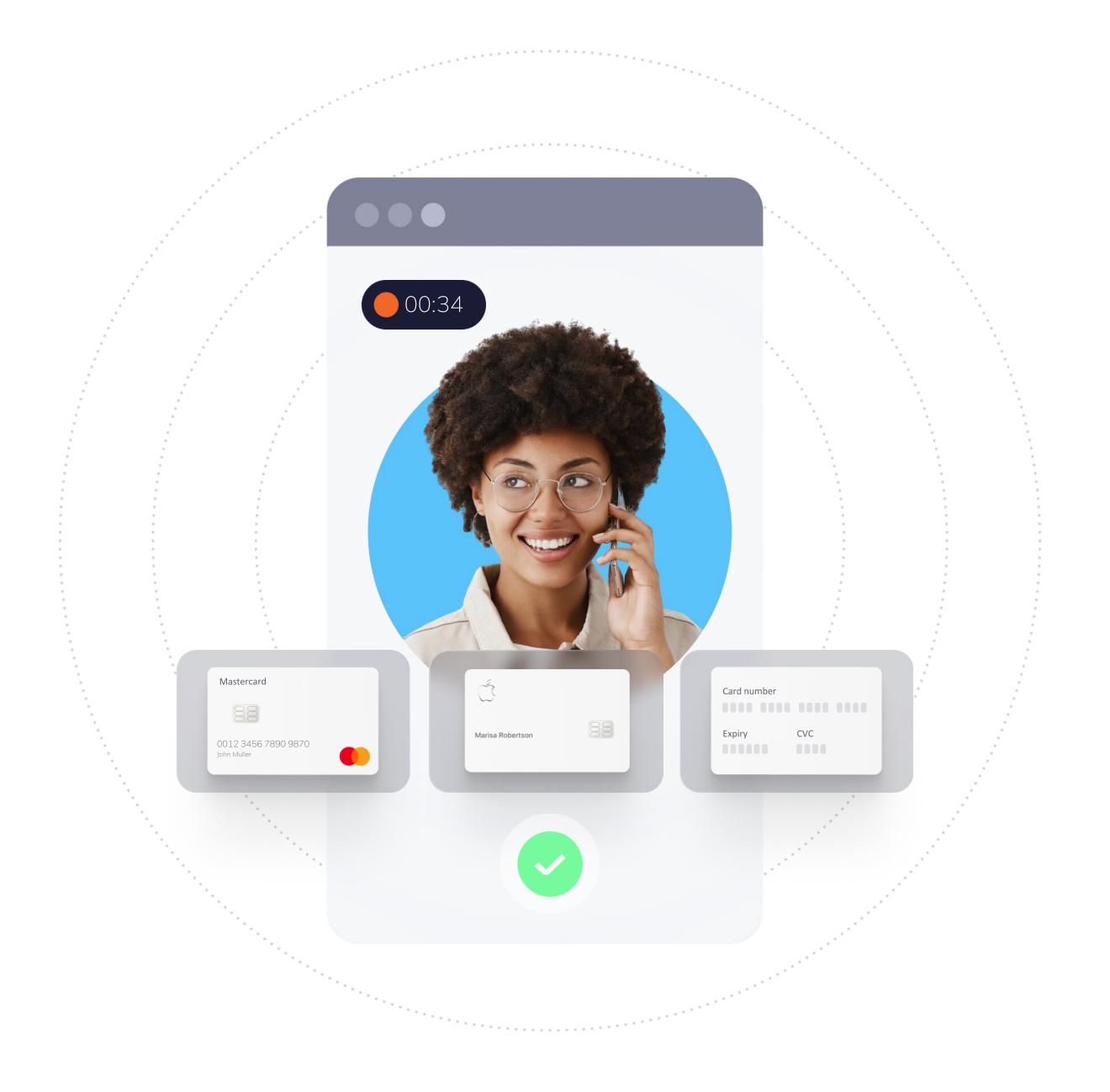


PCI Pal Capital Markets Day

CMD 11th November 2025

James Barham

CEO







THEME	SPEAKER	
Company, market & strategy overview	James Barham, CEO	
GTM model, Partner Eco-system overview	Darren Gill, CRO	
Partner case study video		
Coffee Break		
PCI Pal product demonstration session	Chris Fox, Snr Sales Engineer	
PCI Pal Cloud platform overview	Mufti Monim, CTO	
Product strategy, roadmap, & vision	Mufti Monim, CTO Alessandro Dalla Volta, VP Product	
Q&A session	PCI Pal Team	
Post-event reception		

Experienced Team with Track Record of Strong Execution

Senior Leadership Team



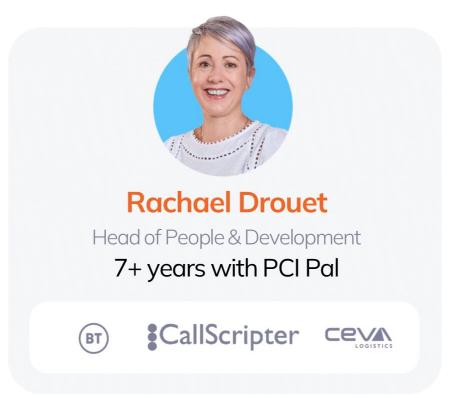


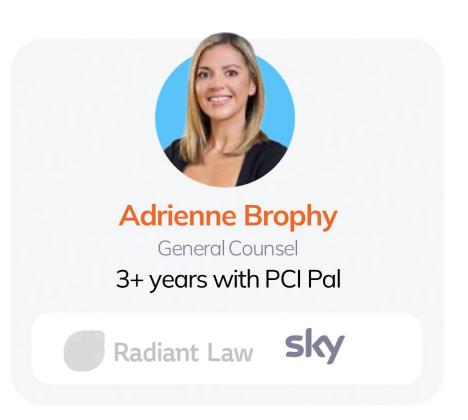














Simplified, Secure Payments for Business Communications

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 Al
- All interactions whether human or Al bot agents served
- Ensures compliance (PCI DSS & more) & data security
- While driving cost savings, revenue growth & improved CX & AX

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

Our Customers

















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COX®





LG

halfords

Partner Ecosystem



























talkdesk[®]

FY25 Highlights



Robust recurring revenue, underpinning predictable growth



ARR +25% £19.3m	25% increase in ARR year on year	
CARR +16%	Contracted ARR increased	
£22.2m	16% year on year	
Revenue +25%	Group revenue increased	
£22.5m	25% YoY. Normalised 17%	
GRR – 95%	Gross Revenue Retention 95%	
NRR – 104%	Net Revenue Retention 104%	
Adj PBT £0.8m	Profitable as expected	



