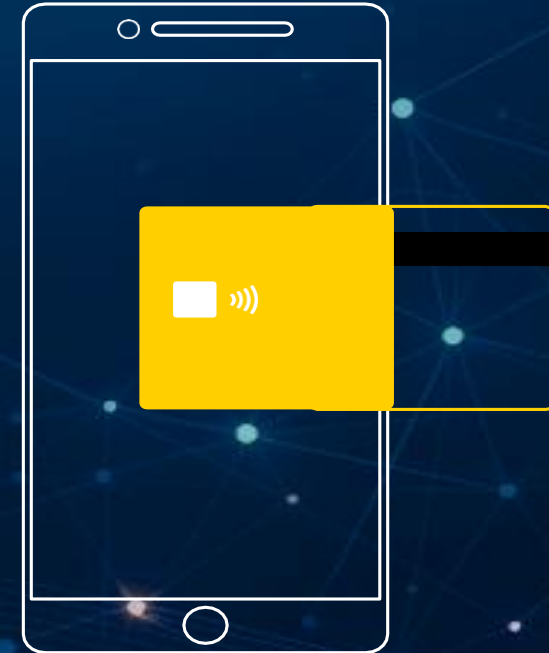




Embedded Payments. Built for Scale.

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.

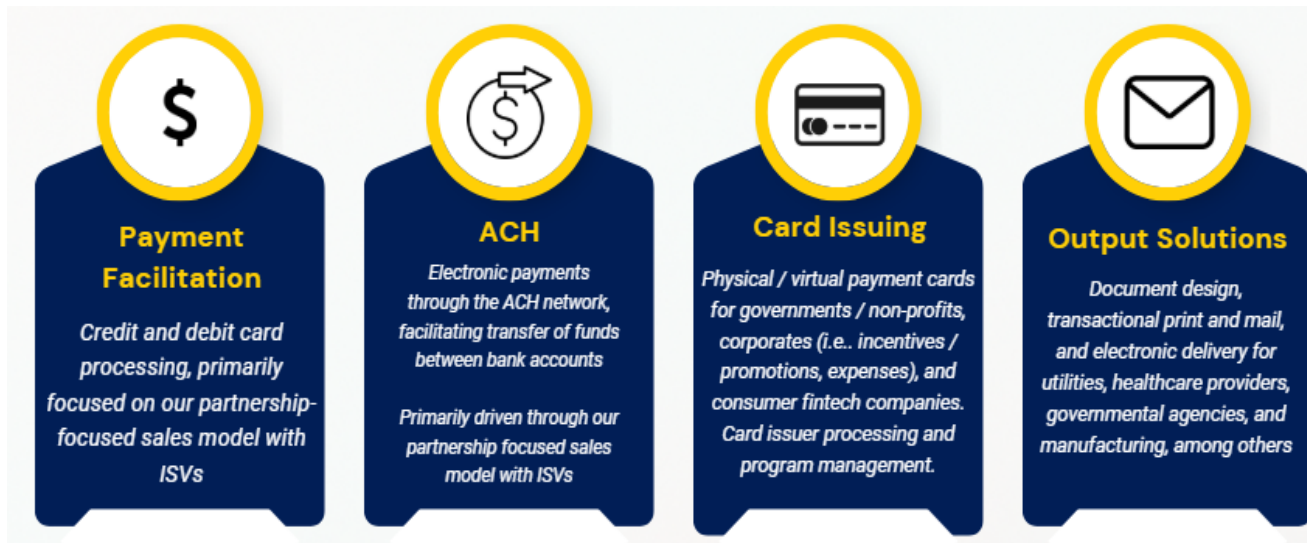
One or more of these factors have affected, and in the future, could affect, the Company's businesses and financial results and could cause actual results to differ materially from management's plans and projections. Although the Company believes that the assumptions underlying the forward-looking statements 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**
- **Publicly Traded: Nasdaq: USIO**

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



Proprietary Technology

In-house built and maintained, leading technology platform across all business lines

