

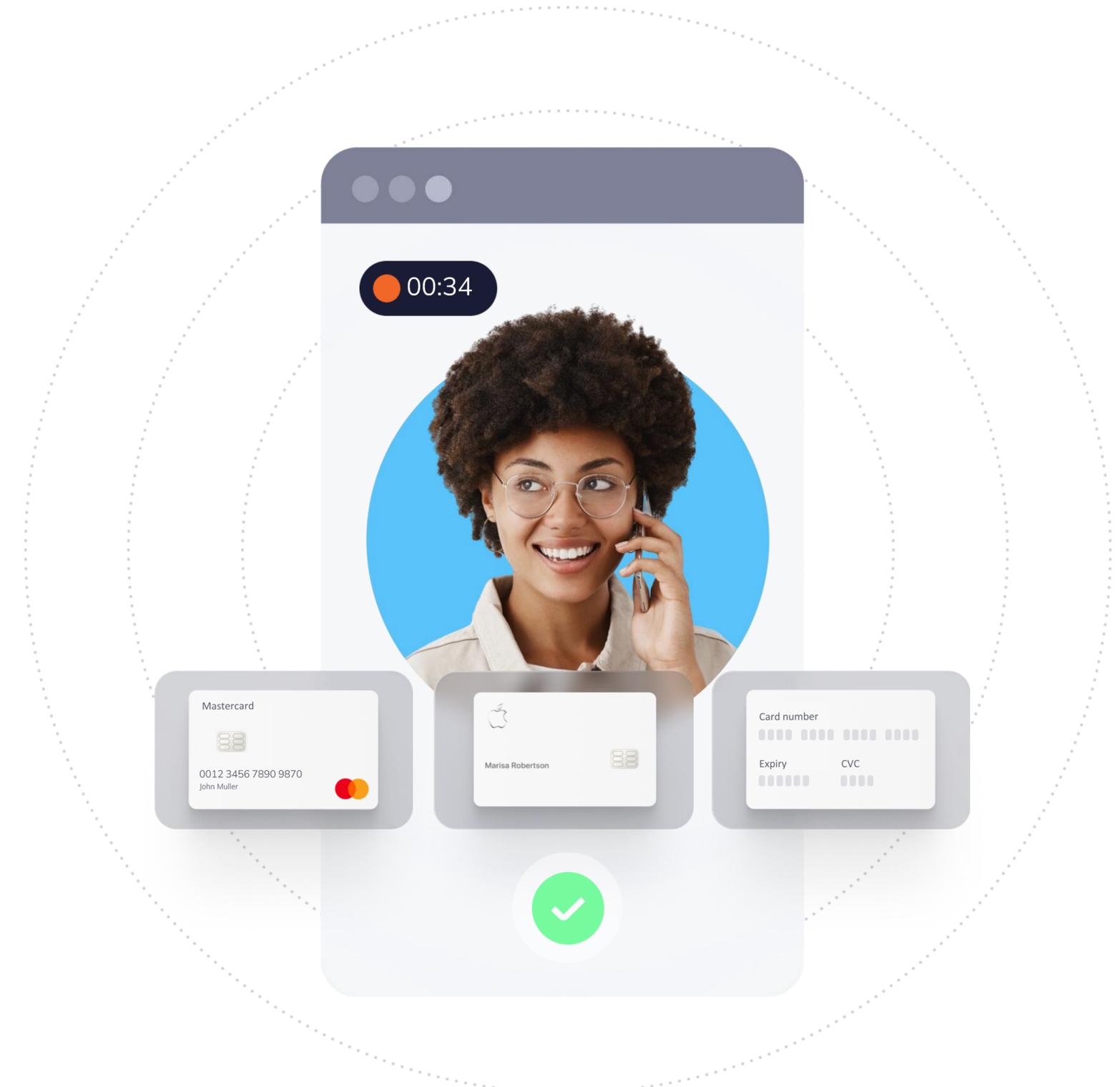


PCI Pal Results Presentation

FY26 Interims to 31 Dec 2025

James Barham
CEO

Ryan Murray
CFO



Simplified, Secure Payments for Business Communications

What we do

- ✓ Enable businesses with **secure, frictionless payments**
- ✓ Empowers secure engagement of customers across all channels
- ✓ **Extensive partner eco-system coverage:** CCaaS, UCaaS, CPaaS
- ✓ Contact Centre, UC, Voice, Chat, Social, Email, Conversational AI
- ✓ All interactions whether **human** or **AI bots** served
- ✓ Facilitates **compliance & data security** (PCI DSS, GDPR, HIPAA & more)
- ✓ While driving cost savings, revenue growth & improved CX



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Three pillars of strategic growth



Cloud

To lead our market in
cloud solutions



Global

For our solutions to be
available to customers
anywhere in the world



Channel

Leveraging a sales model
that by majority sells
through channel partners

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Our Customers



Partner Ecosystem



H1 FY26 Trading Highlights

Execution of plan delivering expected commercial momentum

ARR +21%

£20.3m

25% increase on constant currency basis. Record real term increase £3.6m

CARR +18%

£24.0m

21% on constant currency basis; driving forward revenue visibility

Revenue +7%

£11.3m

14% increase YoY on normalised basis

GRR – 95%

NRR – 105%

GRR maintained YoY
NRR increased to 105%
(2025: 102%)

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01

Key growth metrics of **CARR & ARR in line** with management expectations. **Business well positioned to deliver across full year.**

02

Record H1 for new business sales with incremental increase in run rate SMB customer wins layered with increased levels of enterprise deals, including a number of highlight new US-based customers inline with plans for year.

