

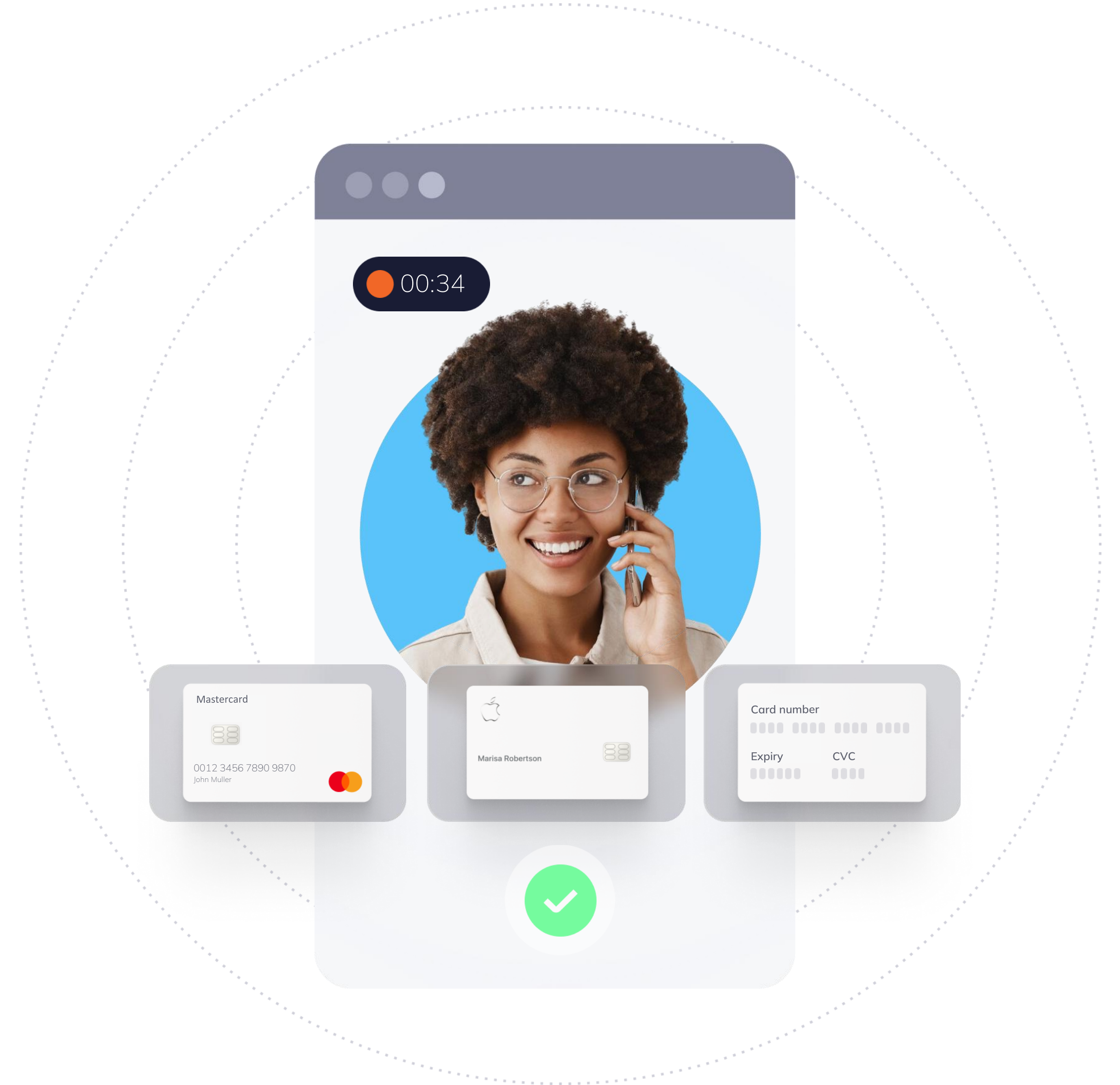


PCI Pal Results Presentation

Full year ending 30 June 2025

James Barham
CEO

Ryan Murray
CFO

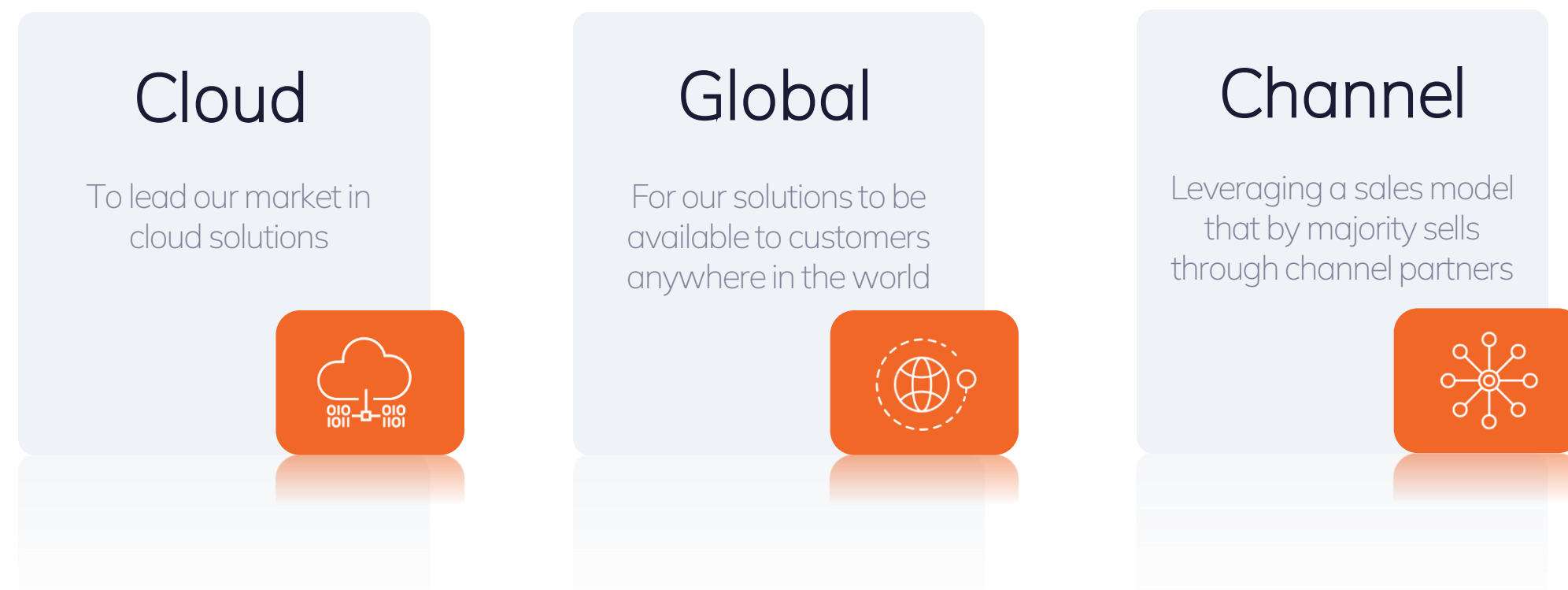


Simplified, Secure Payments for Business Communications

What we do

- ✓ Enable businesses with a secure, frictionless payment experience
- ✓ Across all business communications: CCaaS, UCaaS, CPaaS
- ✓ Contact Centre, Voice, Chat, Social, Email, Conversational AI
- ✓ Ensures compliance (PCI DSS & more) & data security
- ✓ While driving cost savings, revenue growth & improved CX & AX

Three pillars of strategic growth



Our Customers



Partner Ecosystem



FY25 Highlights



ARR +25%
£19.3m

25% increase in ARR year on year

CARR +16%
£22.2m

Contracted ARR increased 16% year on year

Revenue +25%
£22.5m

Group revenue increased 25% YoY. Normalised 17%

GRR – 95%
NRR – 104%

Gross Revenue Retention 95%
Net Revenue Retention 104%

Adj PBT
£0.8m

Profitable as expected

01

Strong organic growth underpinned by market leading operating metrics, scalable cloud platform, and extensive integrated partner eco-system;

02

Excellent customer retention (95%) consistently supporting organic ARR growth while creating future opportunity to increase cross-sell as product suite broadens;

03

Partner eco-system continuing to perform well with **82% of customers signed via partners**; 68% of the value. Larger average deals via direct channels;

04

Successful renewal of large UK government customer, the Department for Work and Pensions. **Potential contract value >£10 million**;