PCI Pal Product Overview – Today

Omnichannel Payments Across All CX Interactions



Three core products today covering all CX channels Human & Al Bot engagements



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







Sizable, Underpenetrated Market Opportunity



Addressable Market As Stated Today



£660 million

ARR TAM for PCI Pal of global CC market today

Est. 7 million agents handling payments

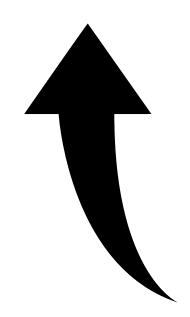
£450 million

ARR TAM for PCI Pal of current focus markets: Europe, NA, ANZ Est. 4.5 million agents handling payments

£70 million

Est SecPay Vendor ARR

£19.3 million
PCI Pal ARR Jun-25



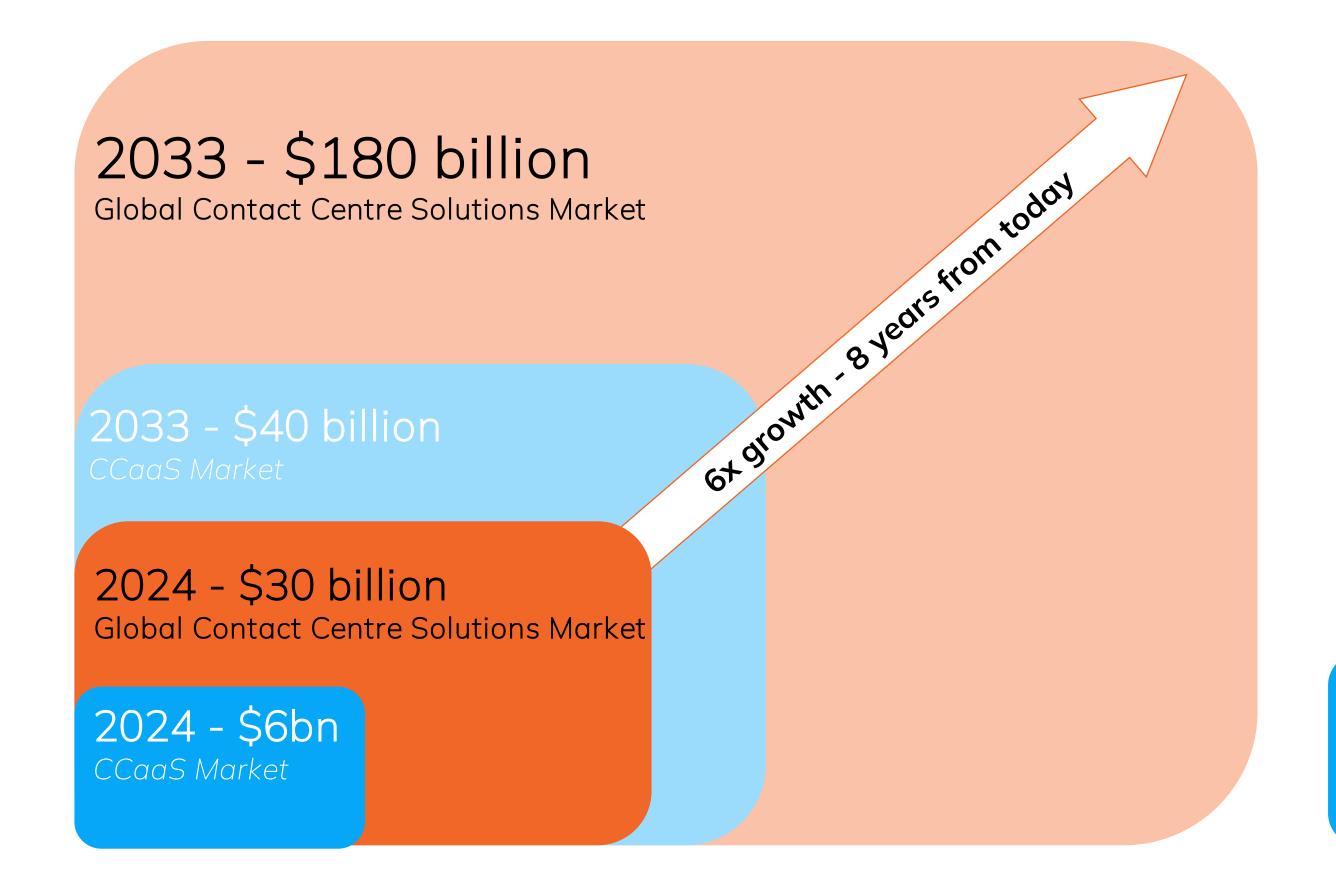
Increasing opportunity with growing CCaaS market, broader CX mix & emergence of conversational Al

Contact centre is the home of customer engagement, via any channel. Facilitating more conversations than ever before; supported by the CCaaS networks.

Global Contact Centre Solutions Market



CCaaS, CRM, Workforce Optimisation, Workforce Management, Data Analytics, Service Desk/ITSM, ID&V, Fraud, ConvAI, Agentic AI, Authentication, Speech Analytics, Knowledge Management, Quality Assurance, Speech Analytics, Dashboard & BI, Journey Analytics, Messaging, Call Recording



Why is the contact centre solutions market growing?

- Digital transformation: on-prem to cloud
- CCaaS enabling access to solutions
- Converged Omni-channel CX
- Rising expectations from consumers
- Hybrid & remote working acceleration
- SME adoption of CX solutions
- Conversational & Agentic Al & Automation
- Regulatory & security evolution

PCI Pal Exceptionally Well Positioned
PCI Pal solutions integrated to partners that make up >70% of CCaaS market by revenue today

genesys zoom RingCentral HCE talkdesk 8x8



Market drivers for CX environments using PCI Pal

Emergence of cloud communications CCaaS, UCaaS, CPaaS

Increasing regulation and security needs
PCI Compliance, GDPR, risk mitigation

Evolving digital payments landscape
Customers demand: eWallets, BNPL, Open Banking, PayPal

