



# AI and the Future of Execution Infrastructure

How Asure's Platform Turns AI Into Operating Leverage



# Safe Harbor Statement

(Under the Private Securities Litigation Reform Act of 1995)



## **Forward-Looking Statements**

This presentation contains certain statements made by management that may constitute “forward-looking” statements within the meaning of the safe harbor provisions of the U.S. Private Securities Litigation Reform Act of 1995. The words “believe,” “may,” “will,” “estimate,” “projects,” “anticipate,” “intend,” “expect,” “should,” “plan,” and similar expressions are intended to identify forward-looking statements. Examples of forward-looking statements include statements we make regarding our operating performance, future results of operations and financial position, revenue growth, earnings or other projections and how artificial intelligence and its emergence could affect our business. We have based these forward-looking statements largely on our current expectations and projections about future events and trends that we believe may affect our financial condition, results of operations, business strategy, short-term and long-term business operations and objectives, and financial needs and our expectations with respect to the emergence of artificial intelligence. The achievement or success of the matters covered by such forward-looking statements involves risks, uncertainties and assumptions, over many of which we have no control. If any such risks or uncertainties materialize or if any of the assumptions prove incorrect, our results could differ materially from the results expressed or implied by the forward-looking statements we make. Please review the Company’s risk factors in its annual report on Form 10-K filed with the Securities and Exchange Commission (the “SEC”) on February 26, 2026 for more information about risks related to the emergence and our use of artificial intelligence and other risks related to our business.

# Agenda

- **Section 1:** AI Is Reshaping Enterprise Software Economics
- **Section 2:** Asure's Platform Execution Infrastructure
- **Section 3:** Structural Advantages of Asure's Execution Platform
- **Section 4:** How AI Expands Asure's Operating Leverage

## Today's Presenters



**Pat Goepel**  
Asure, Chairman and CEO



**Yasmine Rodriguez**  
Asure, CTO

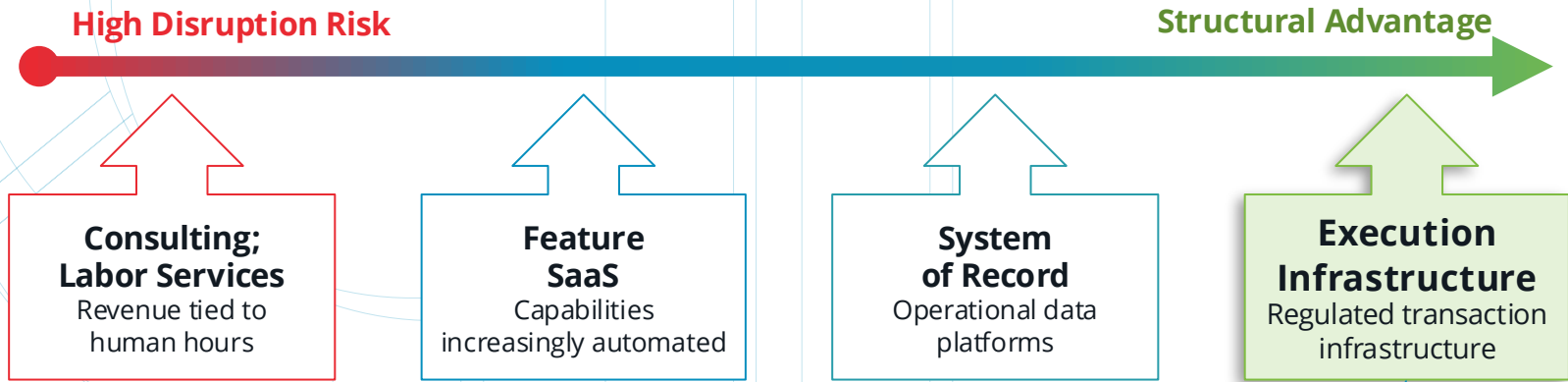
**Moderated by: Patrick McKillop**  
Asure, VP Investor Relations



