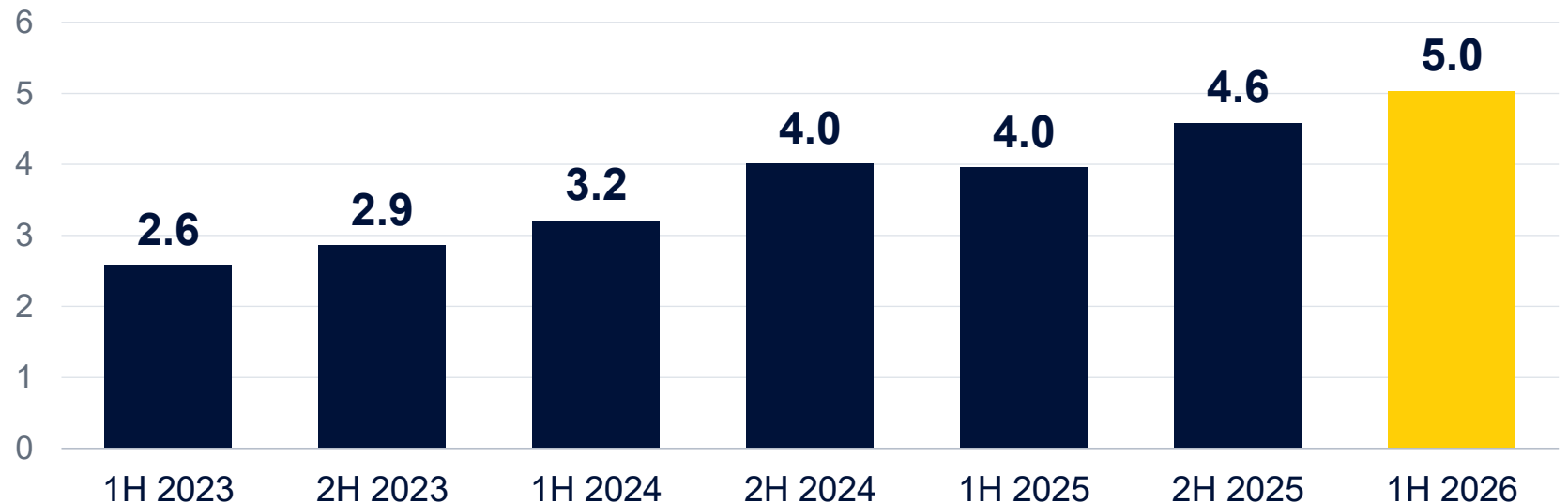
\$5.03B

Processed in 1H 2026

+27.1% YoY

vs. 1H 2025

Dollars Processed (\$ billions)