03

Underlying health of business strong with platform uptime of 100% across H1; accelerating sales momentum from partner eco-system; and increased deployment velocity through product standardisation and automation.

04

Added key talent across business, including strengthened leadership team with on-boarding of new Chief Information Security Officer; and hire of new Chief Marketing Officer (US-based).

05

Strong employee engagement & culture; evolving growth mindset to RO40 mindset; 97% employee retention and eNPS of 45, significantly above SaaS benchmarks.

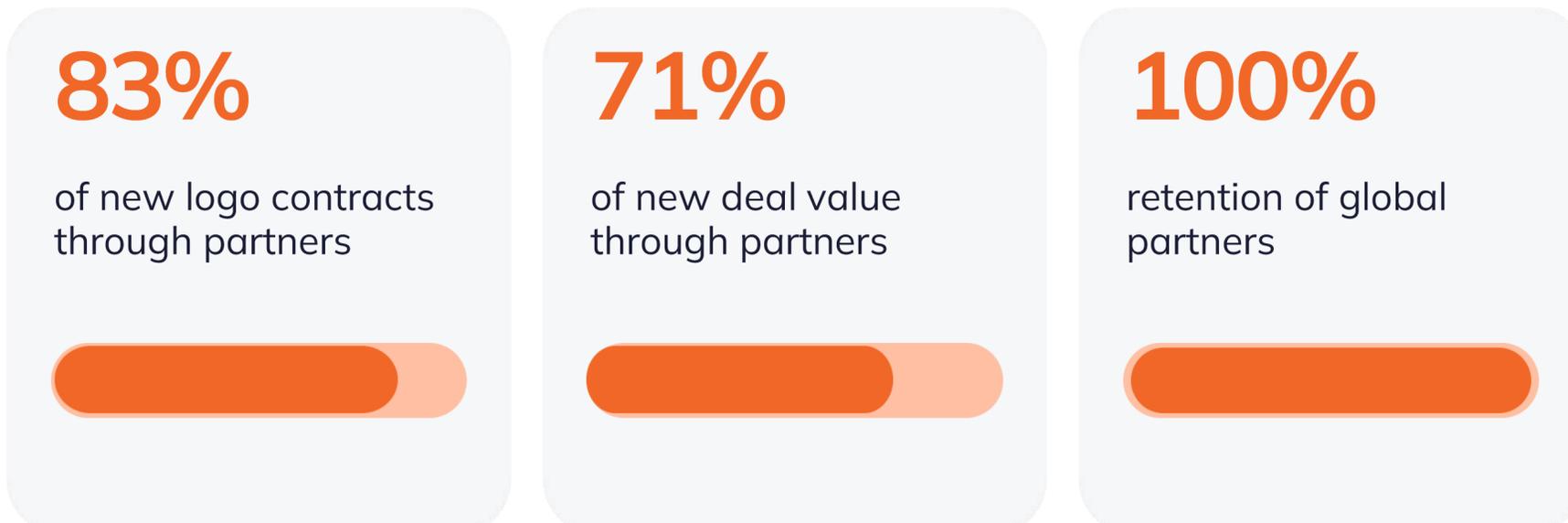
Partner Ecosystem Update



Partner-Driven GTM Model

- The most extensive integrated partner eco-system in our market
- Partner channel typically accounts for 70-80% of new contracts
- Channel selling a key component of PCI Pal strategy from the ground up
- Expanding integrated coverage across partner product suites; and across CC and into UC environments

H1FY26 Partner Highlights



Partner Ecosystem Update

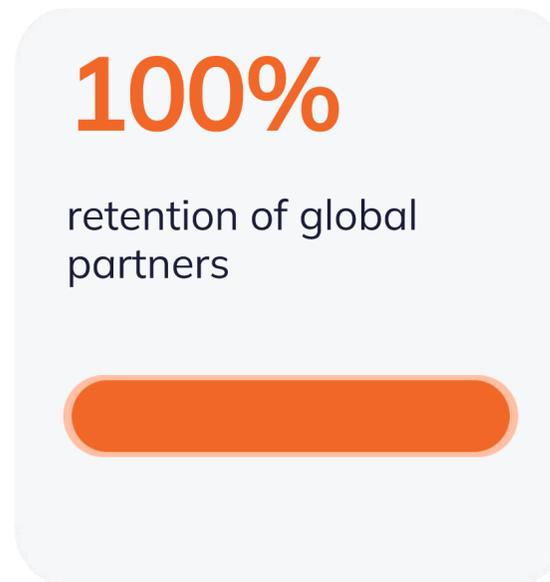


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H1FY26 Partner Highlights

- Incremental growth of key run rate SMB business via partners in period; overlaid with increasing numbers of larger enterprise opportunities
- Enhanced platform integrations to a number of key partners including several top 5 CCaaS partners. Driving increased deployment velocity; deepening competitive moat; and enabling access to wider PCI Pal product suite
- Integrations to a number of partners' own Conversational AI solutions for Click To Pay, Key To Pay, & Speak To Pay
- Increased UCaaS opportunity flow, particularly from enterprise customers who look to secure and facilitate integrated payments for their back office and B2C office environments (on premise and virtual)
- Progressed key target new partner pipeline; evidenced by signing of new integrated partner announced on 23 February 2026. New partner expected to materially impact sales momentum in years ahead (as planned)
- Accelerated development of MCP server support for AI services / partners. Future proofing our capability to interact seamlessly; increasing PCI Pal platform solutions accessibility; and enabling discoverability to AI tools.