Support

In-House Dedicated Support Services for Clients and Partners

Customers

ISV Partners

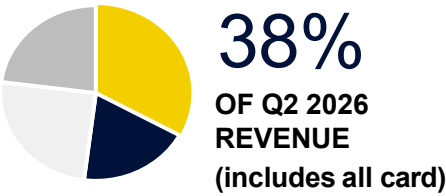
ISV Partners, FinTech's

FinTech's, Non-profits & Governments

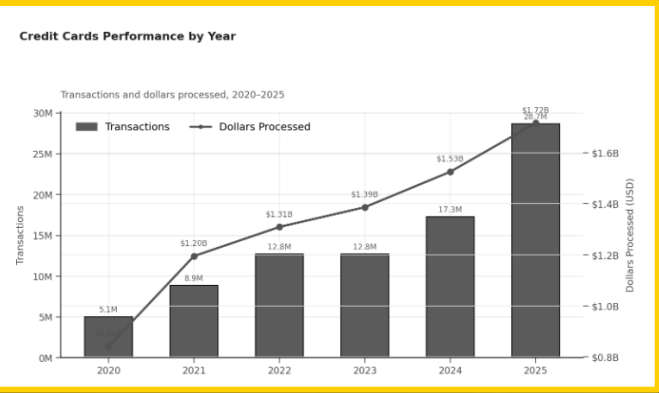
Utilities, Financial Institutions

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

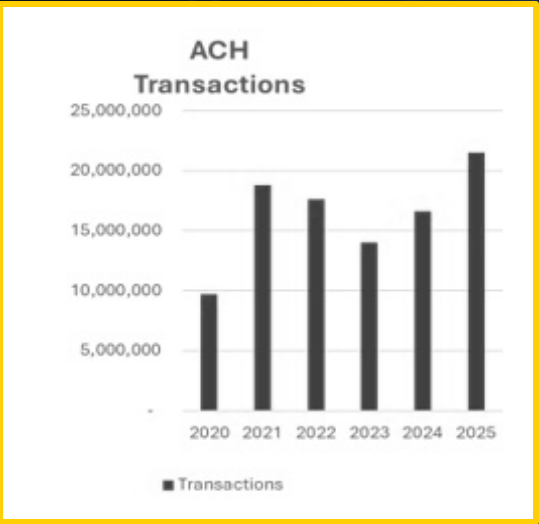




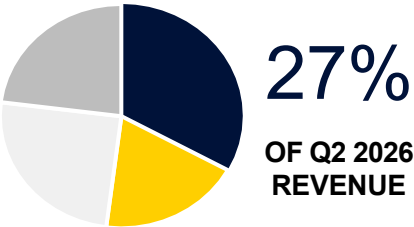
Payment Facilitation (PayFac) is the latest innovation in merchant acquiring, providing **frictionless merchant onboarding, enrollment and automated risk/underwriting procedures** - which have traditionally been very manual processes - to provide for mass adoption and scale in short order by way of a leveraged distribution model (one- to-many). Our **differentiated go-to-market strategy** creates loyalty and enhances customer value of the Integrated Software Vendors (ISVs) we serve. ISVs are now able to **monetize payments** flowing through their software applications, turning payments from a cost center to a revenue generating business unit.



HOW WE MAKE MONEY		
\$100 TRANSACTION		\$2.5M Monthly Volume
\$2.50	2.5% REVENUE TO USIO	\$62,500
COSTS		
(\$1.85)	74% OR 185 bps TO CARD ISSUER	\$(46,250)
(\$0.15)	6% OR 15 bps TO CARD BRAND	\$(3,750)
\$0.50	Gross Revenue to USIO 20% or 50 bps	\$12,500
(\$0.25)	50/50 SPLIT WITH PARTNER	\$(6,250)
\$0.25	NET 10% or 25 bps	\$6,250



Usio is the Fintech leader in payments and a Nacha Certified provider that streamlines payment acceptance and minimizes processing costs. Usio provides ACH processing at a fraction of the cost than credit or debit cards. Usio is unique in that we are the **longest-tenured Nacha certified third-party sender** in our industry, has its own bank routing number, and **direct access to the Fed**. Our highest margin business, ACH provides cash we use to continue to fund and invest in our growth engines – PayFac and Card Issuing.