Transactions Processed

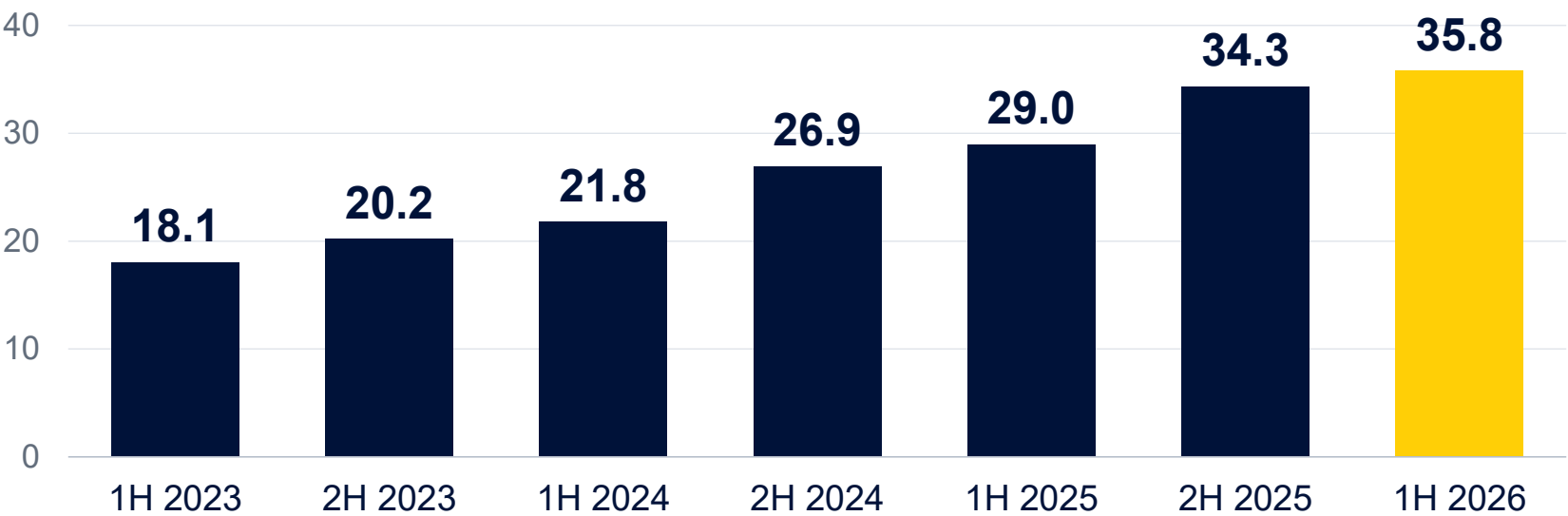
35.77M

Processed in 1H 2026

+23.5% YoY

vs. 1H 2025

Transactions Processed (millions)



Product Line Financial Performance

Q2 – 2026

	Payment Facilitation	ACH	Card Issuing	Output Solutions
Gross Revenue	\$6.7mm	\$2.8mm	\$2.4mm	\$5.7mm
Net Revenue	\$1.4mm	\$2.8mm	\$2.2mm	\$1.6mm
On Gross Revenue	8%	60%	49%	18%
On Net Revenue	38%	60%	55%	64%

(1) Excludes legacy credit card processing and complementary services such as RCC and pinless debit

GAAP Reconciliation

Non-GAAP Reconciliation	Twelve Months Ended		Three Months Ended		Six Months Ended	
	31-Dec-25	31-Dec-24	30-Jun-26	30-Jun-25	30-Jun-26	30-Jun-25
(Values in Millions)						
Revenues	\$ 85.4	\$ 82.9	\$ 23.7	\$ 20.0	\$ 49.1	\$ 42.0
Reconciliation from Operating Income (Loss) to Adjusted EBITDA:						
Operating Income (Loss)	\$ (2.4)	\$ (1.5)	\$ 0.4	\$ (0.4)	\$ 0.6	\$ (0.6)
Depreciation and Amortization	\$ 1.7	\$ 2.3	\$ 0.3	\$ 0.5	\$ 0.5	\$ 1.0
EBITDA	\$ (0.6)	\$ 0.8	\$ 0.7	\$ 0.1	\$ 1.1	\$ 0.3
Non-Cash stock-based compensation expense, net	\$ 1.9	\$ 2.1	\$ 0.5	\$ 0.4	\$ 0.8	\$ 0.8
Adjusted EBITDA	\$ 1.3	\$ 2.9	\$ 1.1	\$ 0.5	\$ 1.9	\$ 1.2
Calculation of Adjusted EBITDA Margins						
Revenues	\$ 85.4	\$ 82.9	\$ 23.7	\$ 20.0	\$ 49.1	\$ 42.0
Adjusted EBITDA	\$ 1.3	\$ 2.9	\$ 1.1	\$ 0.5	\$ 1.9	\$ 1.2
Adjusted EBITDA Margins	1.6%	3.5%	4.8%	2.5%	3.9%	2.8%

Shareholder Information

28.5 

Million Shares
Outstanding
As Of June 30, 2026

22.5 

Million Shares Of
Public Float
As Of June 30, 2026

6.0 

Million Shares Of
Insider Ownership As
Of June 30, 2026