Evolving fraud risk landscape Identity, Authentication, Biometrics

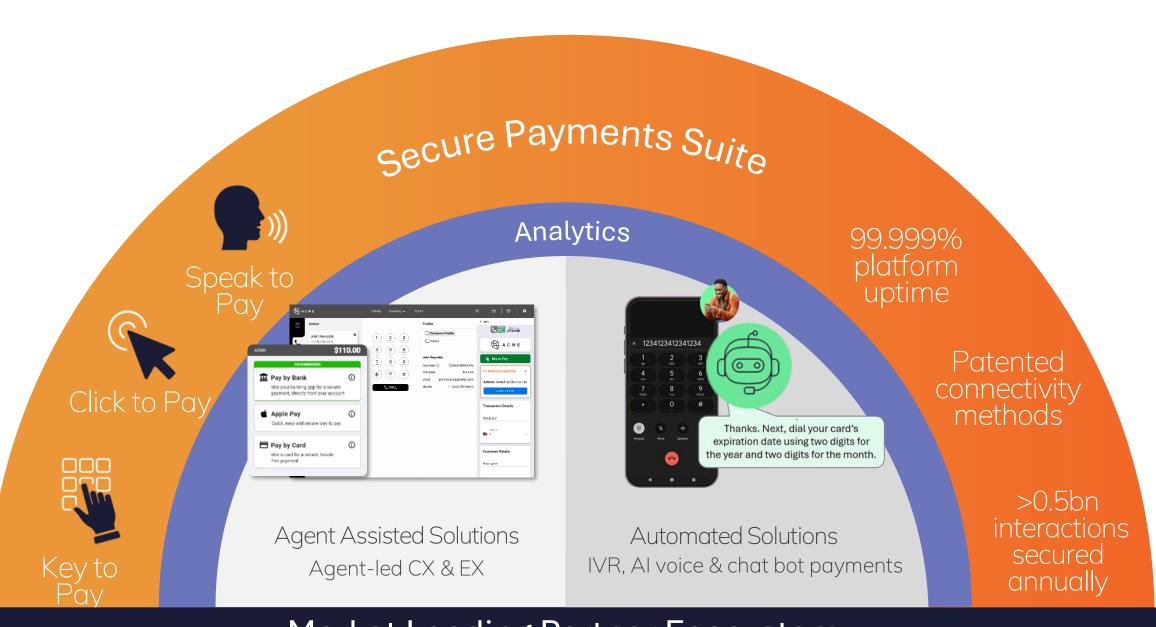
Procurement trend towards platforms CCaaS, UCaaS, CPaaS, & Services Orchestration



Transformation from Secure Payments Leader to Multi-Product Secure Engagement Platform

Transforming from the leader in secure payments; into a multi-product secure engagements platform





Market Leading Partner Ecosystem

Over 130 Payment Service Providers Integrated



















CRM, ERP, EHR and Desktop Integrations







Business Communications



































Transforming from the leader in secure payments; into a multi-product secure engagements platform





Market Leading Partner Ecosystem

CIVICA allpay

Over 130 Payment Service Providers Integrated





















CRM, ERP, EHR and Desktop Integrations







Business Communications

















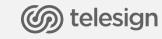














Growth Ambitions

Ambition to Grow PCI Pal (organically) to £50 million revenue within 5 years

Ambition to achieve Rule of 40 within 3 years: Growth + Profitability

Profitable Growth Drivers

More of the same: Expand the Partner Eco-system; Increase numbers of enterprise customers

Top Quartile Customer Retention: Maintain GRR, create expansion opportunities within existing base

Drive NRR >110%: Achieve this within next 2-3 years; expansion of core; cross-sell of new products

Operational Gearing: Partner & customer self provision capabilities; digital only sales capability rollout; TTR

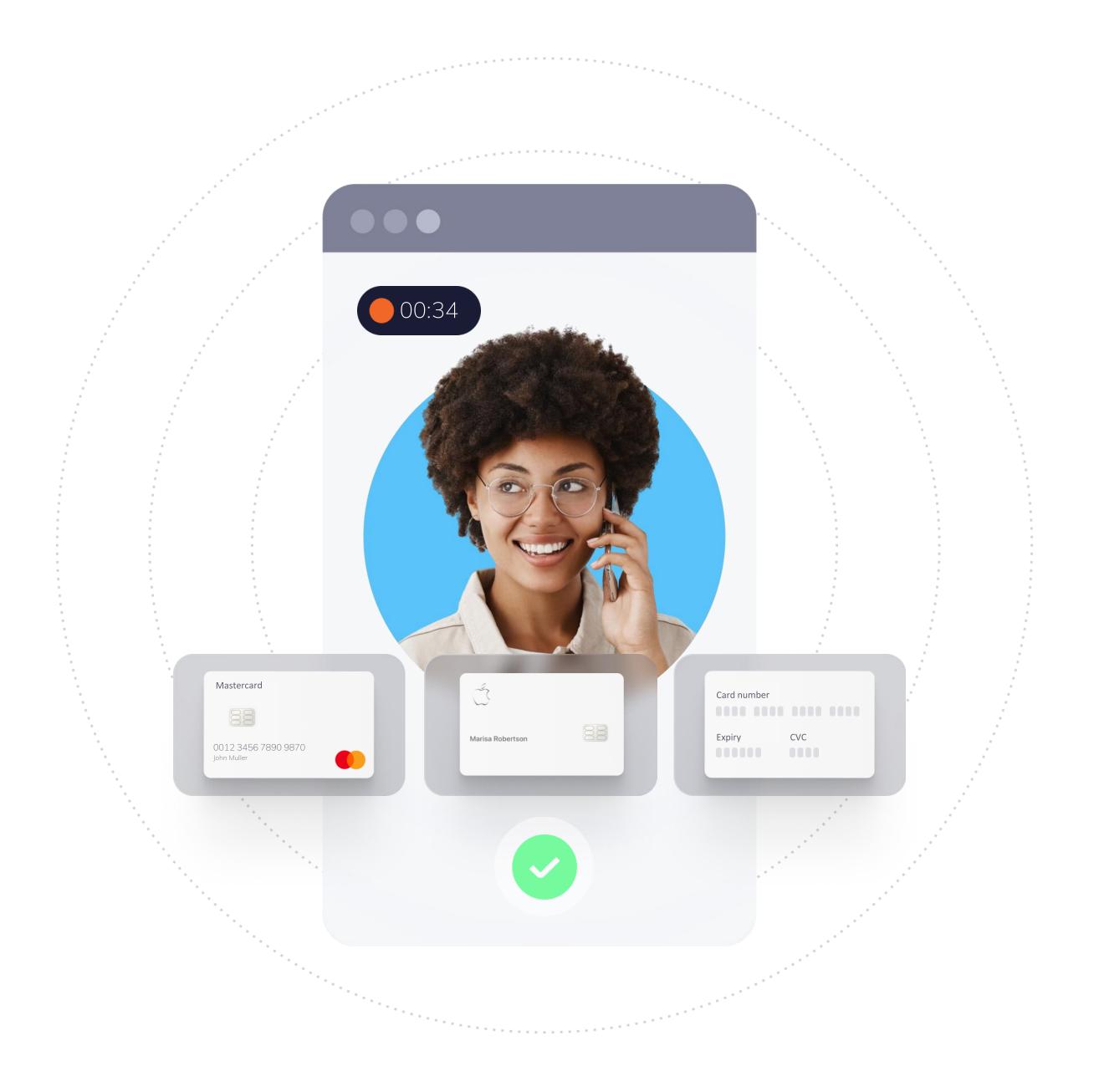
Grow our TAM: Through deeper geographic penetration (US #1); Cost effective geo expansion; & product development



