



3 February 2026

PCI-PAL PLC

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

Trading Update

Strong momentum and record increase in ARR

PCI-PAL PLC (AIM: PCIP), the global cloud provider of secure payment solutions for business communications, is pleased to announce a trading update for the six months to 31 December 2025 (the "Period" or "H1").

The Group has delivered a further record H1 for new business won, which together with increasingly efficient customer deployments, has contributed to a record real-term increase in ARR for a six month period. At the end of H1, ARR stood at £20.3m, a 21% increase year on year (25% on a constant currency basis), and CARR, the Company's leading indicator of future ARR, reached £24.0m, an increase of 18% year on year (21% on a constant currency basis).

Revenue for the Period was £11.3m, a 7% year on year increase, and an increase of 14% on a normalised basis¹.

Customer retention remains strong with GRR at 95% (2024: 95%), and NRR increased to 105% (2024: 103%). PCI Pal's cloud platform uptime was 100% across the half year, supporting continued customer confidence and retention, whilst illustrating the strength of the Company's global cloud platform.

Cash at Period end was £2.6m, reflecting the additional cash investment outlined to investors in September 2025. The Group has no bank debt.

Commenting on progress in the Period, James Barham, Chief Executive Officer of PCI Pal, said:

"It has been a strong period of trading for the business. We are seeing the highest levels of demand for our core secure payments products, delivering the highest level of new business secured in any first half period of trading, and a highly encouraging sales pipeline as we enter H2.

"With continued investment in the Company's integrated partner eco-system, it is particularly pleasing to see the momentum we are building with key strategic partners as we further deepen those relationships. During the Period we have grown both our SMB and enterprise customer base as planned, including further penetration of the US healthcare sector, a key target growth vertical for the Company.

"With this progress in H1, we enter the second half with strong momentum and confidence in the Group's ability to continue delivering against its strategic objectives and the Board's expectations for FY26."

1. Adjusted for the impact of revenues that were deferred from FY24 and recognised in FY25.

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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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