



INVESTOR PRESENTATION

Fourth Quarter and
Fiscal Year End June 30, 2026

October 2026

ReposiTrak, Inc. | NYSE: TRAK

SUPPORTING
A MORE RESILIENT
SUPPLY CHAIN
WORLDWIDE



Traceability • Compliance • Supply Chain • Data-Driven Insights

Forward-Looking Statement

Investor Presentation | Legal disclosures

Statements in this presentation that relate to ReposiTrak's future plans, objectives, expectations, performance, events and the like are "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995 and the Securities Exchange Act of 1934. Future events, risks and uncertainties, individually or in the aggregate, could cause actual results to differ materially from those expressed or implied in these statements. Those factors could include changes in economic conditions that may change demand for the Company's products and services and other factors discussed in the "forward-looking information" section and the "risk factor" section of the management's discussion and analysis included in the Company's report on Form 10-K and 10-Q or current reports on Form 8-K filed with the Securities and Exchange Commission. This presentation is comprised of interrelated information that must be interpreted in the context of all of the information provided and care should be exercised not to consider portions of this presentation out of context. ReposiTrak uses paid services of investor relations organizations to promote the Company to the investment community. Investments in any company should be considered speculative and prior to acquisition, should be thoroughly researched. ReposiTrak does not intend to update these forward-looking statements prior to announcement of quarterly or annual results.



A Profitable SaaS Platform with Multiple Growth Drivers

Pillars of the ReposiTrak investment thesis



ReposiTrak combines an established food supply-chain network with recurring SaaS revenue, operating leverage and a strong balance sheet.

- **RECURRING REVENUE** | Approximately 99% of FY2026 revenue came from recurring subscriptions
- **NETWORK SCALE** | More than 340,000 supplier / retailer connections across applications
- **OPERATING LEVERAGE** | Shared SaaS infrastructure supports multiple supply-chain applications
- **FINANCIAL STRENGTH** | \$27.3 million in cash and no bank debt at June 30, 2026
- **PROFITABILITY** | 43 consecutive GAAP-profitable quarters, as reported in this presentation
- **GROWTH OPPORTUNITY** | Broader adoption of compliance, traceability and inventory solutions
- **INDUSTRY RELATIONSHIPS** | Trade association endorsements support awareness and market access

Retail Grocery Industry

Industry challenges and ReposiTrak platform solutions



Retail Grocery: the world's largest industry, plagued by low margins, intense competition and a complex, risky, and now a highly regulated supply chain

ReposiTrak's platform addresses many of the most vexing issues facing retail food industry. [We enable traceability](#) to comply with the recently announced FDA traceability requirements, help ensure regulatory & business compliance, improve forecasting & ordering, reduce out-of-stocks and manage financial transactions for scan-based trading communities.



ReposiTrak Earns Recognition from Leading Industry Organizations

Industry relationships that reinforce credibility and support adoption

ReposiTrak's relationships with respected food industry organizations provide meaningful third-party recognition of our solutions and customer-focused business model. These relationships help strengthen our market presence and create opportunities to expand adoption across the food supply chain.



Food safety is of paramount importance to independent grocers and their supplier partners. NGA's partnership with ReposiTrak enhances value for our members by sharing best practices in an area that's crucial to safeguarding the hard-earned trust that retailers and manufacturers have with consumers.



