



29 July 2025

PCI-PAL PLC

("PCI Pal", the "Company" or "the Group")

New Product Launch

'AI-powered fraud risk scoring product for customer engagements'

PCI-PAL PLC (AIM: PCIP), the global cloud provider of secure payment solutions for business communications, is pleased to announce further product innovation that enhances the Company's secure payments platform offering to its partners and customers.

The Company today announces the launch of a new AI-powered fraud risk scoring product for customer engagements, the first step in its new Fraud Management Product Suite for contact centres. Designed to help businesses combat rising card-not-present (CNP) payment fraud, it uses AI-driven insight delivered in real-time to customer service agents and AI bots ahead of collecting customer payments. As part of the PCI Pal platform, this new product empowers organisations to combat fraud before it occurs, to reduce the volume of chargebacks, and protect both revenue and customer experience, all without adding friction to the payment journey.

This first new product has been developed in partnership with Telesign, part of the Proximus Group one of the largest companies in Belgium, a global leader in fraud protection and identity verification across communications environments with one of the most comprehensive global databases of fraudulent telemetry data.

The product is now available across the PCI Pal platform and makes use of unique customer information that PCI Pal captures as part of its interaction with conversation flows either across human-to-human interactions or human to bot. Working with Telesign, PCI Pal is able to generate a risk score, in real time, of whether the conversation might potentially be a fraudulent one.

PCI Pal has developed a fully automated capability to guide contact centre agents (be they humans or bots) towards the most appropriate and secure payment method. For example, it might choose to present digital payment options for e-wallets (such as ApplePay) rather than credit or debit card for a customer where a fraud risk score is higher. E-wallet payments have intrinsically lower chargeback risk due to the multi-factor authentication that they use (such as facial recognition or mobile device pincode).

Contact centres are at intrinsically higher risk than e-commerce environments when handling payments from customers and PCI Pal expects this fraud risk to only increase with the adoption over time of conversational AI (chat and voice bots) within these environments. Effective adoption of AI bots for sophisticated interactions with customers is low today, with low volumes of payments handled, however with growth expected in the years to come, and with chargeback costs only increasing, PCI Pal sees a timely opportunity to increase its product suite breadth by introducing this first in a suite of new fraud detection and prevention products planned for FY26 and beyond.

For further information, please contact:

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About PCI Pal:

PCI Pal is a leading provider of Software-as-a-Service ("SaaS") solutions that empower companies to take payments from their customers securely, adhere to strict industry governance, and remove their business from the significant risks posed by non-compliance and data loss. Our products secure payments and data in any business communications environment including voice, chat, social, email, and contact centre. We are integrated to, and resold by, some of the worlds' leading business communications vendors, as well as major payment service providers.

The entirety of our product-base is available from our global cloud platform hosted in Amazon Web Services ("AWS"), with regional instances across EMEA, North America, and ANZ.

For more information visit www.pcipal.com or follow the team on LinkedIn: <https://www.linkedin.com/company/pci-pal/>

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