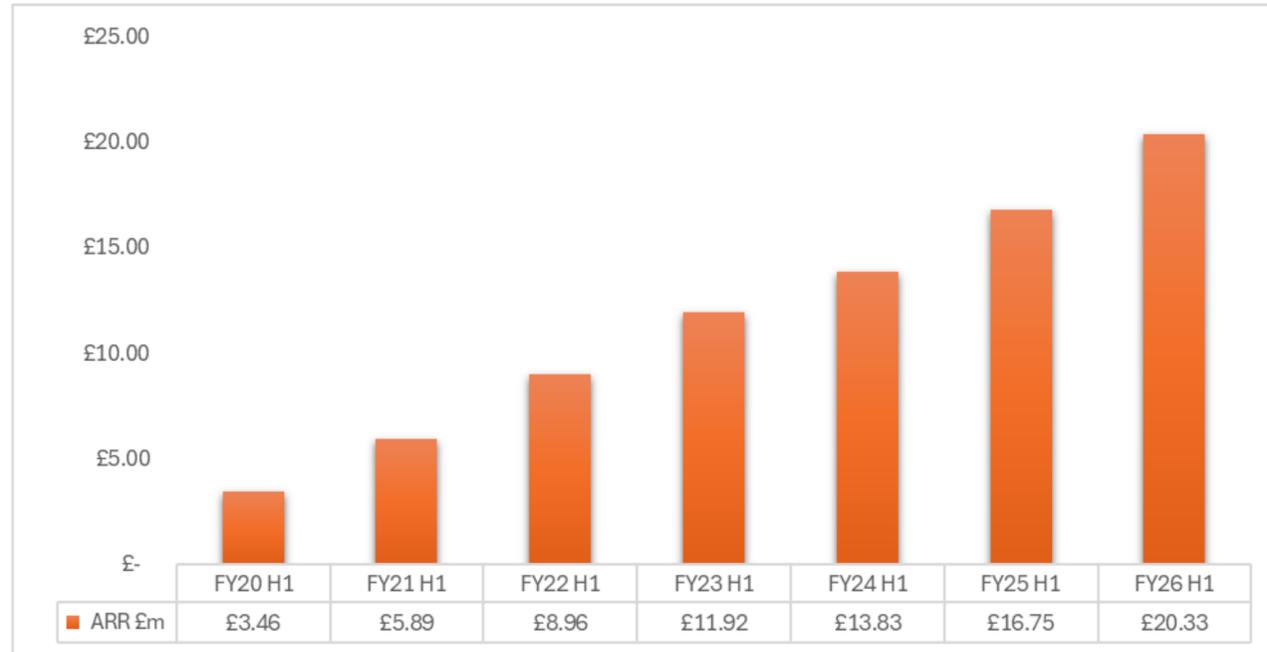
Financial Update

FY26 Interims to 31 Dec 2025



Consistent track record of recurring revenue growth

ARR (£m)



Revenue Growth (£m)



- 6 year CAGR 34%
- +21% YoY Growth in ARR to £20.33m (H1FY25 £16.75m)
- Net Revenue Retention increased to 105% (H1 FY25: 102%)
- CARR: £24.0m (H1 FY25: 20.3m): up 18%

- 6 year CAGR 31%
- Revenue £11.3m: up 7% (normalised 14%)
- Recurring revenue 93% of total (H1 FY25: 91%)
- TTR average reduced due to product standardisation and process efficiencies to approx. 5mths