05

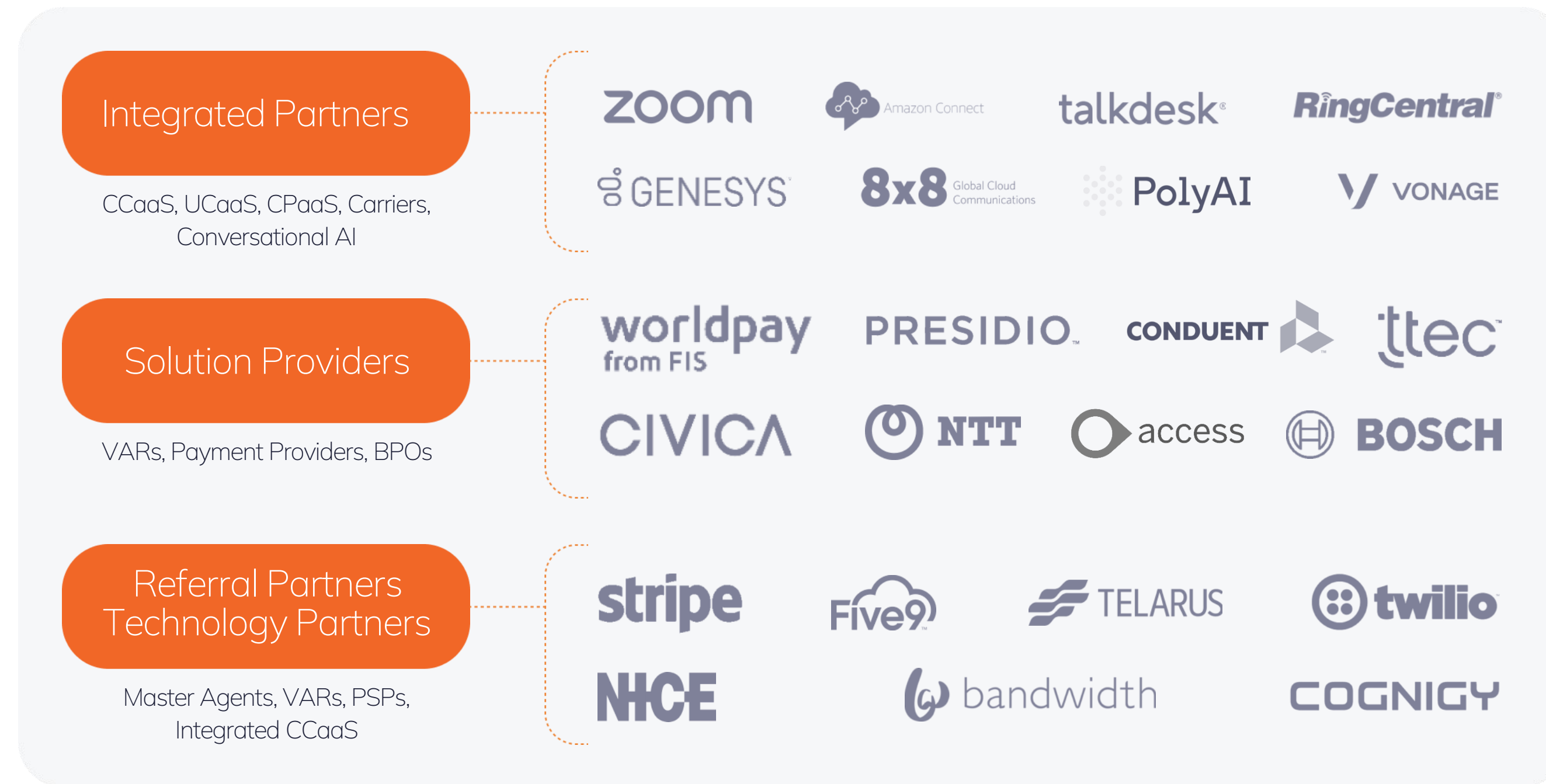
Collegiate, ambitious & dynamic culture driving continued high employee retention at 92%. Culture runs through relationships with key partners and direct customers.

FY26
Update

Updated strategy announced July 2025

- Ambitious organic growth objectives
- Capitalise on PCI Pal's exceptional market positioning
- Utilise available cash resource to drive growth
- Product innovation to create new cross-sell opportunities

Partner Ecosystem Update



82%

of new logo contracts through partners



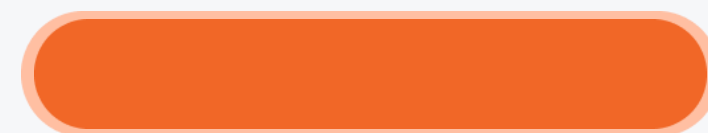
68%

of new logo ACV value through partners



100%

retention of global partners



Partner-Driven GTM Model

- ✓ **Robust network** of integrated technology and solution partners to efficiently deliver solutions to end customers
- ✓ The partner channel typically accounts **>70%** of new contracts by volume, with partners generating leads for PCI Pal through delivering end-to-end marketing, sales, and contracting
- ✓ **PCI Pal lives** and breathes its channel business with focused investment into partner efforts from product development to relationship management and sales with strong peer-to-peer relationships
- ✓ Concerted effort to move technology partners to **"Integrated Partner"** status by delivering a robust, repeatable integration to reduce friction of sales and onboarding

FY25 Partner Highlights

- **Strong performance from key partners**, deepening relationships, 100% key partner retention and strong near term pipeline.
- New major **partnership signed with RingCentral** in H1. RC standardising with PCI Pal **On-boarded and live** across Europe & North America by Q4; first customers signed by YE.
- **New integrated CCaaS/UCaaS partnership** signed in H2 with billion dollar revenue business with international footprint, US HQ'd. Now on-boarding.
- **Good progress with Zoom**, pipeline momentum built in H2 with good progress on new business seen into early FY26.
- Work commenced to further **deepen key partner relationships into mainland Europe** with first partner team hire in region. EMEA team now able to support partner sales efforts in English, French, Italian, and Spanish.
- **Conversational AI vendor API now available** creating broad market access to PCI Pal platform.
- **Largest Conversational AI only deal to date** sold via key partner in Q1FY26

Three concentric dotted circles in a light gray color, centered on the page, serving as a background graphic.