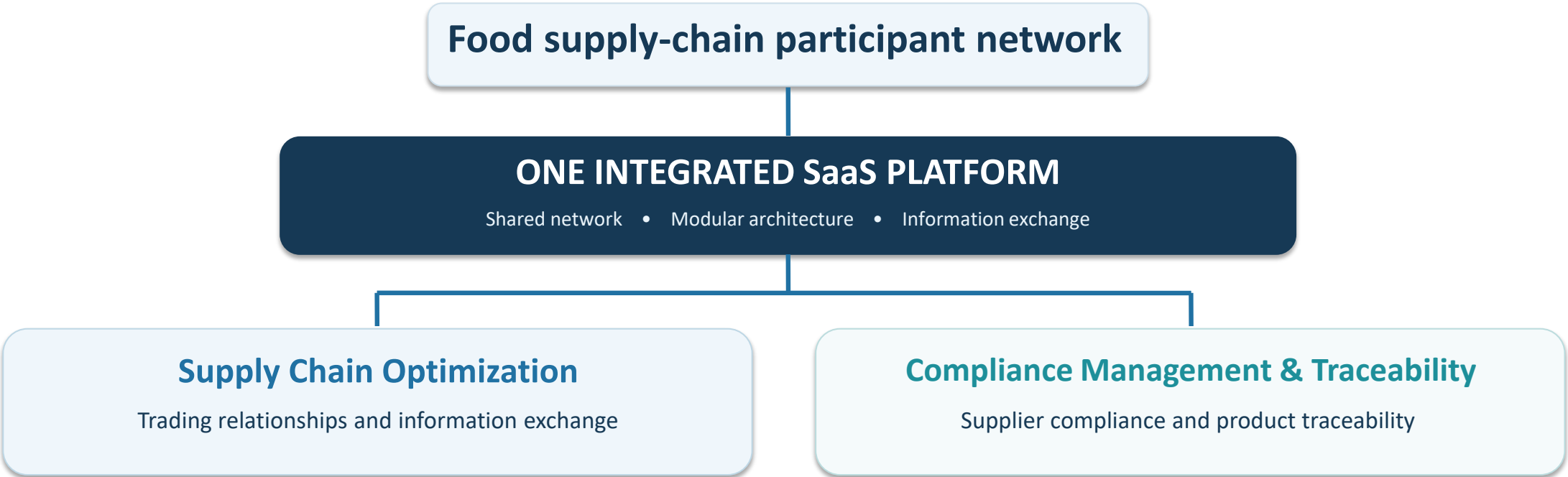
We see the ReposiTrak system becoming an industry standard for the retail supply chain, helping all trading partners meet the new federal food safety requirements, reducing unsalable products and keeping the end consumer healthy.



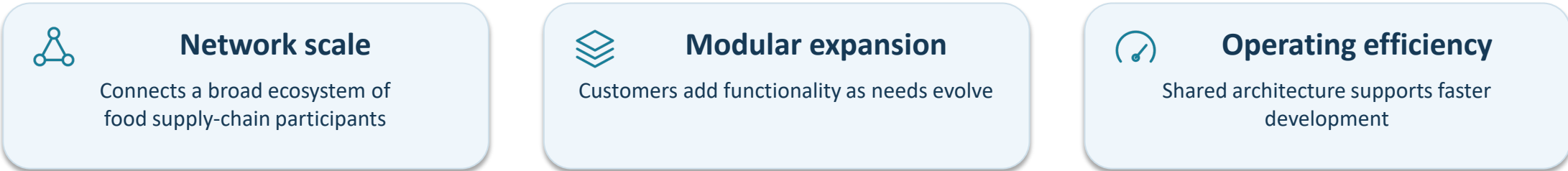
At QCS, our goal is to bring best-in-class solutions to our members to help them be more successful. ReposiTrak solutions help our members save time and money, reduce risk and grow their business: and the service is outstanding. It's a great partnership.

Industry Problems Solved by Our Two Primary Solutions

One integrated SaaS platform | Two primary solution families



PLATFORM BENEFITS



Our SaaS Platform is Scaled & Proven

Operating scale of the ReposiTrak platform

DAILY OPERATING VOLUME

9M

Store/SKU forecasts
and orders per day

55M

Item/store perpetual
inventories maintained

100,000+

Invoices generated daily
using the data-of-record

NETWORK REACH & CONNECTIVITY

20M

Transactions
processed daily

110,000+

Supplier/Retailer
compliance connections

340,000+

Supplier/Retailer connections
across all applications

A scaled SaaS infrastructure supporting high-volume activity and broad industry connectivity

Compliance Management & Traceability: Retailer Risk

Retailer challenge → ReposiTrak response

SUPPLIER COMPLIANCE



RETAILER CHALLENGE

Hundreds of suppliers, each requiring 20–30+ documents; expirations create ongoing compliance and liability risk.

REPOSITRAK RESPONSE

Centralizes supplier documentation, verifies safe practices and insurance, and helps manage expiration dates.

FSMA RULE 204 TRACEABILITY



INDUSTRY CHALLENGE

Certain foods require additional traceability records and sharing of data across supply-chain participants.

REPOSITRAK RESPONSE

Supports retailers and suppliers with a low-cost, industry-endorsed traceability solution.

ONE PLATFORM • TWO COMPLIANCE CHALLENGES • REDUCED RETAILER RISK

We Address the Top 3 Supply Chain Problems

Direct Store Delivery (DSD) | Retailer challenge → ReposiTrak response

DSD suppliers deliver directly to stores, creating inventory blind spots and manual processes for retailers.