PCI Pal GTM & Partner Eco-System

Darren Gill

CRO



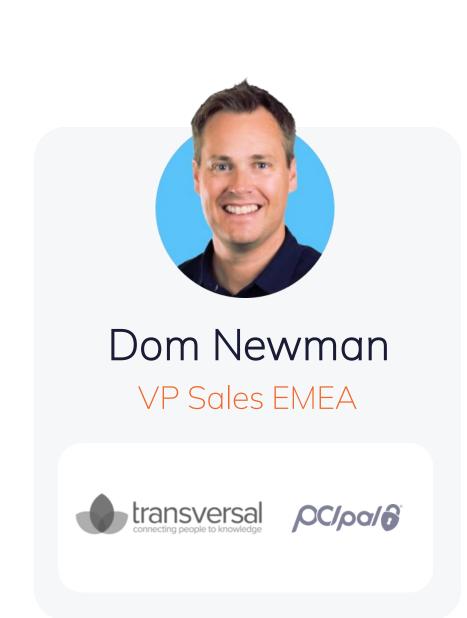


From Strategy to Execution

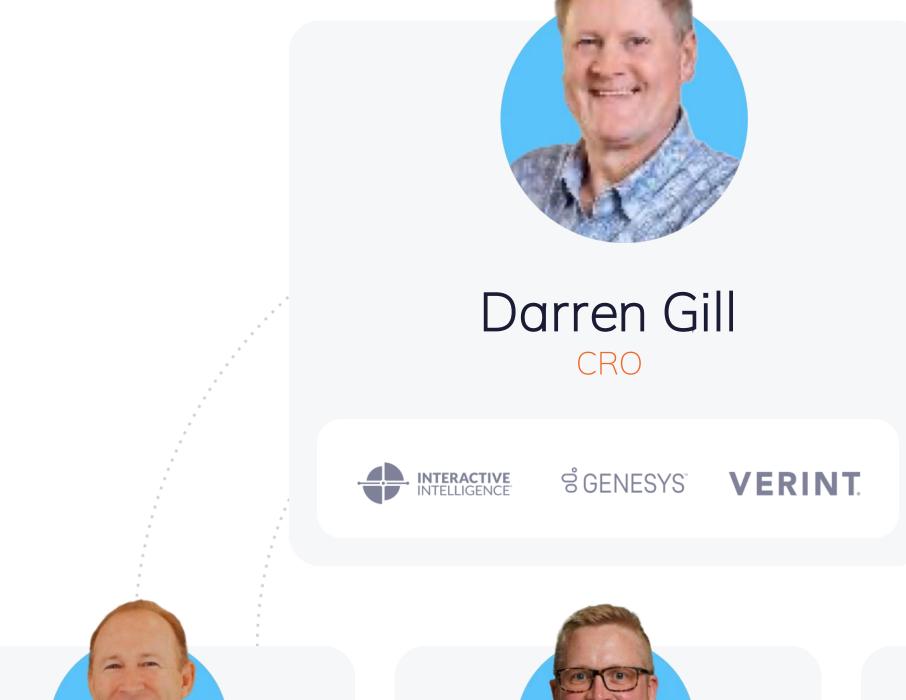
Translating our market vision into measurable growth through partners, regions, and customer success.

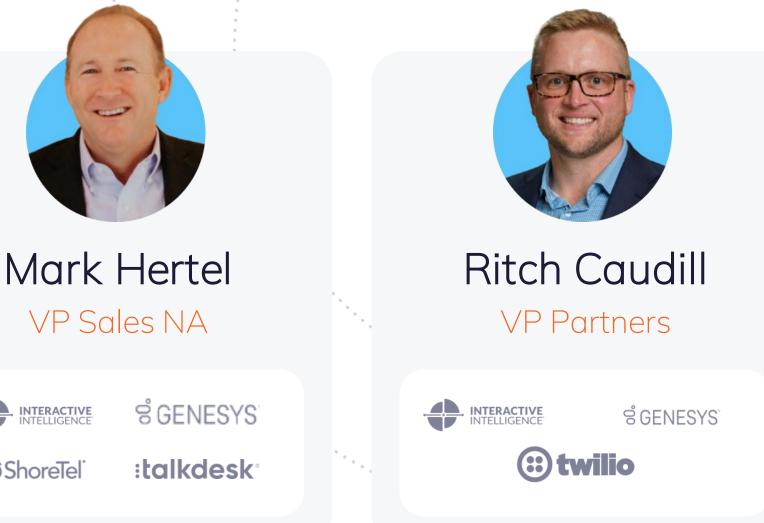
Sales & Customer Success Leadership

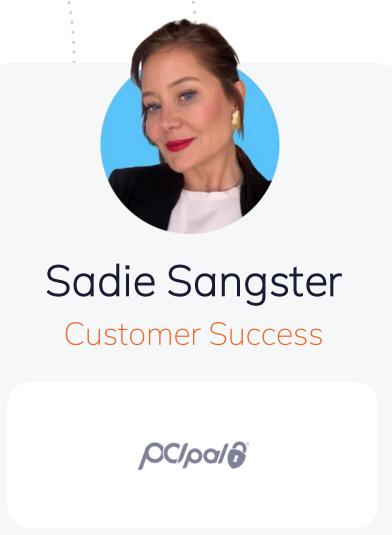


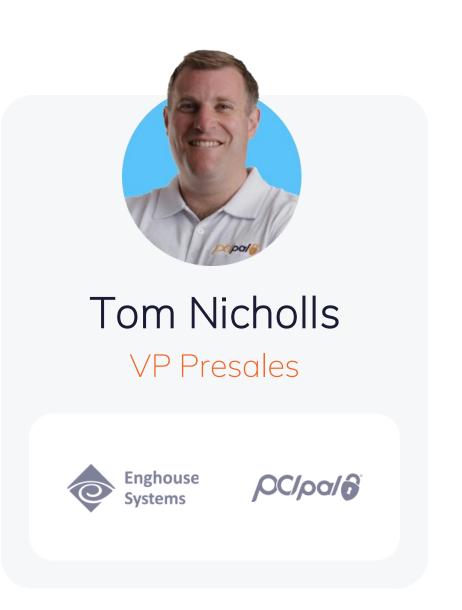


ShoreTel















Partner Led

PCI Pal is partnered with the majority of the CCaaS Gartner Magic Quadrant; market leading partner ecosystem. Significant scale and reach.



Enterprise Direct

Smaller group of very large enterprise CCs (>1,000 agents) including HM Government, HMRC, Cox. Utilising targeted ABM to target more.

Segment	Sales Motion	Agents Taking Payments
Enterprise	Direct/Partner	1,000+
Mid-market	Partner/Direct	100 - 999
Commercial	Partner	10-99

Partner Ecosystem





CCaaS, UCaaS, CPaaS, Carriers, Conversational Al zoom



talkdesk®

RingCentral®

ರೆ GENESYS







Solution Providers

VARs, Payment Providers, BPOs

worldpay from FIS

CIVICA

PRESIDIO.