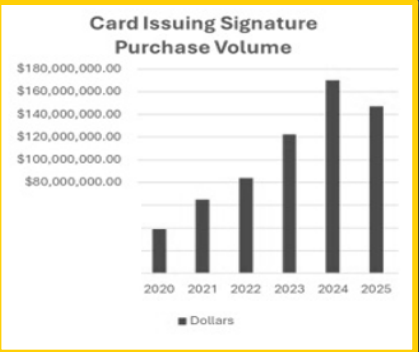
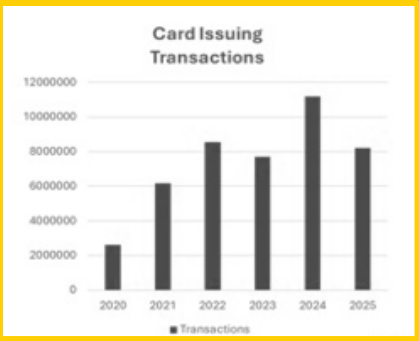
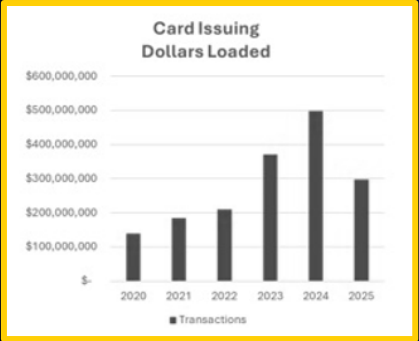


HOW WE MAKE MONEY

ON AVERAGE WE EARN
\$.70

NET REVENUE PER
TRANSACTION
\$.41

MARGINS
70%+
ON A RETURN OR
ORIGINATION



Usio operates as both the program manager and issuer processor, providing web and mobile apps, transaction processing, customer service and compliance in **a true turn-key solution**. FinTech's, Governments, non-profits and SMBs needing a platform for expense management, funds disbursement, incentives, per diems, loyalty programs, embedded payments and more. Additionally, entities looking to **migrate away from physical checks** or cash payouts to virtual payment methods can leverage our card issuing platform. **We also offer analytics and insight into the use of funds / spend via our reporting platform.**



HOW WE MAKE MONEY

CLIENT FEES PER CARD CREATED

\$.35-\$4

INTERCHANGE PURCHASE BY MERCHANTS

1-2%

CARDHOLDER FEES & SPOILAGE

2-4%

AMOUNT LOADED TO CARDS

MARGINS

30-40%

Innovative *Card-Issuing Products*

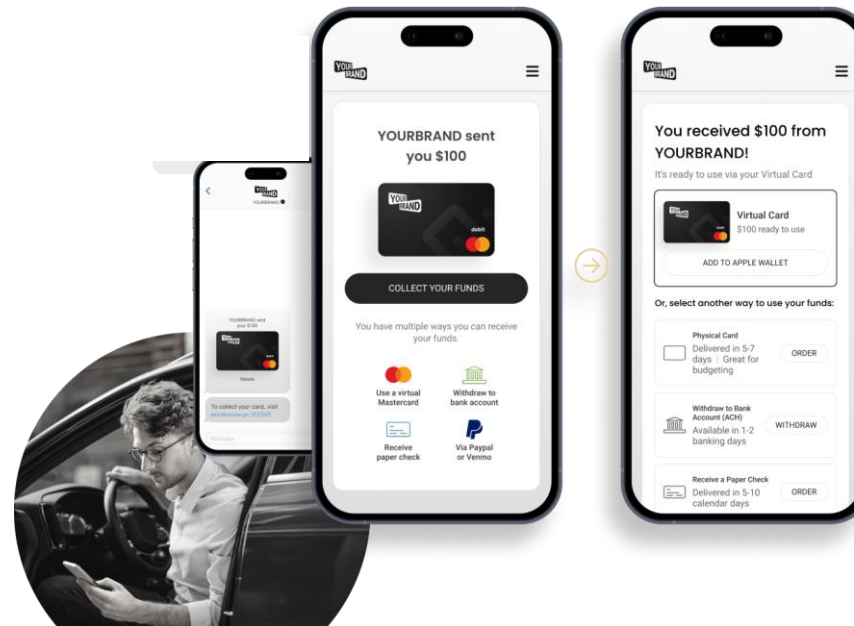
Wearables

Usio's Wearable Payment Devices give your customers a frictionless payment experience that *seamlessly weaves your brand into their lifestyle.*



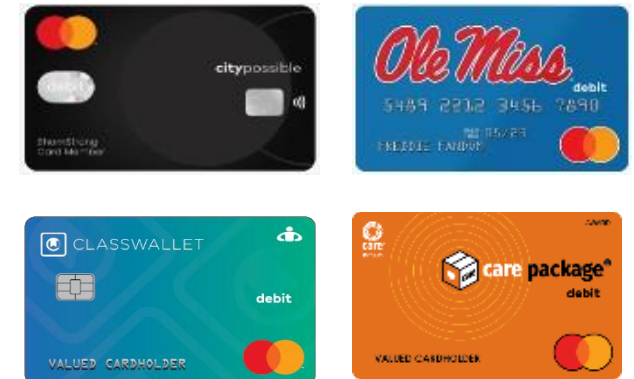
Consumer Choice

Let every recipient decide how and where they want to get paid. *Because the right experience builds trust and loyalty at every step.*