Omnichannel Payments Across All CX Interactions

Omnichannel Payments Across All CX Interactions



Assisted
secure payments



Automated
secure payments

Securing & Elevating the Payment Experience



Click to Pay

Agent or bot sends customer a secure digital link



Key to Pay

Payment details are collected with secure DTMF masking

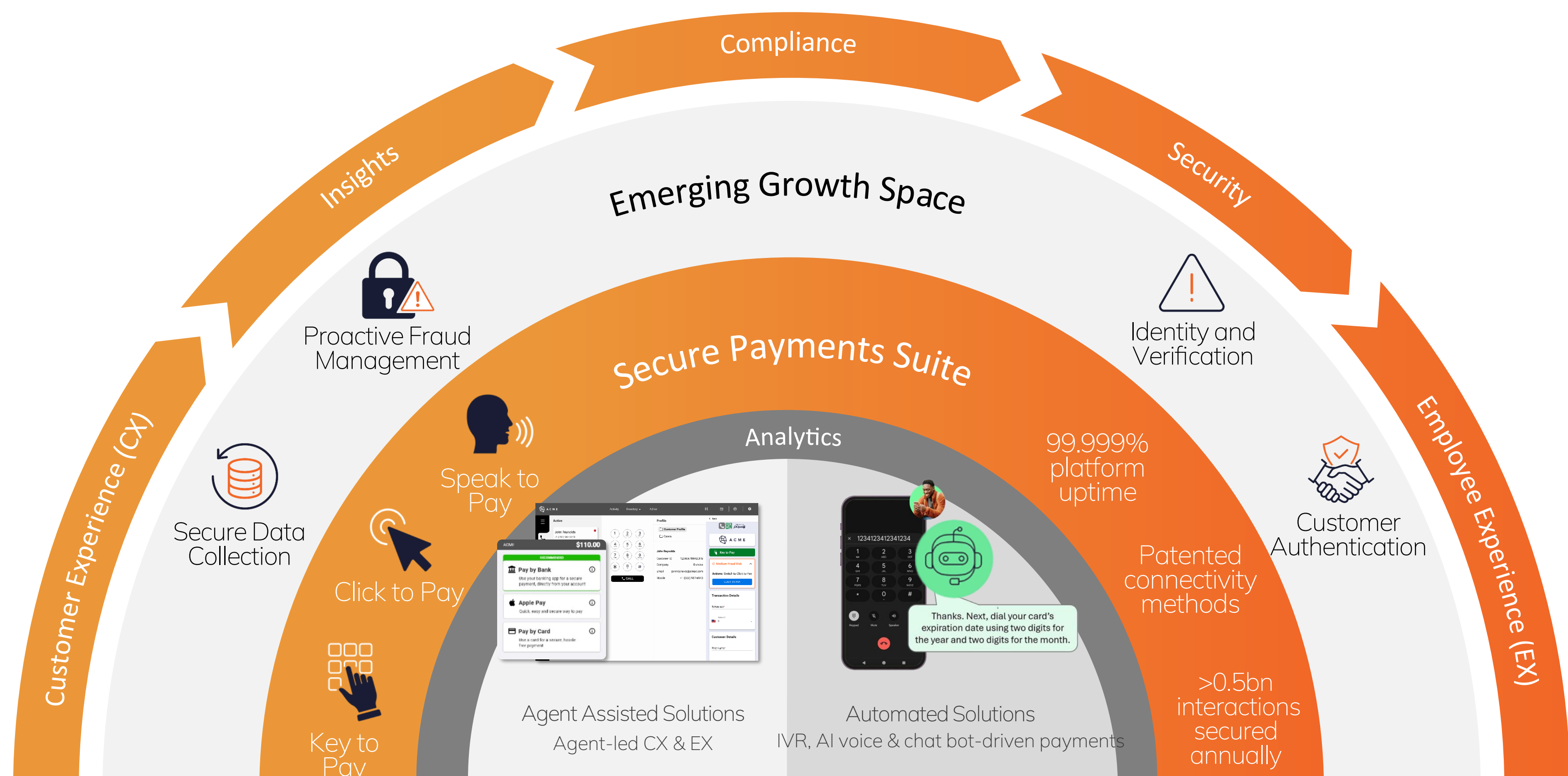


Speak to Pay

Speech recognition securely and accurately captures payment



The secure interaction platform for contact centers and digital CX



Market Leading Partner Ecosystem

Over 120 Payment Service Providers Integrated



CRM, ERP, EHR and Desktop Integrations

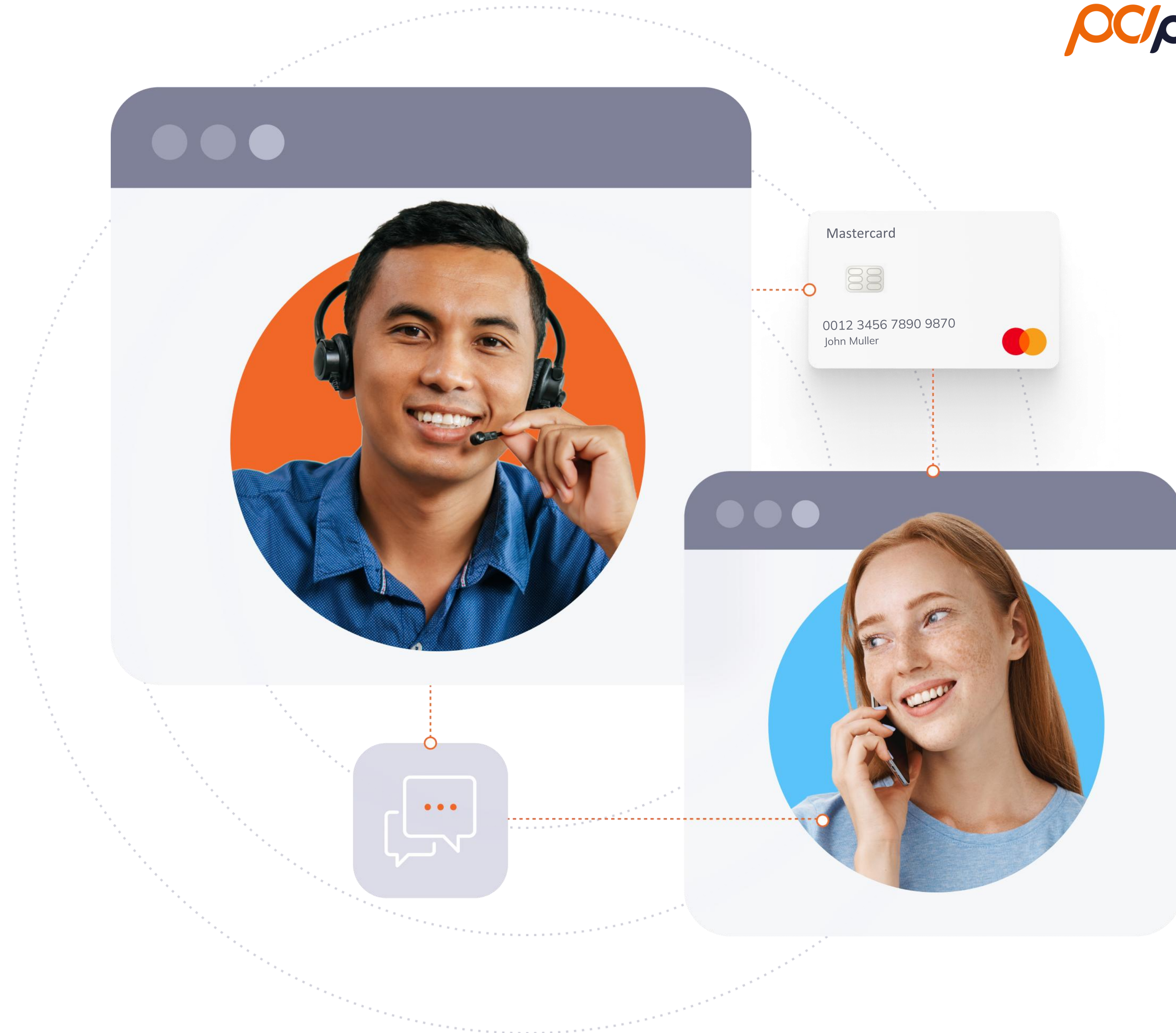


Business Communications



Financial Update

Year ending 30 June 2025



Financials – Income Statement

	FY25	FY24	Change
	£000s	£000s	%
Total revenue	22,477	17,960	25%
Cost of sales	(2,371)	(1,939)	22%
Gross Profit	20,105	17,021	26%
Gross margin	89.5%	89.8%	
Adjusted operating costs			
Gross Staff Costs	(14,808)	(12,846)	15%
Staff costs capitalised	1,643	1,825	(10)%
Other Expenses	(4,619)	(4,130)	12%
Adjusted EBITDA	2,322	870	167%
Depreciation and Amortisation	(1,550)	(1,383)	12%
Adjusted profit/(loss) from Operations	771	(513)	250%
Interest and charges	36	(52)	169%
Adjusted profit/(loss) before tax	807	(565)	243%

- ✓ 25% revenue growth in FY25; 17% normalised
- ✓ Gross margin sustained at ~90%
- ✓ Gross profit reinvested into growth:
 - Partner management and development
 - New business and retention
 - Deployments
- ✓ Adjusted EBITDA £2.3m – profitable and scaling
- ✓ First full year of Adjusted PBT £0.8m
- ✓ Demonstrating operating leverage while investing for growth