01 REDUCE OUT-OF-STOCKS

THE CHALLENGE

DSD inventory may bypass warehouse systems, limiting shelf-level visibility.

REPOSITRAK RESPONSE

Improve inventory visibility to help retailers reduce out-of-stocks and protect sales.

02 ACCURATE OMNICHANNEL INVENTORY

THE CHALLENGE

Retailers may not know whether DSD products are available in stores or online.

REPOSITRAK RESPONSE

Maintain more accurate perpetual inventory information across physical and online retailing.

03 LOWER INVENTORY / WORKING CAPITAL

THE CHALLENGE

Retailers carry inventory and working-capital costs for directly delivered products.

REPOSITRAK RESPONSE

Enable consignment-based inventory arrangements that can shift carrying burden to suppliers.

Retailer outcomes: fewer lost sales • better inventory accuracy • improved working capital



Multiple Opportunities to Expand Recurring Revenue

Four growth paths across an established SaaS platform

01 NEW CUSTOMERS

Expand retailer and supplier participation in existing applications.

02 TRACEABILITY ADOPTION

Support food supply-chain participants with traceability and compliance solutions.

03 CROSS-SELLING

Introduce additional applications to existing customers and network participants.

04 NETWORK EXPANSION

Broaden network participation and potential subscription relationships.

Established network • Multiple applications • Opportunities for recurring revenue expansion

Why ReposiTrak Is Positioned to Compete

Four connected advantages — network, platform, financial discipline and industry access

01 Established network of suppliers and retailers

02 Integrated SaaS platform used across applications

03 \$27.3 million in cash; no bank debt at FY2026 year-end

04 43 consecutive quarters of GAAP profitability

05 Positive operating cash flow supports reinvestment

06 Capital returned through buybacks, preferred redemptions and dividends

07 Industry-experienced directors and executives

08 Trade association relationships support market access

ONE SHARED SAAS PLATFORM • MULTIPLE APPLICATIONS • DISCIPLINED EXECUTION

Board of Directors & Executive Leadership

Directors and executive officers bring experience across food retail, software, finance and governance

Randy Fields

Chairman & CEO | Director

Co-founder Chairman & CEO of Mrs. Fields Cookies, Co-founder Captiva Software

John Merrill

Chief Financial Officer | Executive

Former CFO Track Group, Inc. (OTCQX: TRCK).
Former CFO Park City Group (NASDAQ: PCYG).
Former United Health Group, Clear Channel, Sports Authority and KPMG.

Ed Clissold

General Counsel | Executive

Previously served as General Counsel for Mrs. Fields' Cookies and was also in private practice

Peter Larkin

Director

Principal of Larkin Public Affairs a leader in the food service industry for more than 40 years and former CEO of the National Grocers Association

Ronald Hodge

Director

Former CEO of Delhaize America and former CEO of Hannaford Bros. Co.

Robert Allen

Director

Former CEO of Southern Belle Dairy and EVP of Borden, Inc.

James Gillis

Director

CEO of Gillis & Associates, Inc.; 35+ years of public and private company C-suite experience



Recurring Revenue + Operating Leverage = Cash Generation

How ReposiTrak converts a shared SaaS platform into financial results

Recurring Revenue 99.2% subscription mix at 6/30/26

- Long-term subscription contracts
- 95%+ customer retention, as reported
- Growth through network expansion
- Opportunity to broaden customer use of applications

Operating Leverage 33.7% FY2026 operating margin

- Shared platform across applications
- Largely fixed operating-cost base
- Limited incremental infrastructure needs
- Productivity tools used internally

Cash Generation Positive free cash flow¹

- FY2026 net margin: 32.5%
- FY2026 EPS: \$0.39 versus \$0.35
- Positive FY2026 operating cash flow
- Cash supports reinvestment and shareholder returns