Custom Cards

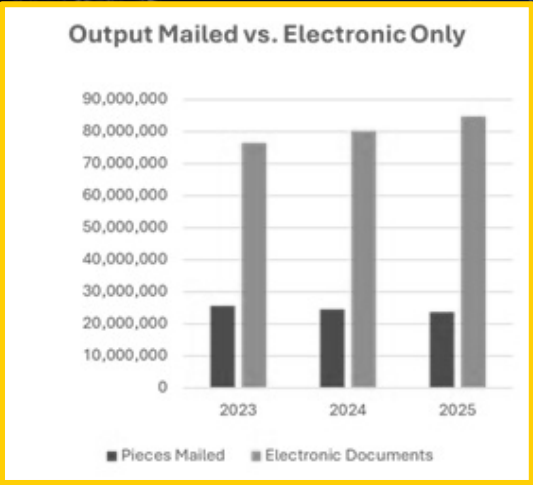
- ✓ Debit Mastercard with web and mobile access, plus SMS transaction alerts
- ✓ Ship to any address in the U.S. or order in bulk
- ✓ Can be anonymous / unregistered



Usio offers document design, print and electronic delivery or via US Post Office. Perfect for entities looking to reduce postage cost, **automate the billing processes and increase operational efficiencies**. Output's customer base is primarily financial institutions, utilities, and taxing entities.