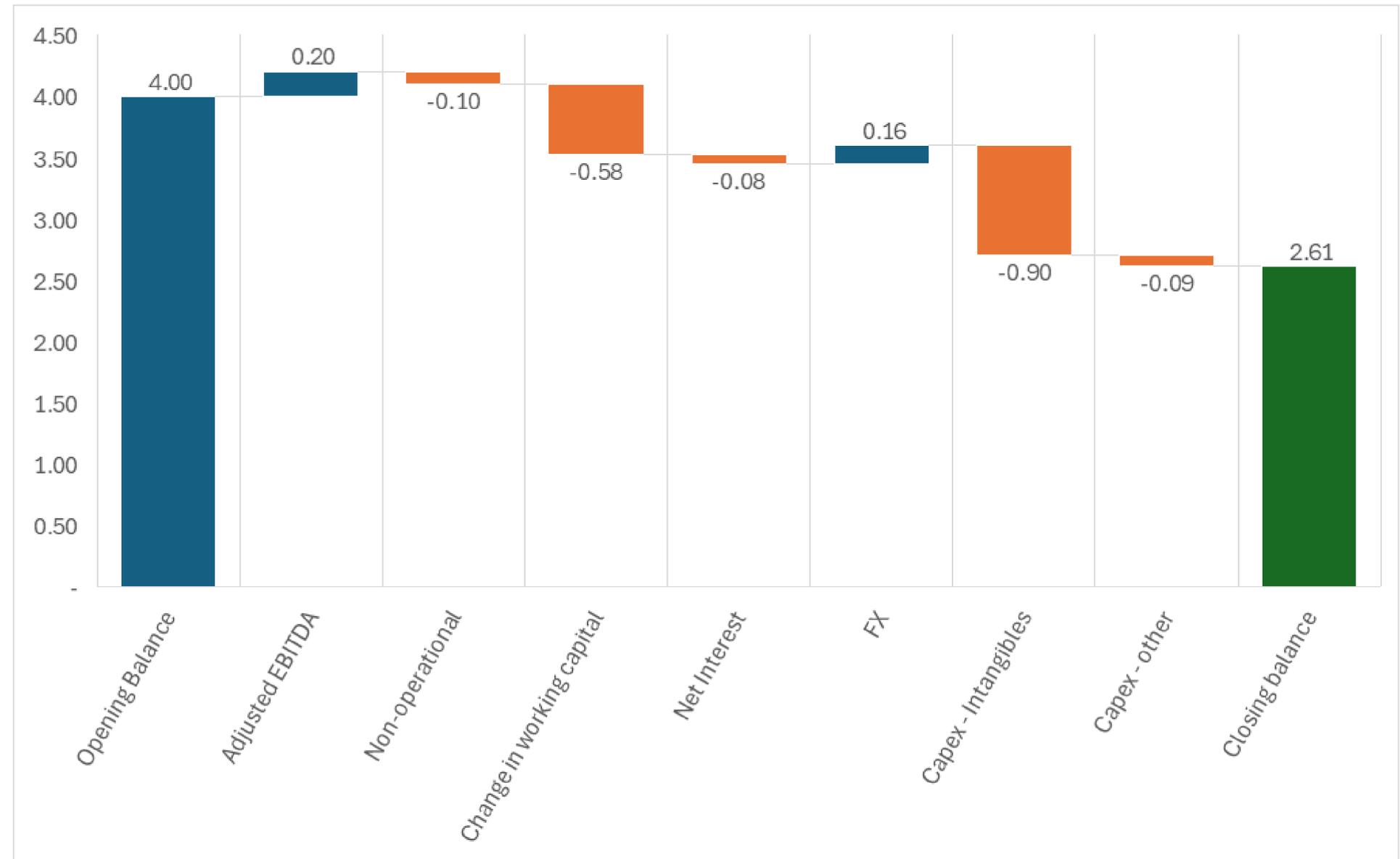
Financials – Income Statement

	H1 FY26	H1 FY25	Change
	£m	£m	%
Total revenue	11.3	10.6	7%
Cost of sales	(1.5)	(1.1)	32%
Gross Profit	9.8	9.5	4%
Gross margin	87.1%	89.6%	
Adjusted operating costs			
Gross Staff Costs	(7.9)	(7.0)	13%
Staff costs capitalised	0.9	0.8	12%
Other Expenses	(2.6)	(2.3)	15%
Adjusted EBITDA	0.2	1.0	(79)%
Depreciation and Amortisation	(0.8)	(0.8)	
Adjusted(loss)/profit from Operations	(0.6)	0.2	
Interest and charges	-	-	
Adjusted profit/(loss) before tax	(0.6)	(0.2)	

- ✓ 7% revenue growth in H1 FY26; 14% normalised basis.
- ✓ Gross margin at 87% due to revenue mix (expected to increase in H2)
- ✓ Operating costs increased with investment in:
 - Engineering
 - Product Marketing
 - Marketing
- ✓ Positive EBITDA (+£0.2m) in line with plans for year.
- ✓ Full year FY26, and further outlook, remain in line with expectations

Financials – Cash Movement

Cashflow (£m)



- ✓ Underlying operating cash generation before working capital movements
- ✓ Working capital utilisation is temporary
- ✓ Main use of cash continues to be investment in R&D
- ✓ HSBC £3m RCF facility remains in place and fully available

Financials – Balance Sheet



	H1 FY26	H1 FY25
	£m	£m
Intangible assets	4.6	4.2
Tangible assets	0.4	0.1
Deferred Tax	0.2	-
Trade Debtors	4.5	3.3
Other receivables	3.2	3.1
Cash and cash equivalents	2.6	4.0
Total Assets	15.5	14.7
Deferred income	(14.5)	(13.6)
Trade and other payables	(3.0)	(3.1)
Net liabilities	(2.0)	(2.0)
Share capital and premium	18.5	18.5
Share based payment reserve	1.5	1.4
Currency reserve	-	(0.3)
Retained losses	(22.0)	(21.6)
Equity attributable to shareholders	(2.0)	(2.0)

- ✓ £0.9m software capitalisation
- ✓ £0.23m deferred tax asset recognised
- ✓ Cash £2.6m plus £3m HSBC facility
- ✓ £14.5m deferred income

