CareCloud

AUGUST 2026

A healthcare technology company delivering **AI-driven solutions** that power clinical and financial transformation across the care continuum

FY2026 GUIDANCE REAFFIRMED

$128–$132M
REVENUE

$29–$31M
ADJUSTED EBITDA

$63.2M | H1 revenue, **+15% YoY**.

NINTH CONSECUTIVE QUARTER OF POSITIVE GAAP NET INCOME

+16.4%
Q2 REVENUE YOY

$31.9M
Q2 REVENUE

75% Technology-enabled solutions grew **+26% YoY** to **75% of total revenue**.

Q2 2026 HIGHLIGHTS

01 Empower Healthcare Acquisition

Acquired Empower Healthcare & Compliance in May, expanding the platform into full-service compliance and advisory services for medical practices and health systems across privacy, revenue integrity, risk mitigation, audit defense, and regulatory readiness.

02 Series B Redemption

Fully redeemed Series B Preferred Stock in May via the $50M Citizens/Provident credit facility, eliminating ~$3.3M of annual preferred dividends. Generated $10.7M in operating cash flow during H1.

03 H1 R&D Investment

Expanding AI into medical coding and prior authorization, the two most labor-intensive points in the revenue cycle, through our AI Center of Excellence, targeted for FY2026 commercial release.

FINANCIAL PRUDENCE

Capital structure simplified: higher-cost preferred equity replaced with lower-rate term debt, reducing the blended cost of capital.

$0.20–$0.23
FY26 EPS GUIDE

Redefining the next generation of technology-enabled AI-powered solutions

Technology-Enabled RCM

- Revenue cycle management
- Medical coding
- Provider credentialing
- AI-driven denial management
- AI-driven appeals
- Interoperability

Cloud-Based Software

- Electronic health records
- Practice management
- Physician relationship management
- Patient experience management
- Business intelligence
- Customized cloud applications

Artificial Intelligence & Digital Health

- AI Scribe
- AI Call Audit & Monitoring
- AI Front Desk Agent
- Chronic Care Management
- Remote Patient Monitoring
- Telemedicine Solutions

HIT Consulting & Staffing

- Workforce Augmentation
- IT Transformation Consulting
- Strategic Advisory Services
- Hospital RCM Optimization
- Activation as a Service

Additional Provider Services

- Home healthcare
- Release of information
- Group purchasing organization
- Professional services
- Print fulfillment

AUGUST 2026

COMPETITIVE ADVANTAGES

Technology Platform	• Streamlines workflow • Increases revenue • Decreases expenses
Global Team	• Unparalleled cost structure • Globally distributed workforce, limitless bandwidth and expertise
25+ Years of Experience	• Proven leadership team • Deep healthcare industry expertise • Track record of success

LEADERSHIP

Mahmud Haq
FOUNDER & EXECUTIVE CHAIRMAN

- Former CEO of Compass International Services (Nasdaq: CMPS); completed 14 acquisitions in 18 months, grew revenue to ~$180M run-rate, and acquired by NCO Group
- Increasing senior positions at American Express

Stephen Snyder
CHIEF EXECUTIVE OFFICER

- Joined CareCloud in 2005 as General Counsel; held key roles including COO, Chief Strategy Officer, and President
- Deep expertise in healthcare IT, mergers & acquisitions, and regulatory strategy
- Instrumental in advancing transformative healthcare technology and driving company growth

A. Hadi Chaudhry
CHIEF STRATEGY OFFICER

- Joined in 2002
- Previously served as Manager of IT, General Manager, Chief Information Officer, and VP of Global Operations
- Extensive healthcare IT experience, including various roles in the banking and IT sector

Norman Roth
CFO AND CORPORATE CONTROLLER

- Brings 40+ years of financial leadership, specializing in corporate finance, reporting, and compliance
- Joined CareCloud in 2014; leads initiatives to enhance financial performance and accountability

Crystal Williams
PRESIDENT

- Brings 20+ years of leadership in revenue cycle management (RCM) and global healthcare operations
- Oversees client success, credentialing, and coding with a focus on operational excellence

BOARD OF DIRECTORS

Mahmud Haq
Executive Chairman of the Board of Directors

Anne Busquet
Board member, Pitney Bowes, Intercontinental Hotels
Former President, American Express Interactive Services

Bill Korn
Former Chief Financial Officer, CareCloud
Board member, Jerash Holdings (US), Inc.
Former IBM executive

Cameron Munter
Distinguished Sr. Fellow, Atlantic Council
Former U.S. Ambassador to Pakistan

Lawrence Sharnak
Former EVP American Express Company
Board of Advisors, Cinch Home Services
Former Board member Teach for America New Jersey, A+ for Kids

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