Introducers

Resellers

Referral Partners Technology Partners

> TSBs, VARs, PSPs, Integrated CCaaS & Conversational Al

stripe







VERINT



Regional coverage





NA

largest addressable market, HQ for our global partners, enterprise targets



UK

mature and consistent, strong in local and central government



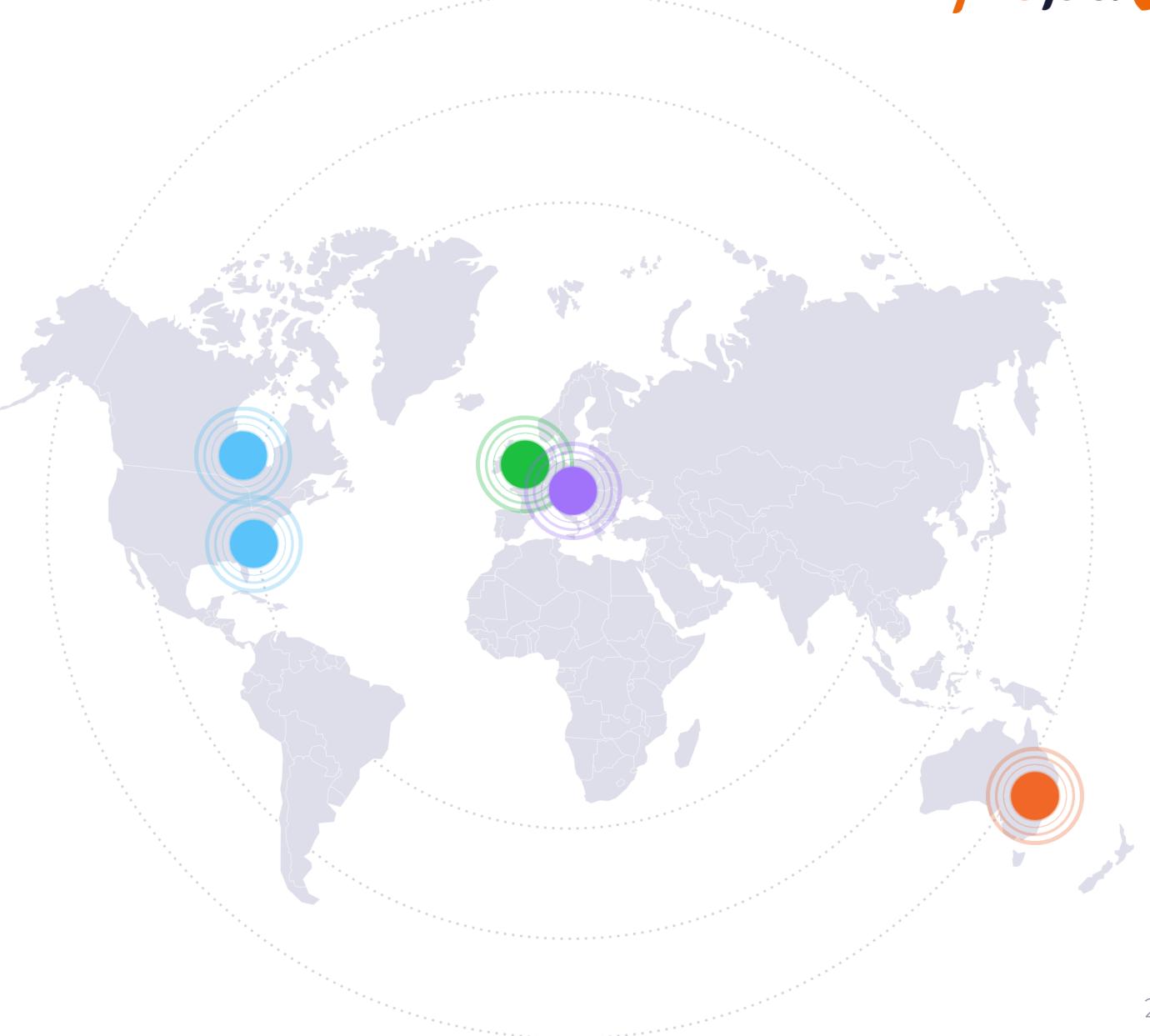


growth opportunity





springboard to broader APAC region



Why PCI Pal?





Customer Drivers

- Born in the cloud
- Omnichannel, single platform
- Modern, lightweight integrations
- Fully outsourced, watertight compliance
- Agnostic and interoperable
- Improved payments experience
- Uptime and reliability



Partner Drivers

- Ease of doing business
- Embedded approach, white label option and ability to make it their own
- Tick the box on RFIs/RFPs (tenders)
- Increased wallet share & retention
- Payments & security expertise
- Conversational AI demand