* As restated

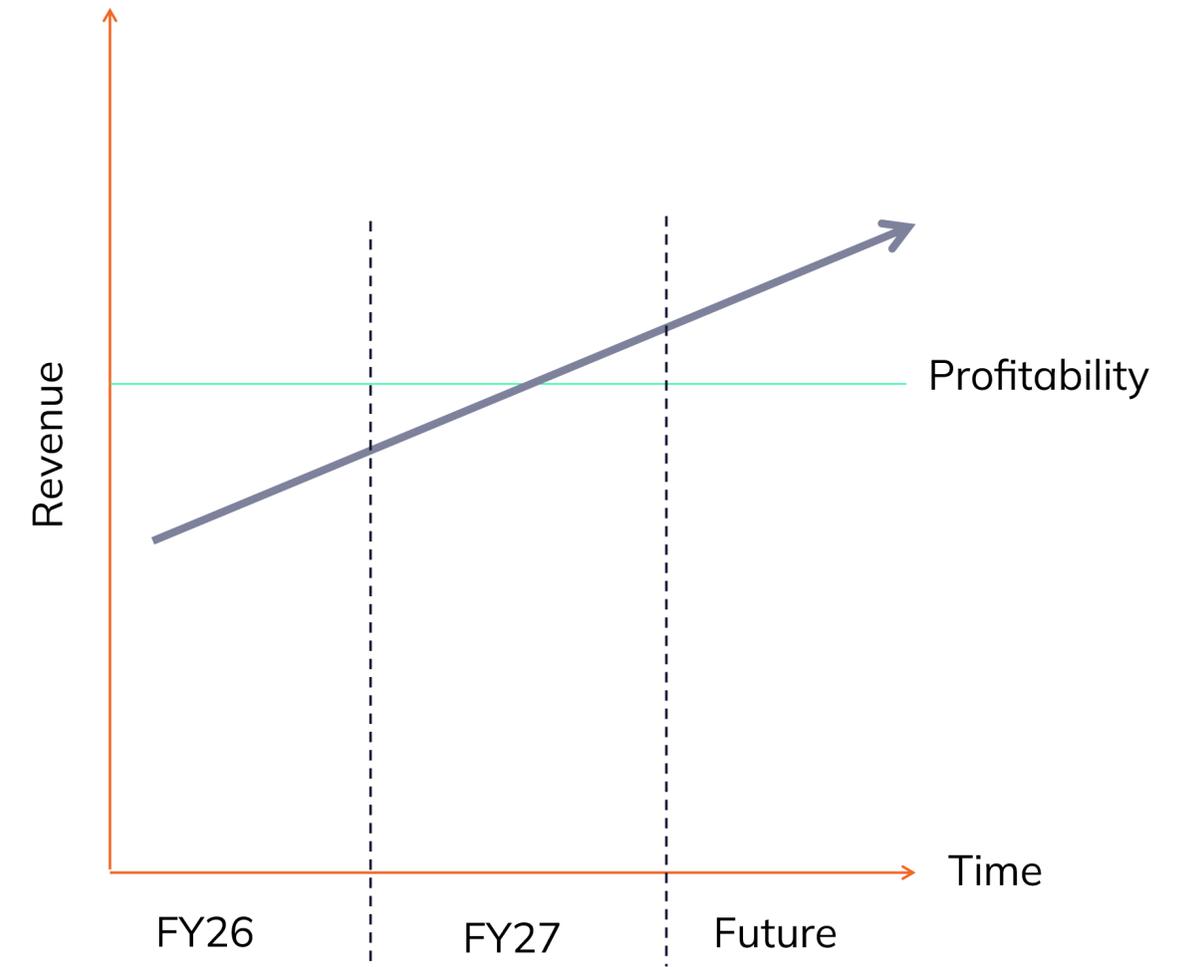
Looking forward

Revenue Growth

- ✓ H2 weighting to increased license revenue
- ✓ Continuing to reduce TTR
- ✓ FY26 revenue and Adjusted EBITDA on track

Profitability & Cash

- ✓ Gross margin increase expected
- ✓ Cash generative in H2 and going forward
- ✓ Drive operational leverage through standardisation and self-serve



PCI Pal Product & Platform Overview

Securing Payments & Interactions
Across All CX & UC Interactions



The Cloud Leader in Secure Payments for Business Communications; **Covering all channels Human & Bot**



Key to Pay

Payment details are collected with secure DTMF masking for both Human or Voice Bot interactions