Nasdaq: USIO

HOW WE MAKE MONEY



\$.15-\$.18
PER PRINT

\$.036-\$.078
PER ELECTRONIC PRESENTMENT

\$.02
AVERAGE POSTAGE PER
PIECE

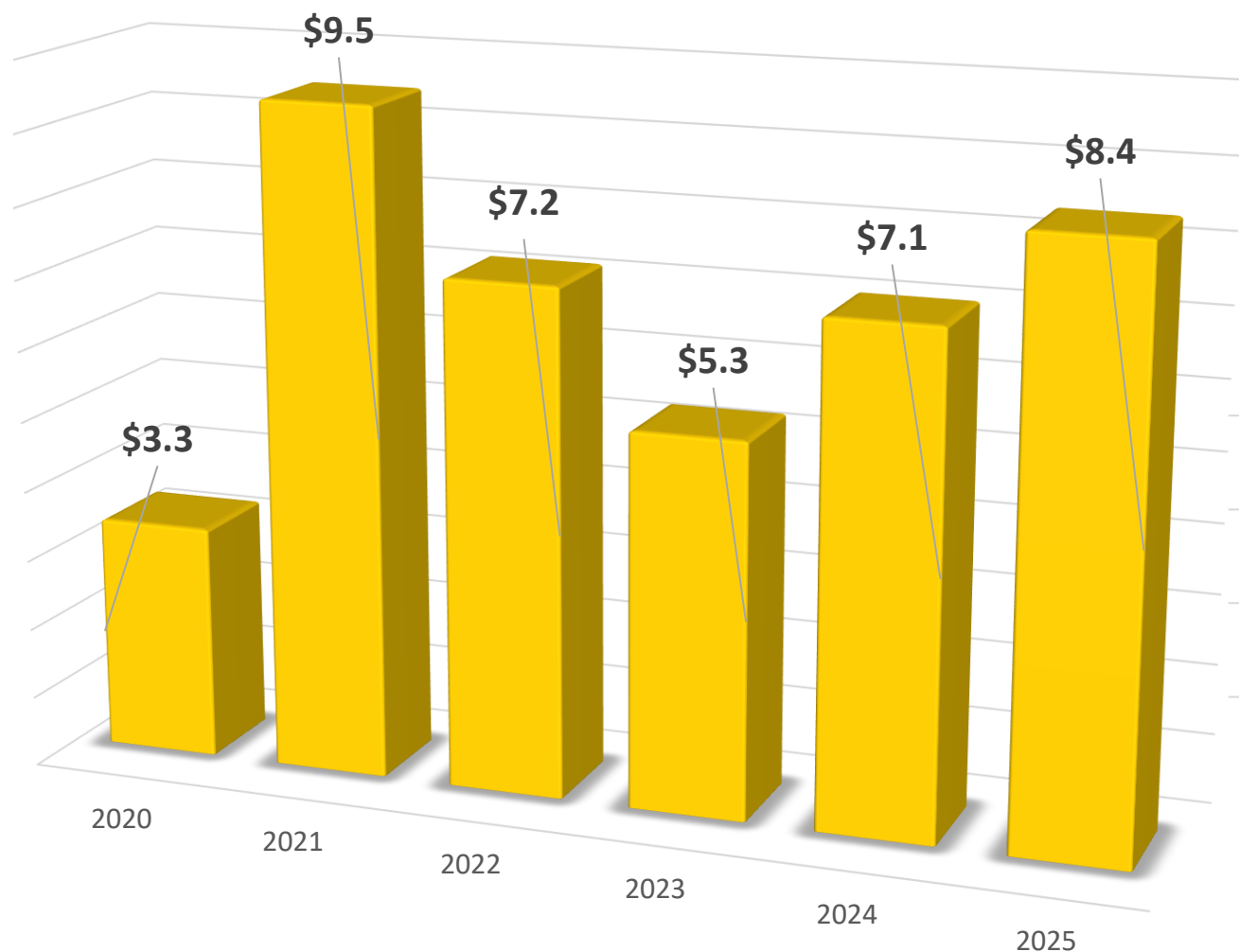
18-22%
MARGINS



Dollars Processed

Nasdaq: USIO

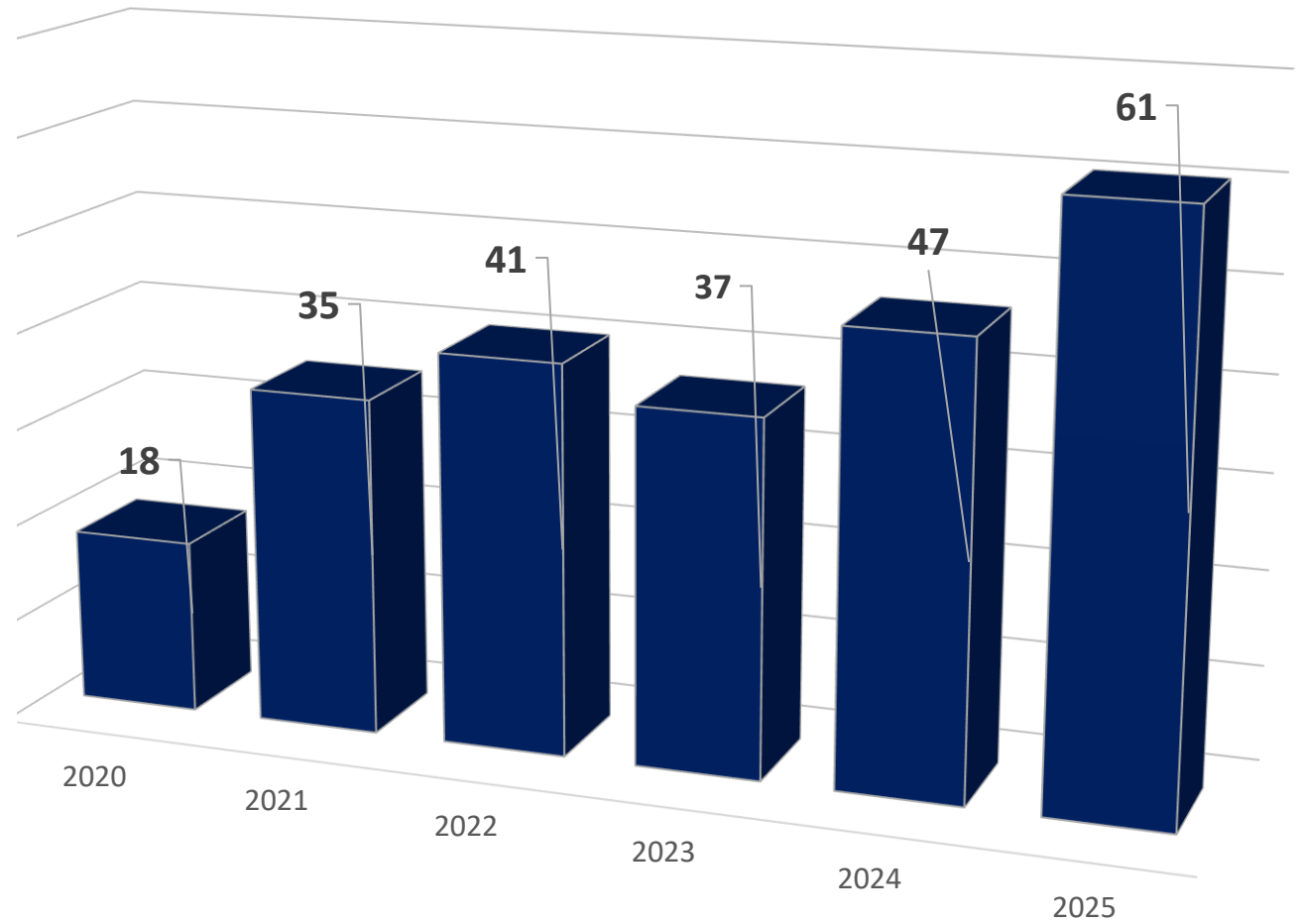
BILLIONS



■ Dollars Processed

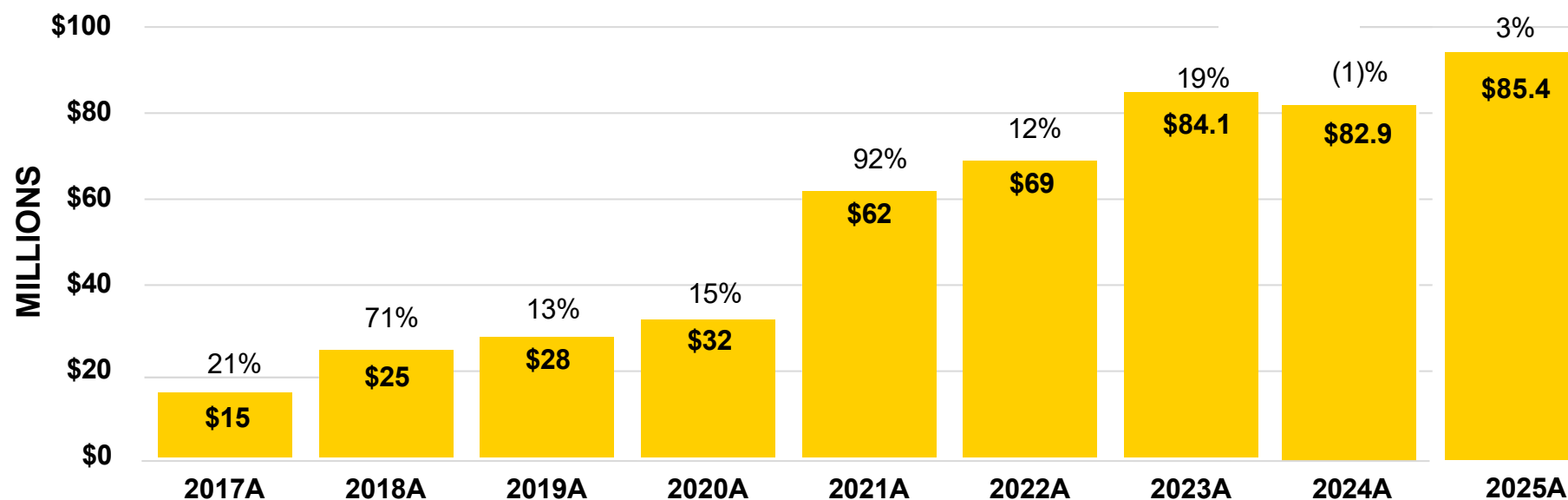
Transactions Processed

MILLIONS



■ Transactions Processed (in millions)

Revenue Grew 7x Since 2016



2026 Revenue
Guidance of 14-16%

- Card Issuing business grew from \$323K in 2016 to \$19M in 2023
- Payment Facilitation grew from launching in 2018 to a \$16M business in 2025
- Consolidated Gross Profits increased from \$4M in 2017 to \$19.7M in 2025

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%

Balance Sheet

Account	6/30/2026	12/31/2025
Cash	\$ 6.4	\$ 7.4
Restricted Cash & Settlement Funds	\$ 93.7	\$ 106.6
Total Assets	\$ 123.8	\$ 134.9
Short-term/Long-term Debt	\$ 1.3	\$ 1.4
Total Liabilities	\$ 105.0	\$ 117.0
Total Equity	\$ 18.8	\$ 17.9
Total Liability & Stockholder Equity	\$ 123.8	\$ 134.9

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

Investment Thesis



Contact

Investor Relations Team

Have a question? Reach out to our team.

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