Seven consecutive fiscal years of positive free cash flow¹



Fortress Balance Sheet | Self-Funding Business Model

Strong operating cash flow supports investment and shareholder returns

CASH BALANCE

\$27.3M

June 30, 2026

\$28.6M

June 30, 2025

CASH FROM OPERATIONS

\$8.2M

FY2026

\$8.4M

FY2025

LINE OF CREDIT USAGE

\$0

June 30, 2026

\$0

June 30, 2025

PREFERRED STOCK REDEMPTION

\$1.7M

June 30, 2026

\$3.6M

June 30, 2025

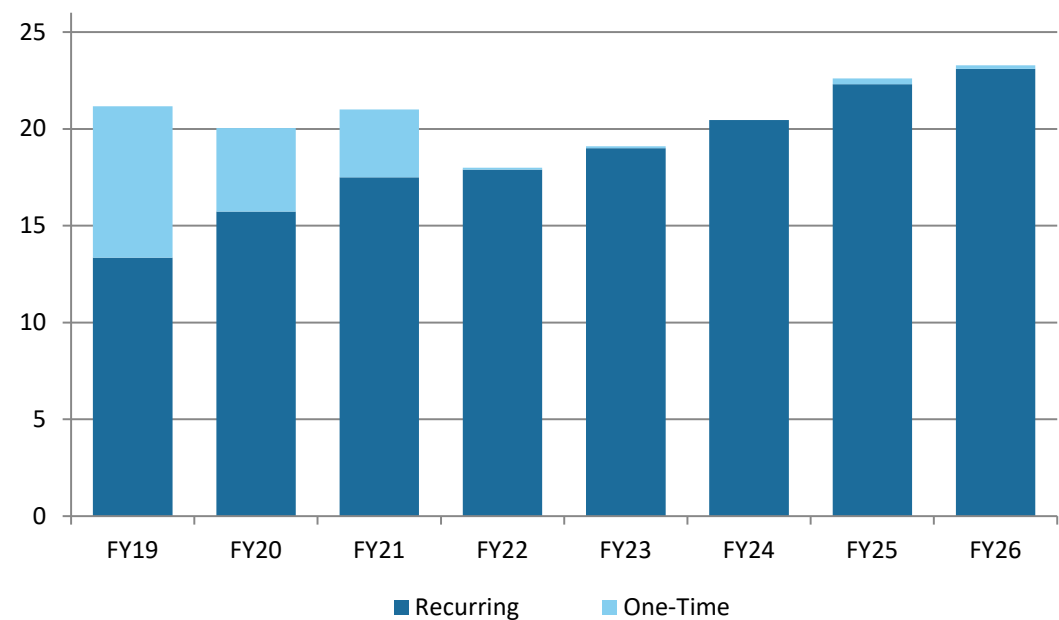
Operating cash flow supports capital expenditures and returns to shareholders