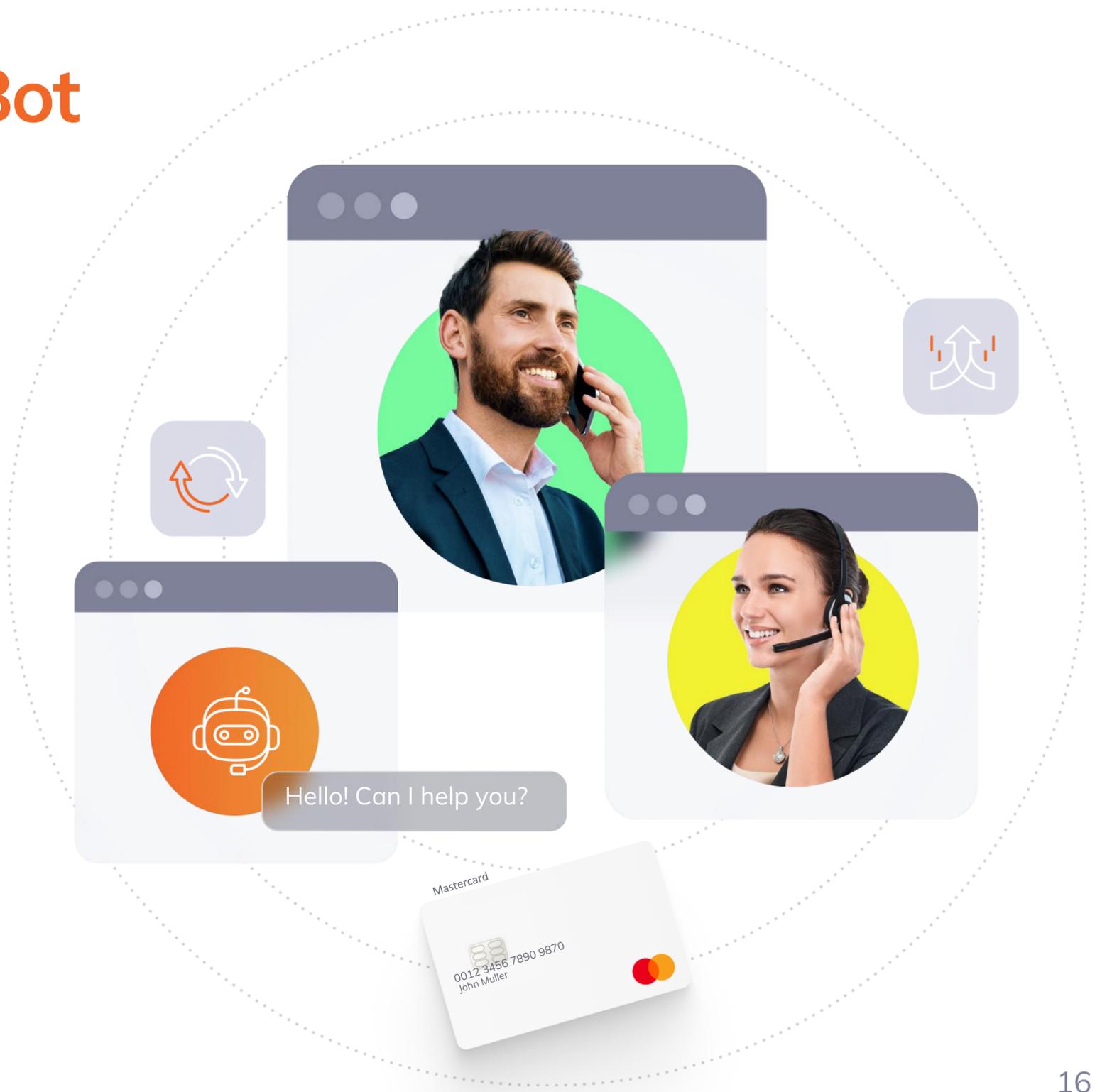
Click to Pay

Human Agent or Voice/Chat Bot sends customer a secure digital link opening up full range of digital payment options