# AI Is Reshaping Enterprise Software Economics

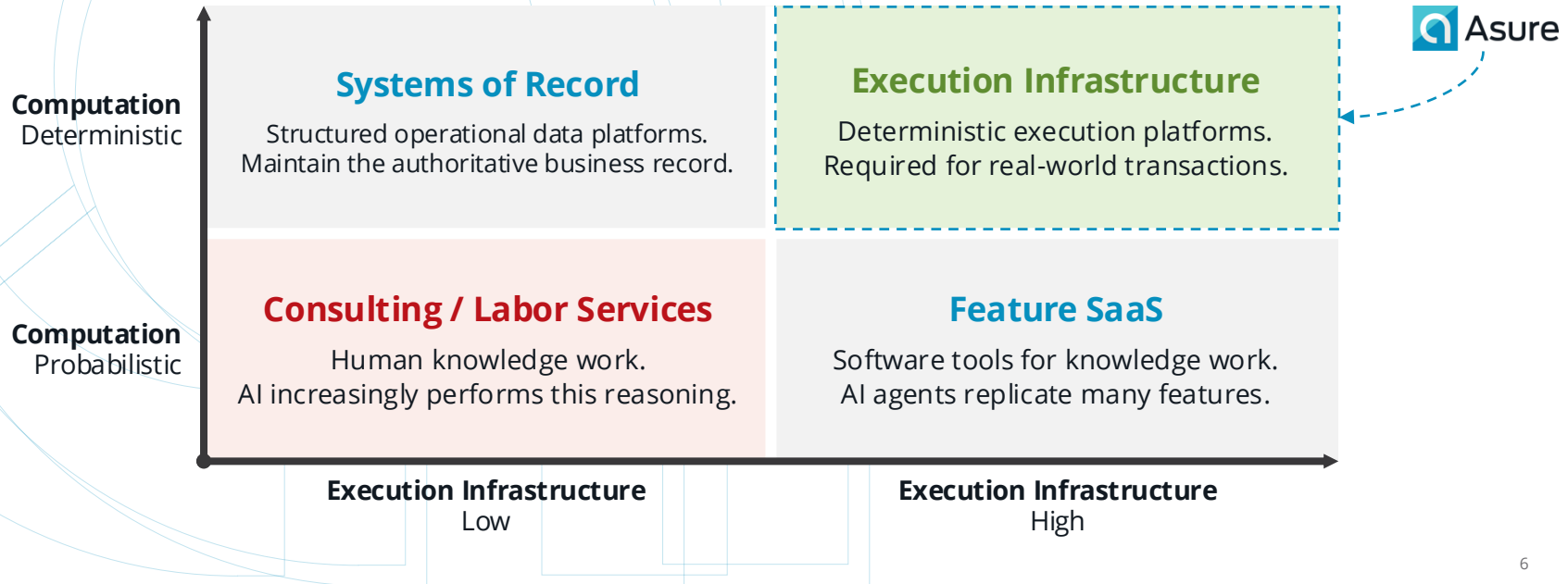
## SECTION 1

# AI Is Reshaping Enterprise Software Economics



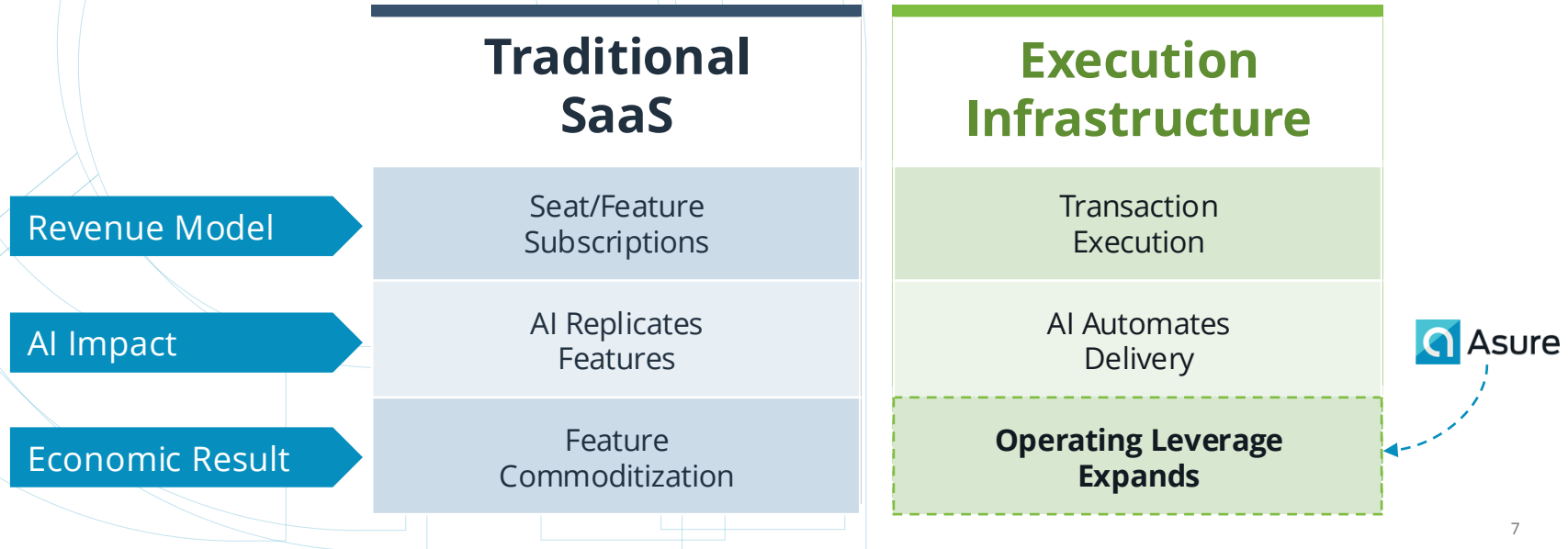
# AI Does Not Impact All Software Businesses Equally