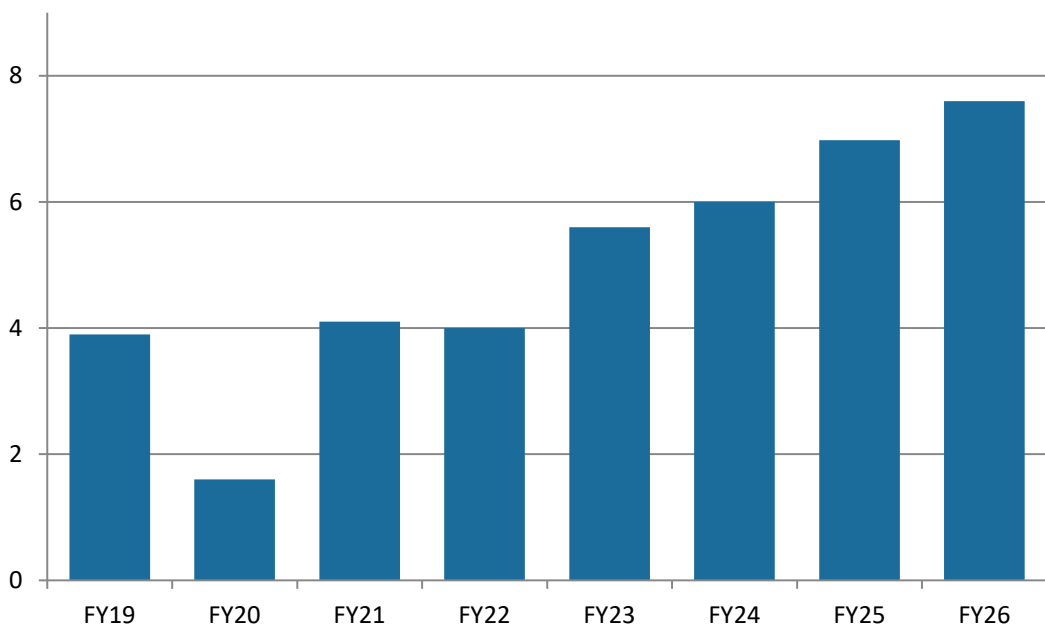
Financial Summary

Recurring revenue growth and operating leverage drive increasing profitability

REVENUE | \$ millions



GAAP NET INCOME | \$ millions



FY2026: \$23.29M revenue • \$23.1M recurring (99%) • \$7.6M GAAP net income

Quarterly Comparison

Three months ended June 30 | FY2026 vs. FY2025

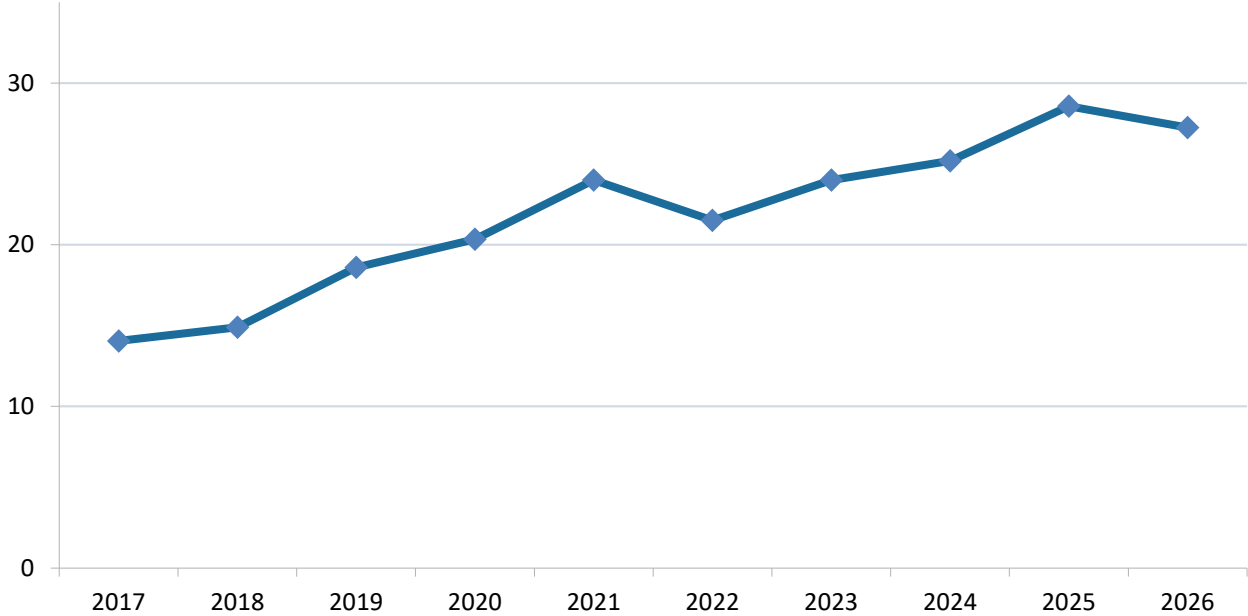
NET REVENUE \$5.6M -3% FY2025: \$5.8M	OPERATING EXPENSES \$3.7M -11% FY2025: \$4.2M	OPERATING INCOME \$1.9M +19% FY2025: \$1.6M
GAAP NET INCOME \$2.1M +16% FY2025: \$1.8M	NET INCOME TO COMMON \$2.1M +19% FY2025: \$1.7M	EPS \$0.11 +20% FY2025: \$0.09