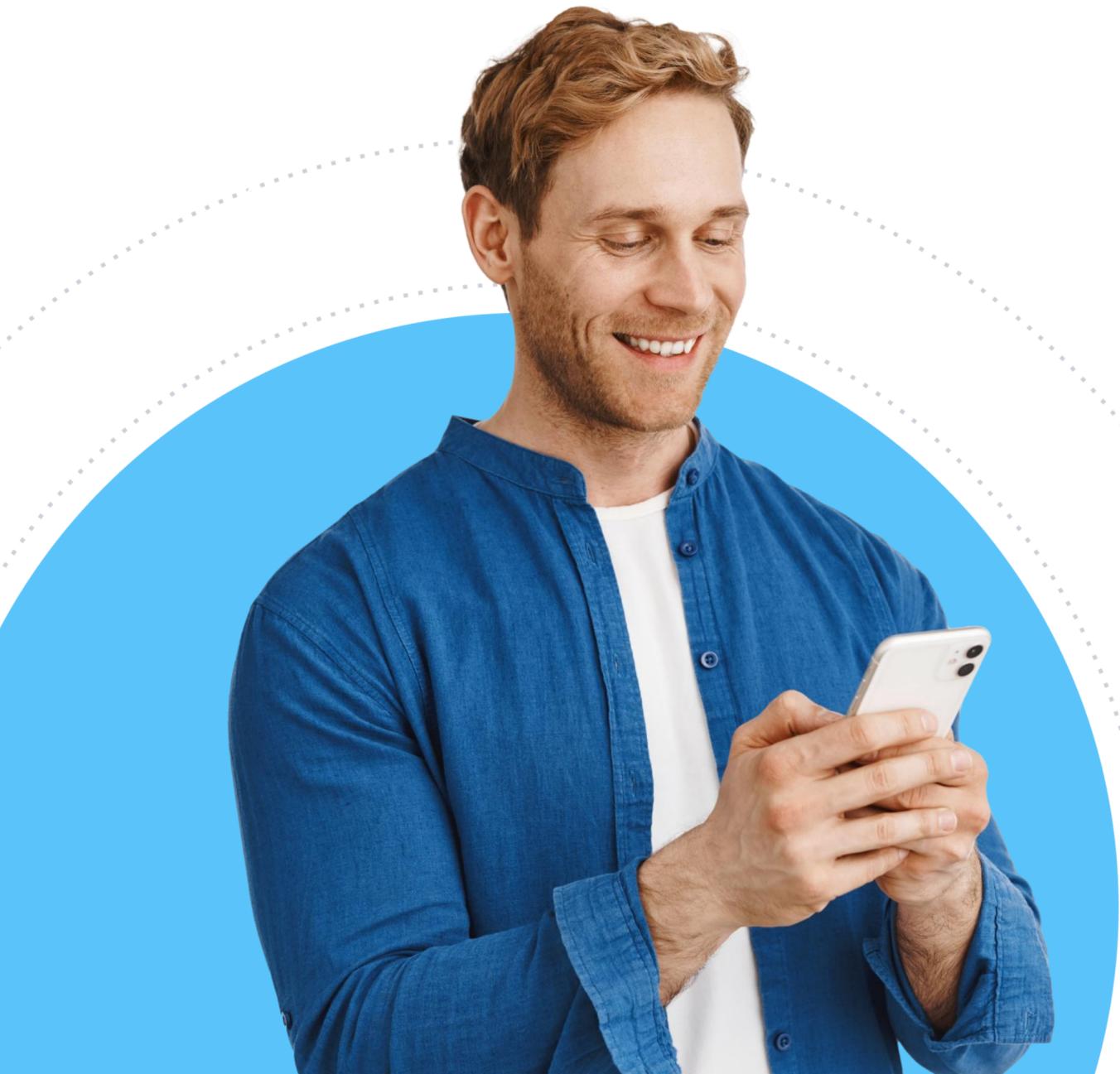


Speak to Pay

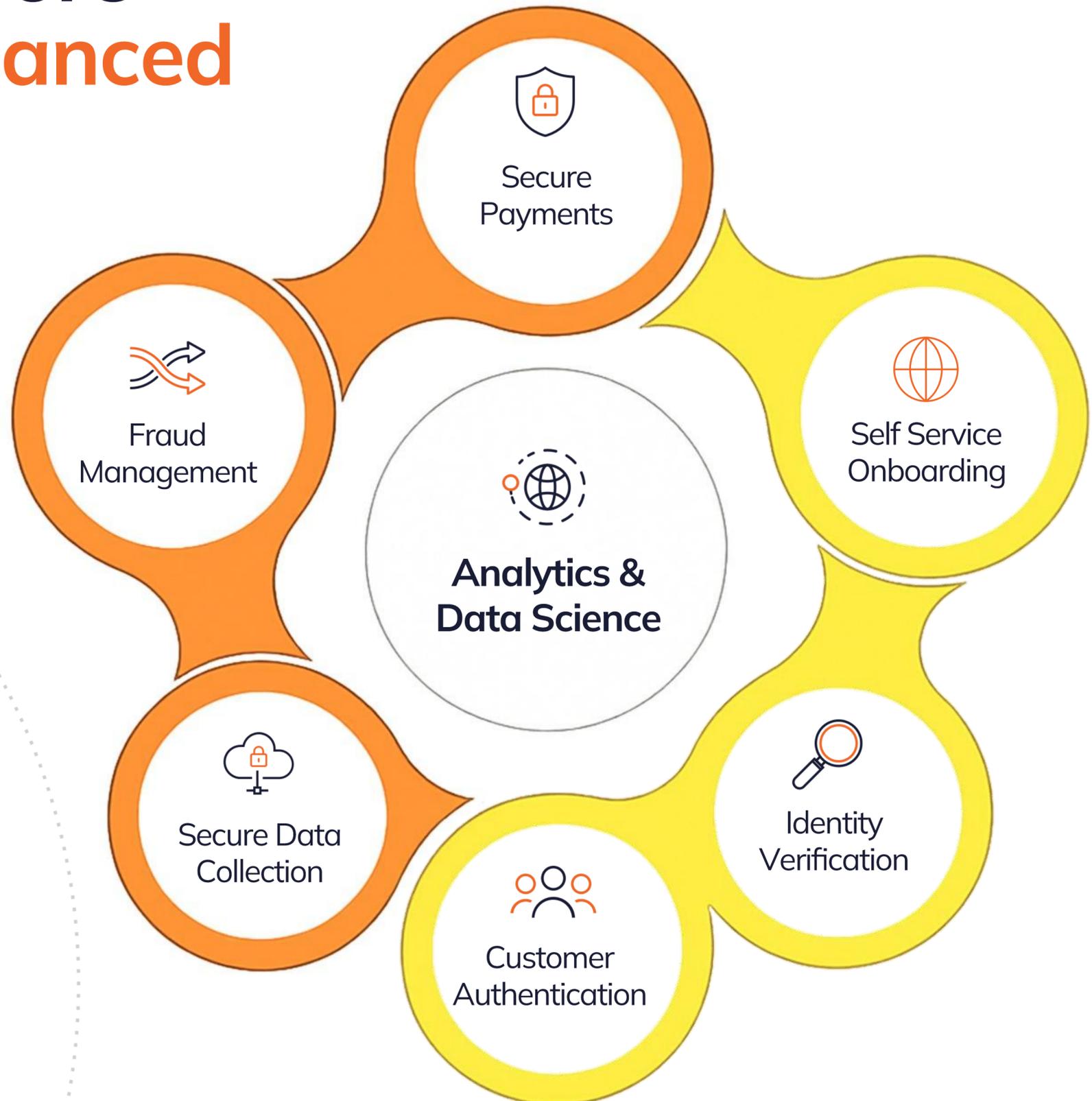
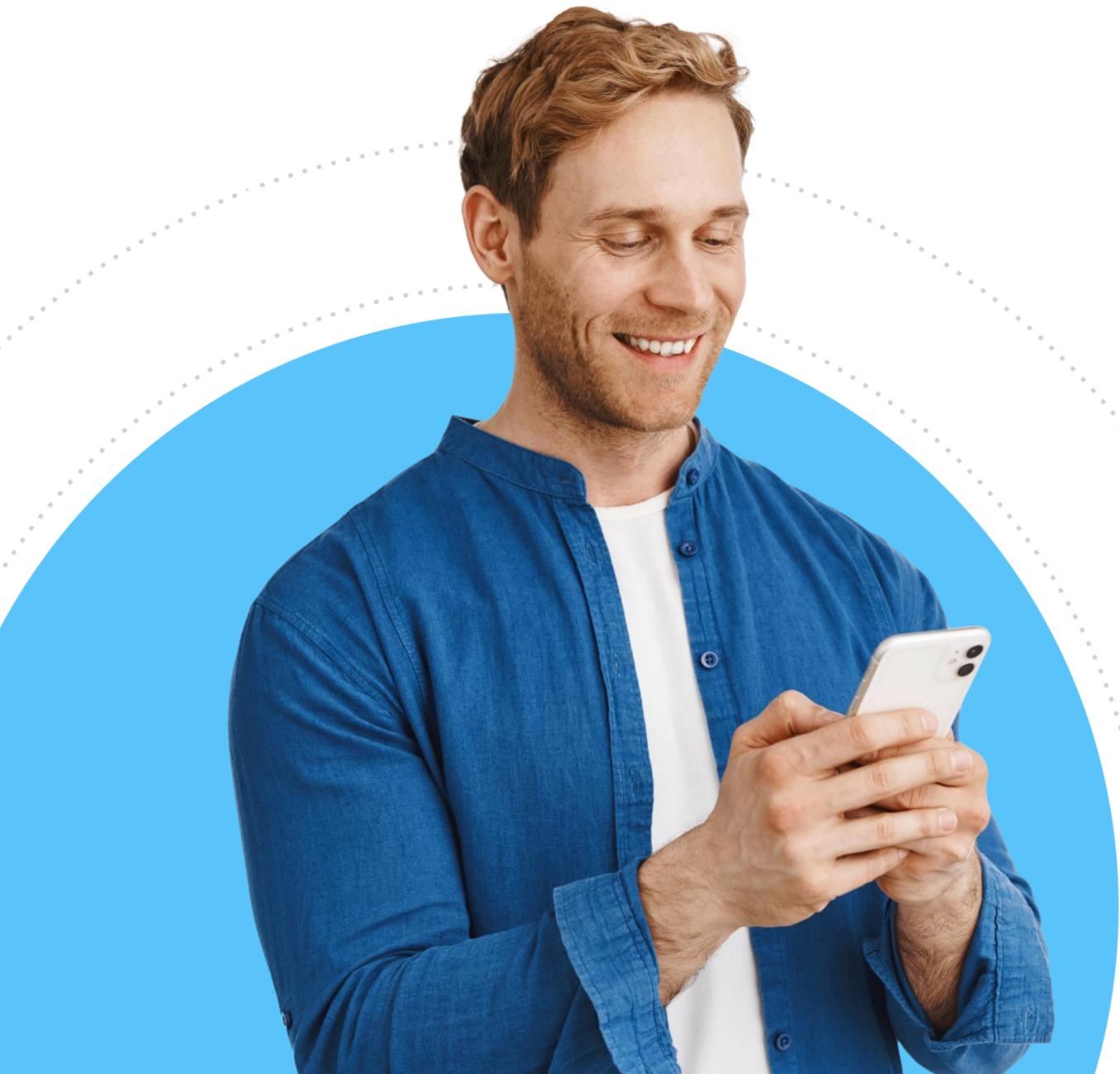
AI-Powered Speech Recognition securely and accurately captures payments whether Human or Voice Bot interactions