Robust recurring revenue, underpinning predictable growth

25%

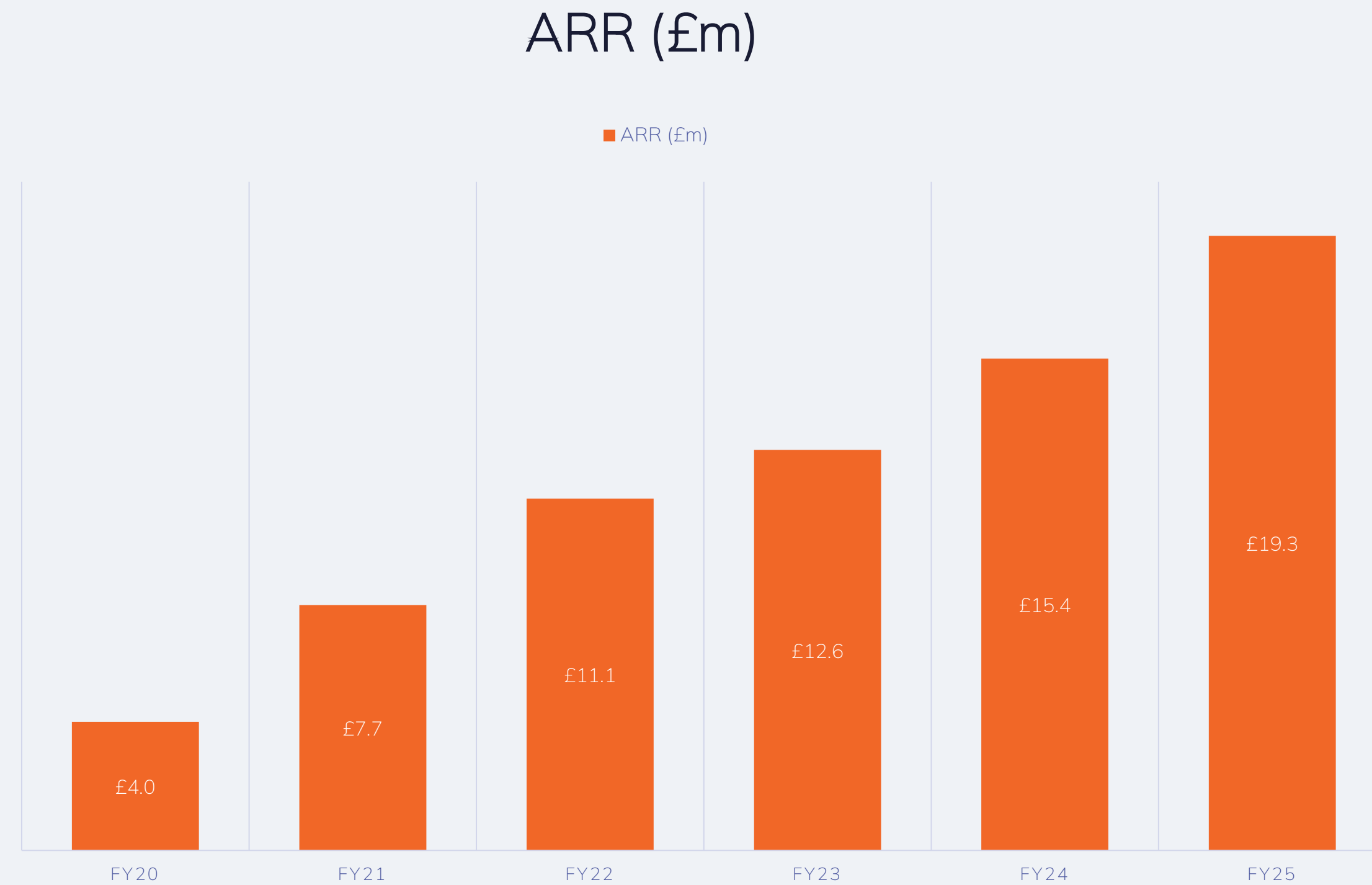
Year on year growth

37%

FY20 – FY25 CAGR

95%

Gross Revenue Retention



Strong order book, provides visibility of future revenue

16%

Year on year growth

27%

FY20 – FY25 CAGR

104%

Net Revenue Retention

CARR (£m)

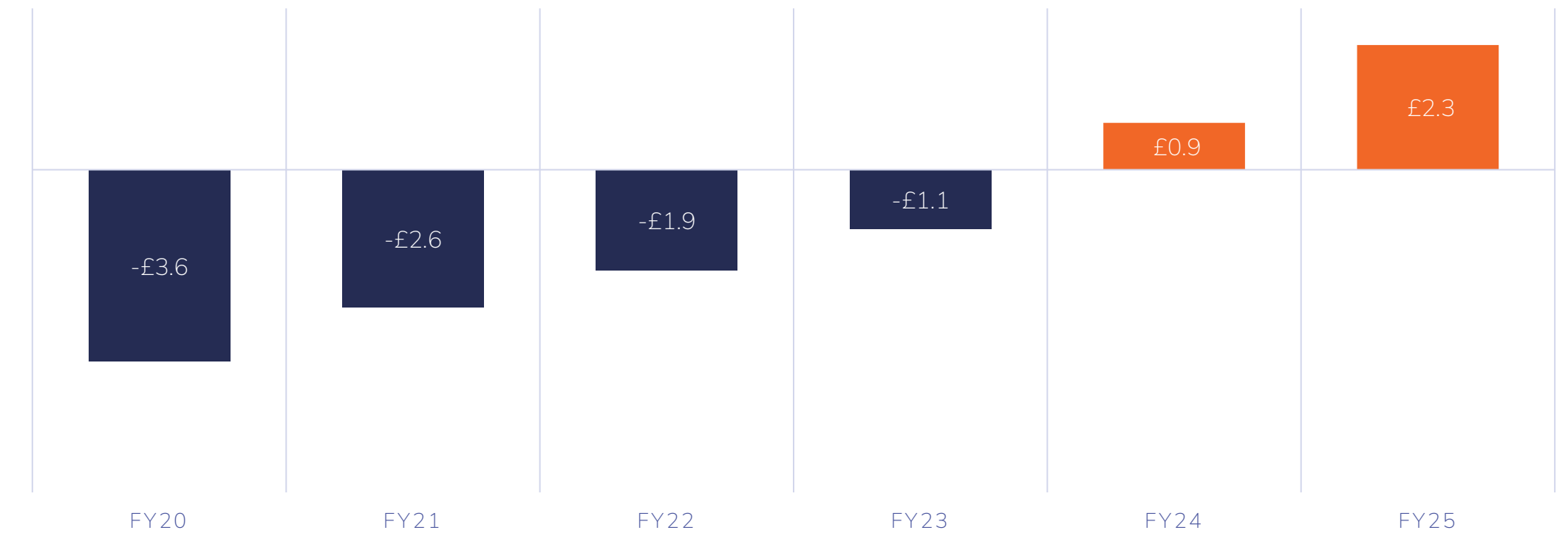


Strong revenue growth, delivering profitability

Revenue Growth (£m)