Revenue -3% • Operating expenses -11% • Operating income +19%

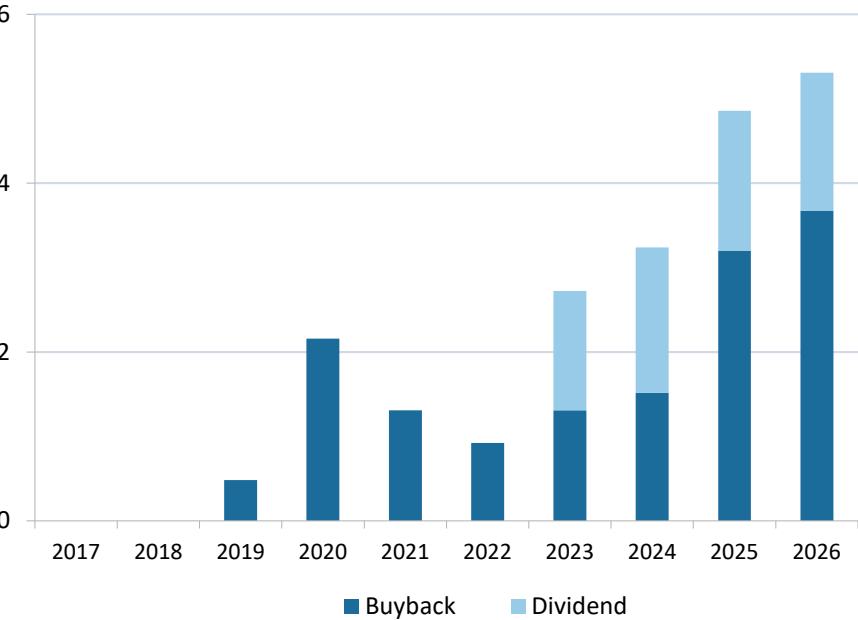
Cash Flow Supports Buyback

Operating leverage drives cash balances and funds shareholder returns | \$ in millions

Cash balance at fiscal year-end



Capital returned to shareholders

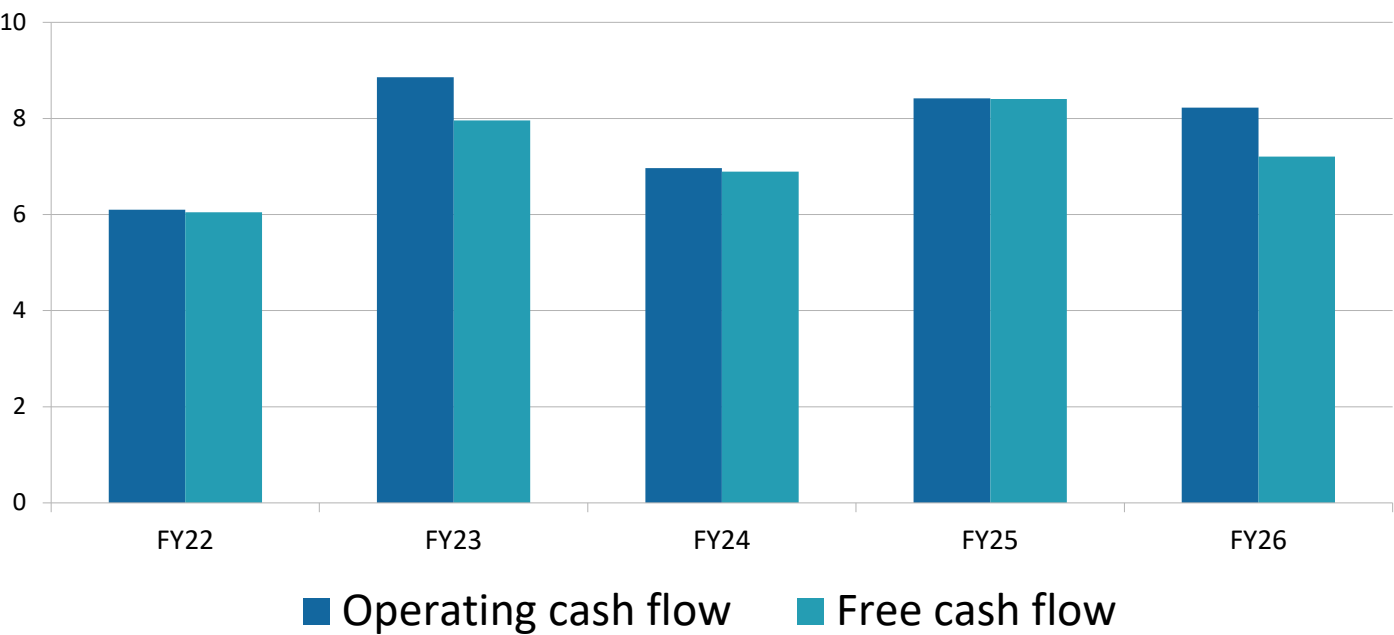


SG&A: FY2025 \$11.45M → FY2026 \$11.49M | FY2026 share repurchases \$3.67M; dividends \$1.64M

FY2026 ending cash: \$27.3M • **Share repurchases, redemptions, and cash dividends paid: \$5.3M**

Five Years of Consistent Free Cash Flow

Operating cash flow less property/equipment purchases and capitalized software development



\$36.5M | FIVE-YEAR CUMULATIVE FCF

Free cash flow margin by fiscal year

FY22		33.5%
FY23		41.7%
FY24		33.7%
FY25		37.2%
FY26		31.0%

USD MILLIONS	FY22	FY23	FY24	FY25	FY26
Operating cash flow	\$6.10	\$8.86	\$6.96	\$8.42	\$8.22
Capital expenditures + software	\$0.05	\$0.90	\$0.07	\$0.02	\$1.02
Free cash flow	\$6.05	\$7.96	\$6.89	\$8.40	\$7.21

Free cash flow is a non-GAAP measure. Excludes investing cash flows for SPAR loans, securities, and other investments. FY2026 margin: 31.0%.