A Trusted & Growing Core Product Suite; and Enhanced Product Roadmap



A Trusted & Growing Core Product Suite; and Enhanced Product Roadmap



PCI Pal Cloud Platform



Building on our Cloud · Global · Channel Strategic Pillars – By design, the platform delivers secure, frictionless payments across every business communications channel.



Cloud-Native and Patented Payment Solutions

PCI Pal offers SaaS secure payment and data protection solutions across all communication channels including voice, chat, email and conversational AI.



Global Cloud Deployment

The platform operates on AWS with regional instances across EMEA, North America, and ANZ, ensuring global compliance and availability.



Reducing Compliance Scope

Removing sensitive data from business environments reduces compliance risk while enabling seamless & safe customer interactions.



Market Leading Partner Ecosystem

Unified APIs, certifications, and provisioning patterns that allow RingCentral, Genesys, NICE, Zoom, Talkdesk, Amazon Connect, Vonage, and many more to package and repeat our solutions at scale and speed.



Transition to a Secure Engagement Platform



Transition to a Secure Engagement Platform



Market Leading Partner Ecosystem

Over 130 Payment Service Providers Integrated



CRM, ERP, EHR and Desktop Integrations



Business Communications



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Current Trading & Outlook



Excellent start to H2 with strong commercial momentum from H1 maintained.



New sales in the period include a number of enterprise deals in the US including insurance and more healthcare success.



As announced, important signing of targeted integrated partner. This is a major player in the business communications space; contributing to pipeline immediately.



Since end H1, successfully extended contract with one of Group's largest enterprise customers in UK.



Focus on execution of plan as we drive to year end; with news flow expected to evidence progress of key initiatives up to year end.



Thank you. Q&A.

PCI Pal Results Roadshow
H1FY26