Adjusted EBITDA (£m)



- ✓ Revenue up 25% (underlying 17%)
- Recurring revenue 91% of total (FY24: 89%)
- Strong growth in key regions:
 - EMEA £13.9m (FY24: 11.3m) + 24%,
 - North America £8.0m (FY24: £6.3m) + 27%

- ✓ Adjusted EBITDA of £2.3m (FY24: £0.9m)
- Margin expansion driven by operating leverage
- Consistent trajectory from losses in prior years to sustained Adj EBITDA profitability

Financials – Balance Sheet & Cash Flow

	FY25	FY24
	£000s	£000s
Intangible assets	4,405	3,491
Tangible assets	121	148
Deferred Tax	225	-
Trade Debtors	3,840	3,551
Other receivables	3,333	3,418
Cash and cash equivalents	3,923	4,332
Total Assets	15,847	15,516
Deferred income	(13,479)	(14,336)
Trade and other payables	(3,536)	(3,150)
Net liabilities	(1,168)	(1,970)
Share capital and premium	18,621	18,347
Share based payment reserve	1,350	1,223
Currency reserve	86	(274)
Retained losses	(21,225)	(21,266)
Equity attributable to shareholders	(1,168)	(1,970)

- ✓ £1.8m software capitalisation
- ✓ £0.23m deferred tax asset recognised
- ✓ Cash £3.9m plus £3m HSBC facility extended to July 2027
- ✓ £13.5m deferred income
- ✓ Adjusted operating cash generation £1.7m
- ✓ Positive adjusted free cash flow £0.04m

Platform & Product Update

H1FY25



Platform & Product Update



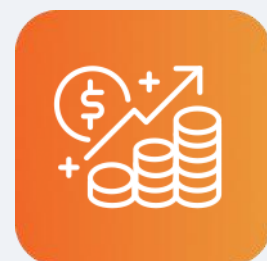
Achieved >99.999% uptime across PCI Pal secure payments platform globally in year. **Top percentile SaaS performance.**



Full integration of new strategic partner, RingCentral, completed inline with internal expectations. Includes communications platform and desktop integration (embedded).



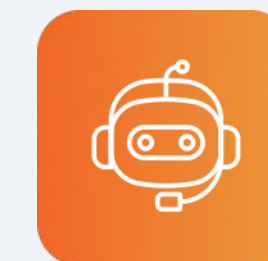
Deployment standardisation now **extensively rolled out** with partners and available for direct customers. SMB customers benefit from faster deployment times, **reducing TTR.**



“Data - Single Source of Truth” project **advanced**, with gains now being seen. Contributed to new **data analytics capability in FY26**; as well as numerous expected internal benefits.

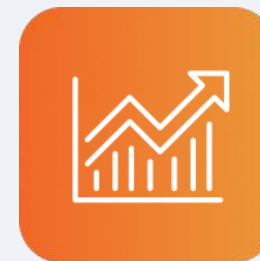


Progress with product roadmap with **launch of first in a range of new adjacent product offerings**, Fraud Screening for Voice interactions as announced in July 2025.



Voice & Chatbot API launching in H1FY26, reinforcing PCI Pal’s position as the go-to platform for securing payments in any type of conversational commerce.

Current Trading & Outlook



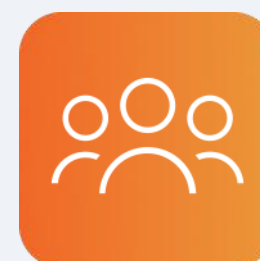
Trading for opening months of FY26 inline with management expectations. Updated strategic plan in motion, including recent hire of new US-based CMO.



Sales momentum continued including largest deal to date in Canada with a top 10 insurer; and largest Conversational AI only deal sold in US via key partner.



As announced in July 2025; launched the first adjacent product in new fraud management suite. More product updates expected across FY26.