Coffee Break



PCI Pal Product Demonstration

Chris Fox

Snr Sales Engineer, PCI Pal

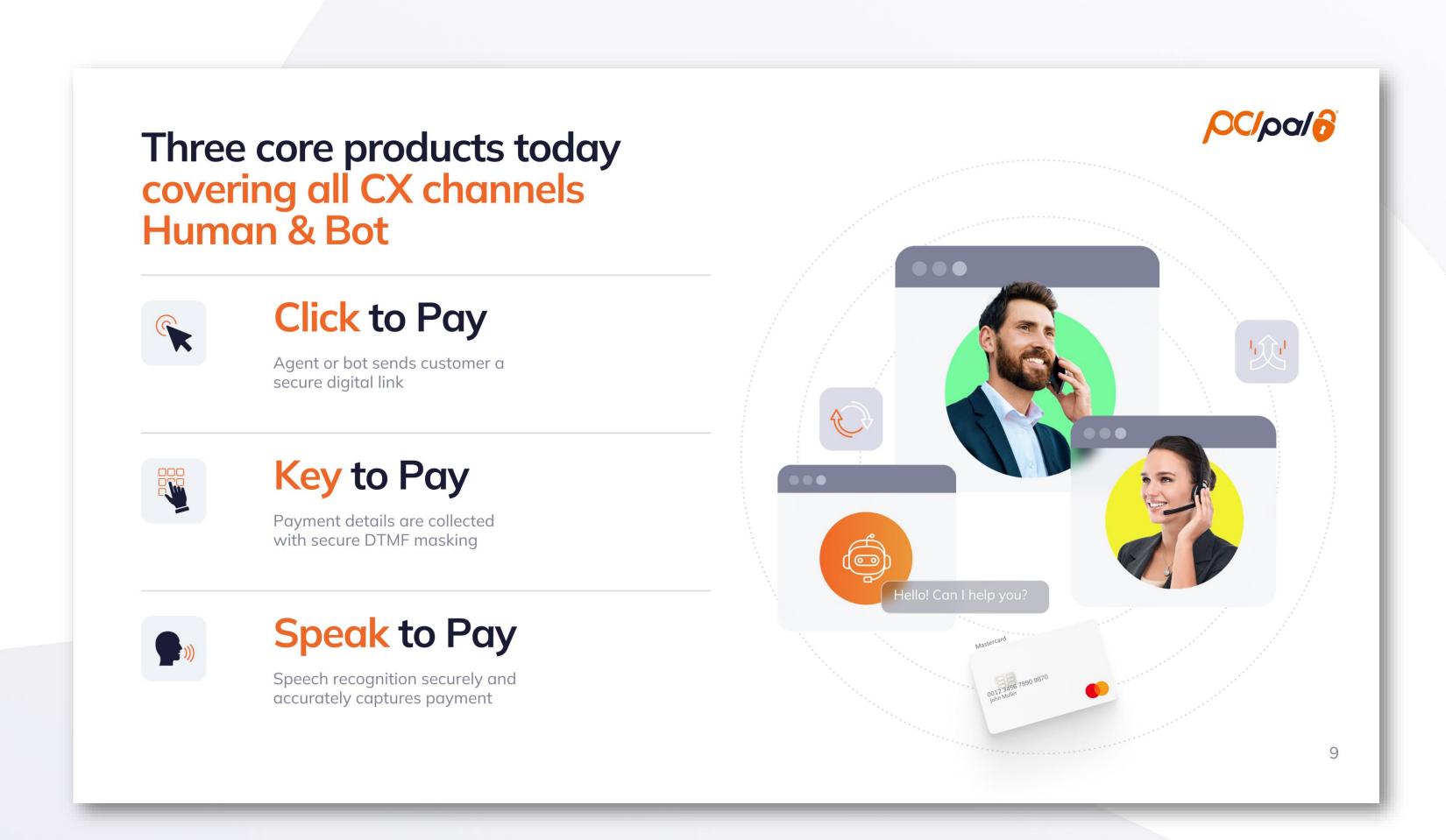


PCI Pal Product Demonstration

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zoom

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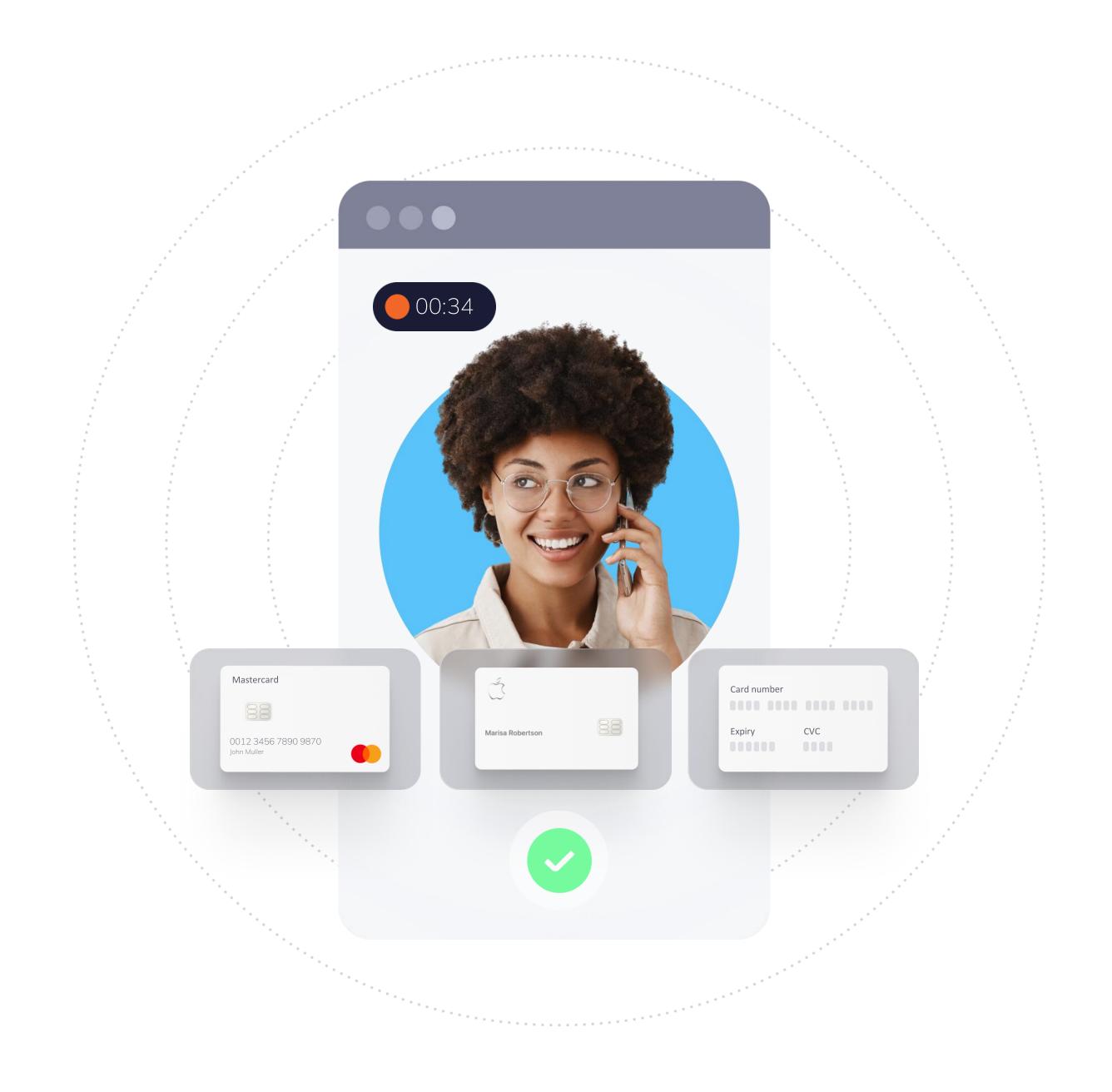
PCI Pal Technology & Product

Mufti Monim

CTO

Alessandro Dalla Volta

VP Product



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 diverse communication channels such as voice, chat, email and conversational Al.



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 customer interactions.



Market Leading Partner Ecosystem

Unified APIs, certifications, and provisioning patterns that allow RingCentral, Genesys, NICE, Zoom, Talkdesk, Amazon Connect, Vonage, and 8x8 to package and repeat our solutions at scale and speed.



Scalable, Reliable, High Quality

Engineered for the TAM expansion in mind - elastic capacity for human and AI agents, omnichannel concurrency, and regulated workloads.



Global Customer Reach

The platform serves over 700 customers worldwide, ensuring comprehensive secure payment coverage while processing millions of transactions and calls daily.



Exceptional Platform Reliability

The platform achieves over 99.999% uptime, ensuring uninterrupted and dependable payment services worldwide.