The disruption spectrum reflects two structural differences in enterprise software: how work is computed and the infrastructure required to execute it.



# Why **Execution** Platforms Behave Differently

AI affects software economics differently depending on how revenue is generated.






# Asure's Platform Execution Infrastructure

## SECTION 2

# AI Can Reason, But...

## Execution Requires Infrastructure

Infrastructure Requirement	Traditional SaaS	 Asure Execution Infrastructure
Features	✓	✓
System Of Record	✓	✓
Statutory Systems	✗	<ul style="list-style-type: none"> <li>✓ Payroll tax filing systems</li> <li>✓ IRS bulk filing</li> <li>✓ State and local tax laws</li> </ul>
Compliance Systems	✗	<ul style="list-style-type: none"> <li>✓ Labor law enforcement</li> <li>✓ Regulatory calculations</li> <li>✓ Audit trails and records</li> </ul>
Financial Rails	✗	<ul style="list-style-type: none"> <li>✓ Money movement rails</li> <li>✓ ACH networks</li> <li>✓ Money transmitter licensing</li> </ul>

# AI is Dependent on Systems of Record to Execute

## Probabilistic Reasoning

 AI Reasoning

AI Agents • Copilots • Models



Asure's  
Luna AI



System Request

MCP • APIs • Event Triggers



System of Record

Payroll • Tax • Employees



Deterministic Execution



Real World Execution

Money Movement • Tax Filing



# AI Platforms Can Execute Through Asure

External AI systems connect through Luna Orchestrator, enabling secure execution of payroll, tax, and compliance directly from copilots and agents.



## CFO Use Case: Excel + Copilot + Luna Orchestrator

- CFO is budgeting in Excel with MS Copilot embedded.
- They ask Copilot: “Model a 3% raise. Compare Jan 1 vs July 1. Show payroll, tax, and cash impact.”
- Copilot invokes Luna Orchestrator via secure API.
- Luna pulls live payroll, headcount, and tax data from AsureCentral.
- Applies compliance-aware logic.
- Returns real P&L and cash impact instantly.

No separate login. No exports. No manual modeling.  
Excel stays the interface. Asure remains the system of record.



# Luna Demonstration

End to End Payroll Automation



# Structural Advantages of Asure's Execution Platform

## SECTION 3

# Asure's Execution Infrastructure



## Regulatory Infrastructure

Money transmitter licensing • State regulatory oversight  
• Custodial fund handling requirements



## Security & Compliance

SOC Type II security certifications • Data protection controls  
• Audit & compliance frameworks



## Banking & Payments

ACH network participation • NACHA risk & payment controls  
• KYC, AML, BSA compliance programs



## Tax Filing Infrastructure

IRS bulk filer infrastructure • Multi-jurisdiction payroll tax processing  
• Agency notice & reconciliation



Federal



State



Local

14,000+ Tax Jurisdictions



Multi-Rail Options



Risk Controls



Auto-Reconciliation



Money Transmitter



Flexible re-routing



SUI Rate Exchange



Real-time Balance Sheet

# Execution Infrastructure Creates Data Gravity

Execution infrastructure continuously generates operational data. That data creates gravity that makes Asure's AI more intelligent and deepens our structural moat.