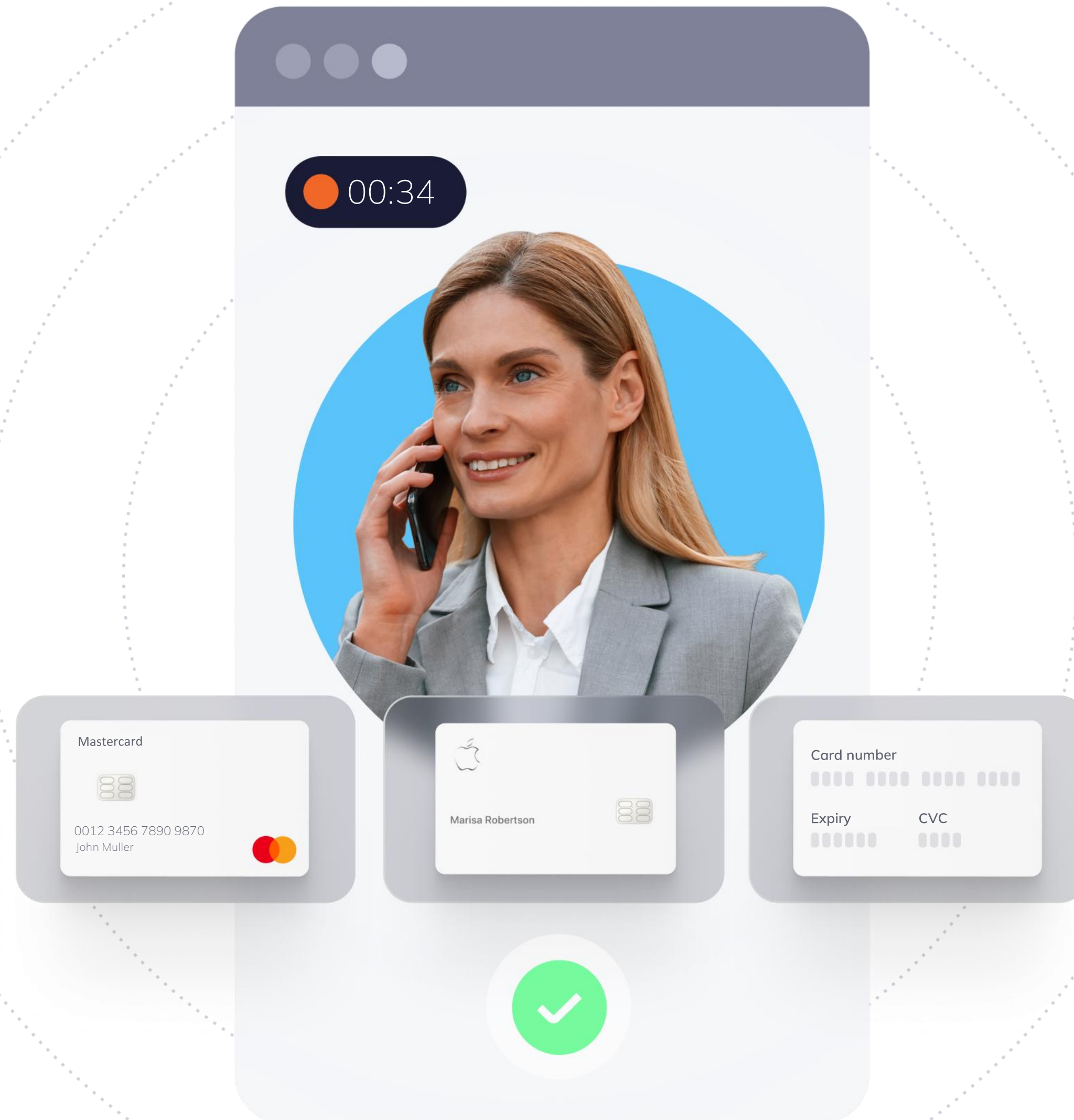


Conversational AI API & New Data Analytics reporting module both now available.

Thank you



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Appendix



Experienced Team with Track Record of Strong Execution



James Barham
Chief Executive Officer
8+ years with PCI Pal



Mufti Monim
Chief Technology Officer
3+ years with PCI Pal



Ryan Murray
Chief Financial Officer
1 Year with PCI Pal



Kathy Varney
Chief Marketing Officer
Joined PCI Pal in FY26



Royston Ballard
Chief Information Security Officer
Joined PCI Pal in FY25



Rachel Drouet
Head of People & Development
6+ years with PCI Pal



Adrienne Brophy
General Counsel
2+ years with PCI Pal



Darren Gill
Chief Revenue Officer
6+ years with PCI Pal



Sizeable, Underpenetrated Market Opportunity

Strong secular tailwinds across customer contact centers...

...driving a large addressable market with significant expansion opportunity



Exponential growth in contact center software solutions ⁽¹⁾

Global Contact Center Software market is expected to grow 5x to ~£168B in 2032. Accelerating investment in emerging solutions, that drive productivity and improve the customer experience provide growing opportunity for agents across the segment



Addressable agent footprint expansion driven by AI

The adoption of AI agents alongside the ~11M human agents globally is expanding the number of customer contact points capable of processing payments. Regardless of agent type (human or bot), secure payment solutions remain mission critical in the industry



Contact center interactions are crucial to the customer experience ⁽²⁾

Every contact center interaction is an opportunity for companies to enhance brand loyalty and drive additional value from customers. Adoption of solutions that improve the customer experience are critical for delivering new, repeat revenue.



AI agent adoption drives growth for payment compliance solutions

Payment compliance software is required to maintain PCI compliance and will drive new investment as the concerns for data privacy surrounding AI continue to grow and providers need to reduce liability

Geographic Expansion

~£168B

Contact Center Software Market ⁽¹⁾

~£83B

UCaaS Market ⁽³⁾

~£5B

PCI Compliance Software Market ⁽⁴⁾

~£660M

SAM Global

~£450M

SAM Core Geographies ⁽⁵⁾



Target Geos
of Agents



4,308K
North America



777k
United Kingdom



2,017K
Mainland Europe



310K
ANZ



3,386K
Rest of World

Product and Platform Expansion

(1) Fortune Business Insights – Contact Center Software Market (2) ContactBabel – The 2024 US Contact Center Decision-Makers' Guide (3) Fortune Business Insights – Unified Communications As A Service UCaaS Market (4) Market Research Intellect – PCI Compliance Software Market Size (5) Core geographies include North America, UK, mainland Europe, and ANZ