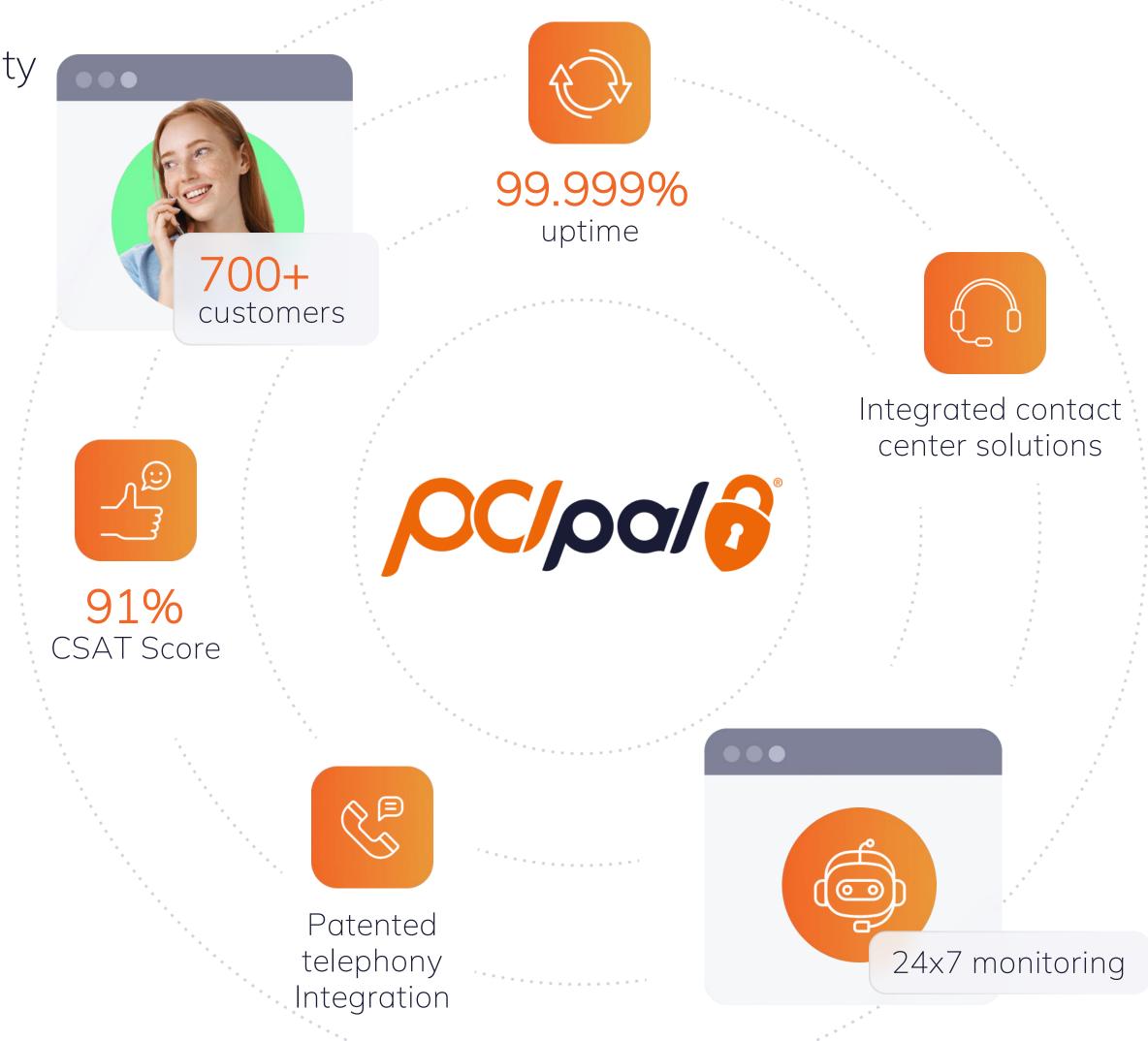
Integrated Contact Center Solutions

The platform is embedded in contact centers, accelerating time-to-value and improving agent and customer experiences.



Continuous Assurance: 24x7 Threat Monitoring

IDS/IPS and SOC with annual supplier attestation reviews and Independent Assurance tests help sustain platform integrity at scale







Cloud · Global · Channel, implemented in code: the architectural choices that make the growth story repeatable.

Light Touch Cloud to Cloud Integrations

Point of payment loop into conversations provides a light touch on-demand capability for accessing PCI Pal solutions only when they are needed.

Security by design (PCI DSSv4, SOC2 ISO27001,22301,9001 & CE+)

Tokenisation, data minimization with encryption everywhere, and regional data residency on AWS (EMEA, NA, ANZ) so customers can buy with confidence







Multi-Tenant Scalability

Multi-tenant architecture enables operational efficiency, high gross margins, and global scalability.