## Intelligence Layer

Luna reasons across execution infrastructure data



Luna AI

## Execution Infrastructure

Payroll  
Tax Filing  
Compliance  
Payments



# How AI Expands Asure's Operating Leverage

## SECTION 4



# Luna AI: The Engine of Asure's Margin and Retention Expansion

AI embedded inside execution infrastructure compounds in ways a standalone SaaS product never can

## TODAY

### Cost Reduction Engine

- Payroll query deflection — fewer support tickets
- Guided compliance Q&A reduces processor time
- Automated amendment suggestions cut manual review
- Onboarding acceleration via conversational workflows

### ▼ Cost-to-Serve

Fewer support touches per client per cycle

## NEAR-TERM

### Revenue Retention Tool

- Proactive compliance alerts increase stickiness
- AI-powered anomaly detection before pay runs
- Processor productivity scores drive upsell conversations
- Luna becomes a switching cost in itself

### ▲ Gross Margin

Same revenue base, lower delivery cost

## LONG-TERM

### Competitive Differentiator

- AI that only works because of Asure's data depth
- Competes on AI intelligence, not just features
- Platform data moat compounds with every pay cycle
- AI capabilities justify premium tier pricing

### ▲ Competitive Moat

Proprietary data advantage deepens over time

Luna AI is not a feature — it's the mechanism by which Asure's margin profile improves over time without proportional cost growth

# AI Embedded Across Asure

## Build Faster, Sell More, and Improve Margin



### Product Velocity

- Embedded AI tools in **100% of new development**
- ~**70% of new code** generated by AI copilots
- UX prototyping reduced from **hours to minutes**
- Legacy code **translated and modernized**



### Revenue Productivity

- Buyer discovery **3 min vs 1 hour**
- AI list-building generates **1,000+ leads**
- SEO agent captures **687 HR/legal registrations**
- Benchmark eBook production **cut 90%**



### Operational Efficiency

- SR agent transcribes **12,000+ calls per month**
- Sentiment analysis **links interactions to outcomes**
- Ticket mining analyzes **100k+ cases monthly**
- Insights drive **product and CSR improvements**

## AI Adoption Maturity



### Tools

Help humans work faster and better



### Enablement

Standardize best practices at scale



### Automation

Reduce manual touchpoints across processes



### Cost Out/Reinvest

Lower structural expense, expand margin

# AI Across Asure Creates Structural Operating Leverage

## AI Adoption

AI tools and agents augment engineering, sales, marketing, and service workflows.

## Efficiency at Scale

Workflows accelerate.  
Manual effort declines.  
Teams handle greater throughput.