The ReposiTrak Shareholder Value Framework

Three opportunities to create long-term per-share value

RECURRING REVENUE • OPERATING LEVERAGE • CAPITAL DISCIPLINE

340,000+

NETWORK CONNECTIONS

Across ReposiTrak applications

\$27.3M

CASH AT JUNE 30, 2026

No bank debt

43

PROFITABLE QUARTERS

Consecutive GAAP profitability

SUBSCRIPTION EXPANSION

Broaden customer adoption of compliance, traceability and inventory applications.

OPERATING LEVERAGE

Use shared SaaS infrastructure to support growth with disciplined spending.

CAPITAL ALLOCATION

Balance platform investment, shareholder returns and strategic opportunities.

EXPAND RECURRING REVENUE • CONVERT GROWTH INTO CASH • DISCIPLINED CAPITAL DEPLOYMENT

Potential value drivers, not forecasts or guarantees. Historical metrics shown above are from the company presentation.



Thank You

NYSE: TRAK

www.repositrak.com

INVESTOR RELATIONS

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INVESTMENT DATA

NYSE: TRAK • MURRAY, UT

RECENT STOCK PRICE

\$7.64

52-WEEK RANGE

\$6.94 – \$15.80

DILUTED SHARES

18.2M

MARKET CAPITALIZATION

\$139.0M

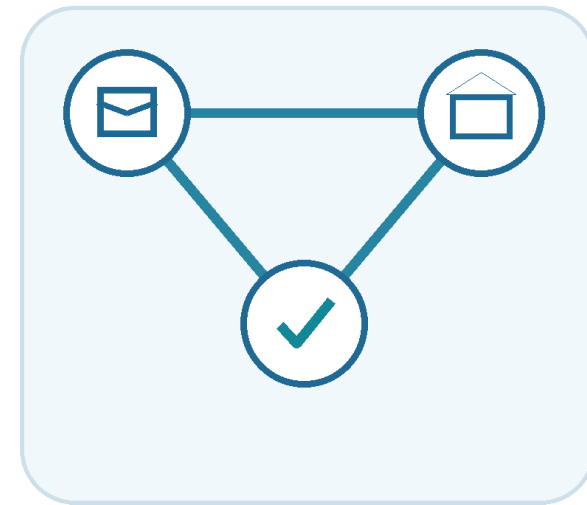
INSIDER OWNERSHIP

~37%

Stock price reference: October 13, 2026

Appendix

ReposiTrak | NYSE: TRAK



Supporting information & customer applications



One Platform. Four Business Solutions.

Customer applications | ReposiTrak SaaS network

01 Food Traceability



Capture delivery traceability data and batch/lot codes across food suppliers.

Fast supplier onboarding; no inbound label scanning required.

02 Compliance Management



Collect and monitor supplier documentation and audit readiness.

92% supplier compliance in less than 5 months in featured case.

03 Out-of-Stock Management



Use SKU/store/day modeling to identify and address out-of-stocks.

Retailer vendor communities reported improvements.

04 MarketPlace



Search supplier and product attributes to find compliant trading partners.

Faster supplier discovery, vetting and onboarding.

Four applications • One established network • Multiple customer use cases

Customer Results Across the Supply Chain

Illustrative outcomes from the four original customer success stories

APPLICATION	CUSTOMER NEED	REPORTED OUTCOME
Traceability	Trace all inbound foods and capture required data	Supplier onboarding; automated delivery KDEs; no warehouse label scanning
Compliance	Increase compliance and reduce manual follow-up	92% compliance in under 5 months; 90% reduction in effort
Out-of-Stock	Reduce lost sales from empty shelves	Vendor improvements across three retail communities
MarketPlace	Find diverse suppliers meeting food-safety criteria	Supplier attribute search and faster vendor vetting/onboarding

Customer case studies illustrate the breadth of ReposiTrak applications