## Margin Expansion

Lower cost-to-serve +  
higher incremental margins

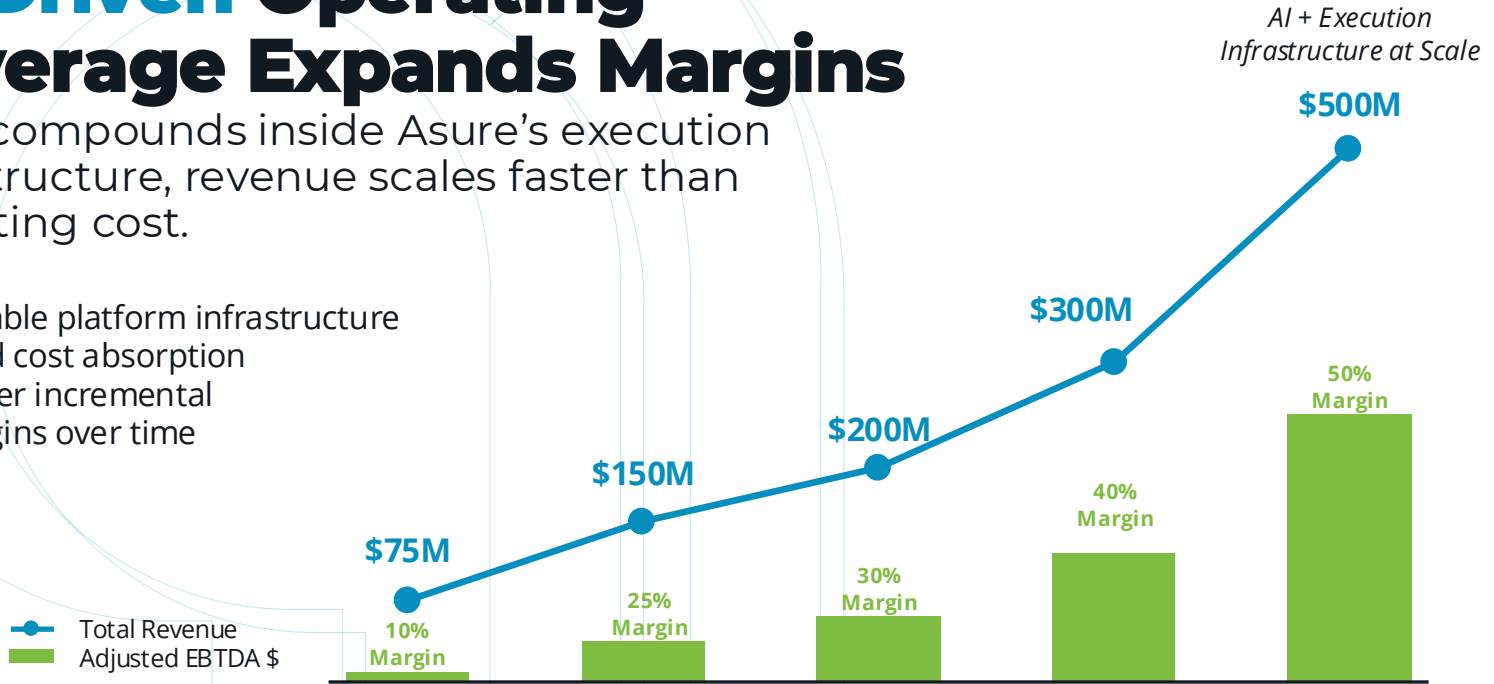
Scale drives operating  
leverage

*AI is not just improving workflows — it changes the economics of delivering payroll infrastructure at scale.*

# AI-Driven Operating Leverage Expands Margins

As AI compounds inside Asure’s execution infrastructure, revenue scales faster than operating cost.

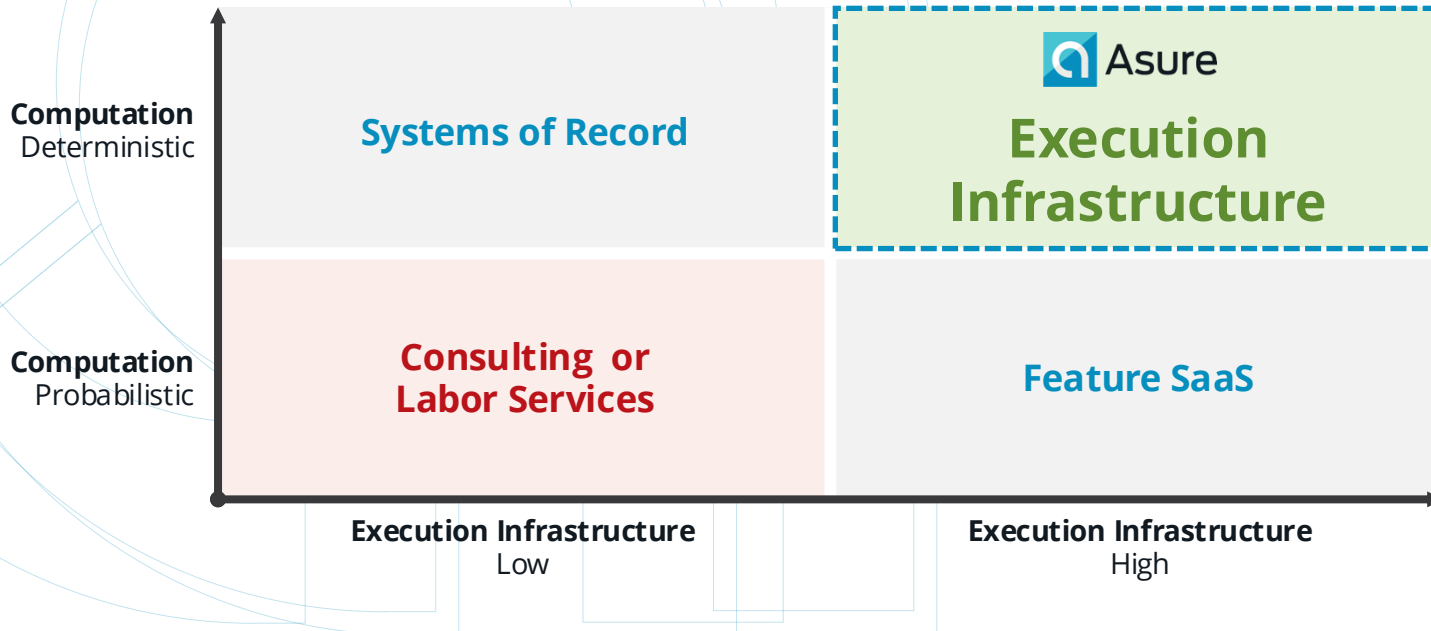
- Scalable platform infrastructure
- Fixed cost absorption
- Higher incremental margins over time



\*This model is based on a number of internal assumptions and are being presented to illustrate how profit could grow as we increase revenue.

# Asure has Differentiated Itself as a Leader in **Execution Infrastructure**

Trust, Mission-Critical Transaction Accuracy, and Robust Technology & Compliance Infrastructure





Asure