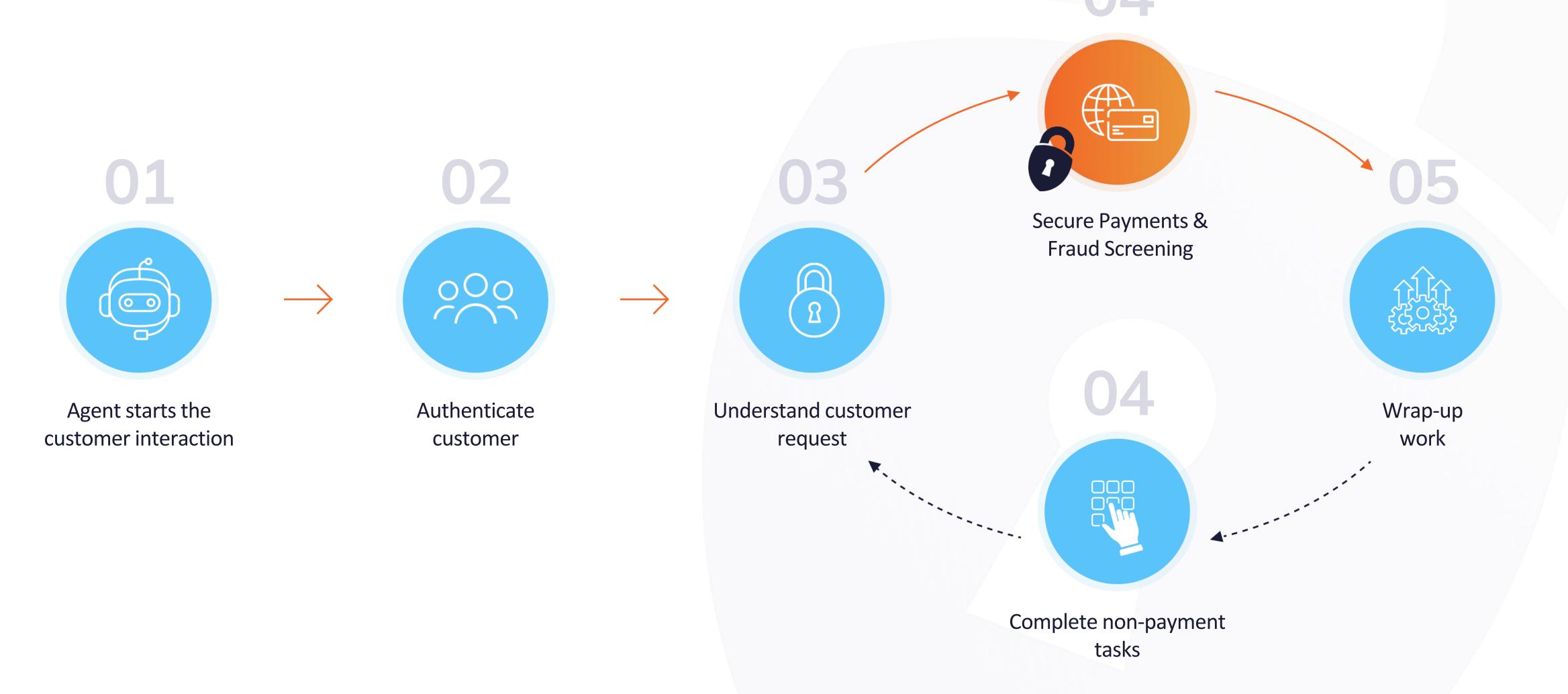
Unified Platform for Al and Automation

A single integration unlocks the platform for agent-assisted and automated channels like conversational AI, voice, and chatbots with native support for MCP





PCI Pal is transforming beyond point-of-payment & compliance solutions

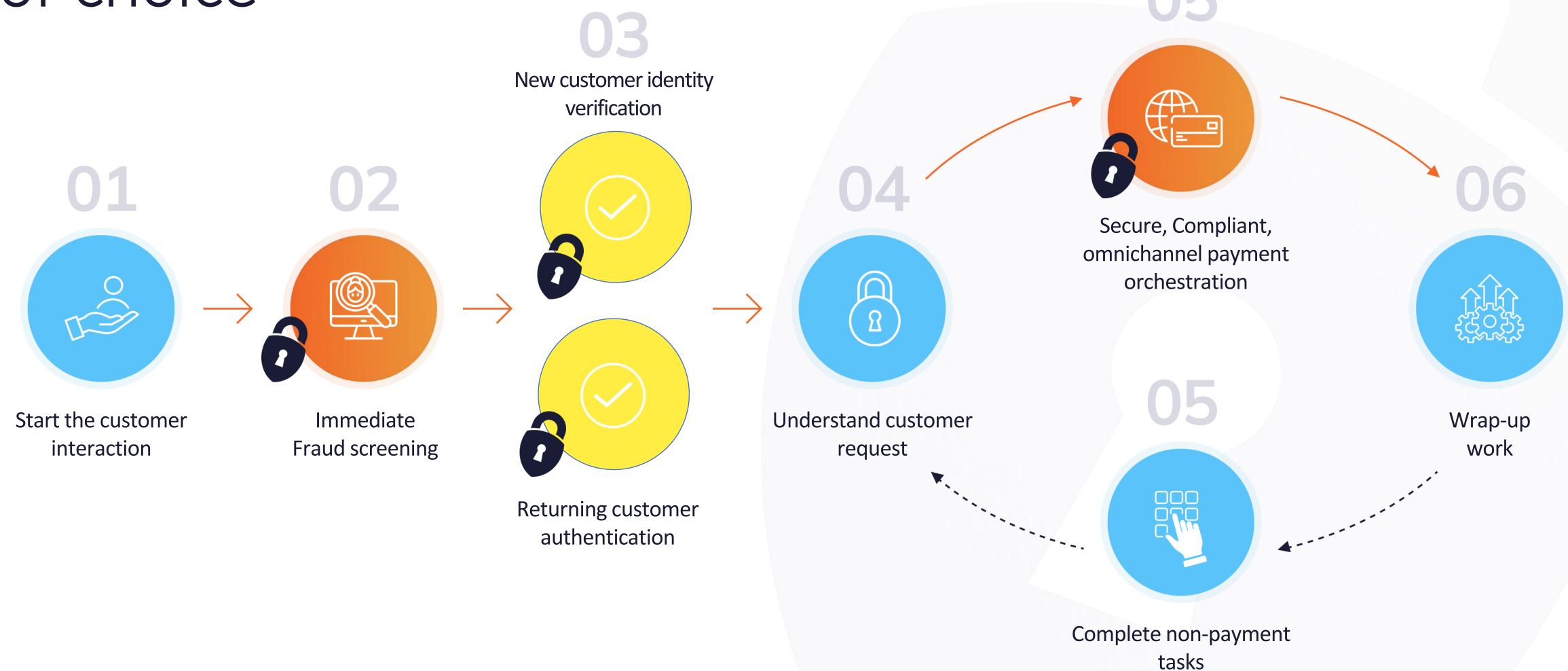






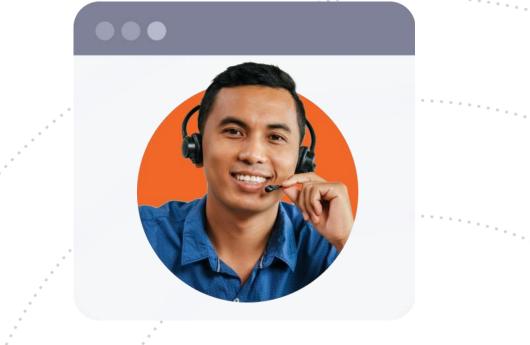


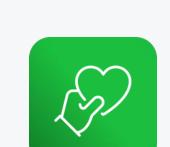
Transforming into the unified, Al powered, secure engagement platform of choice





Join us for a vision of what's to come...

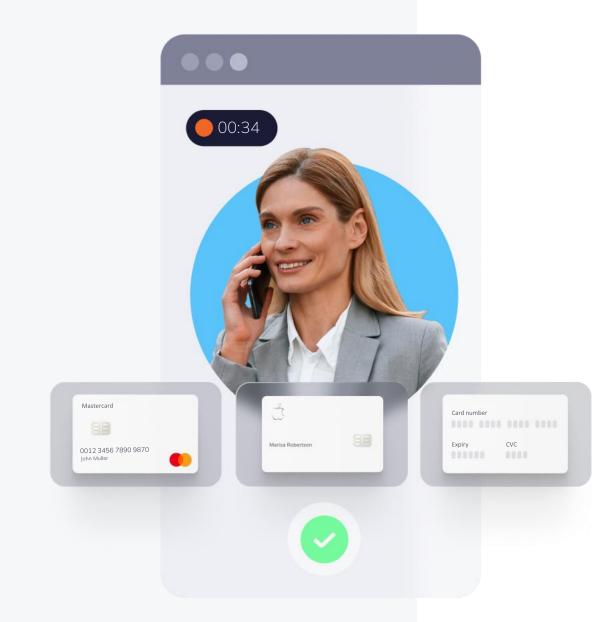


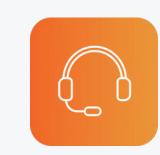


A day in the life of a healthcare agent, the clients they serve, and the support they provide.



A multi-product,
platform vision that
drives value through
the entire interaction

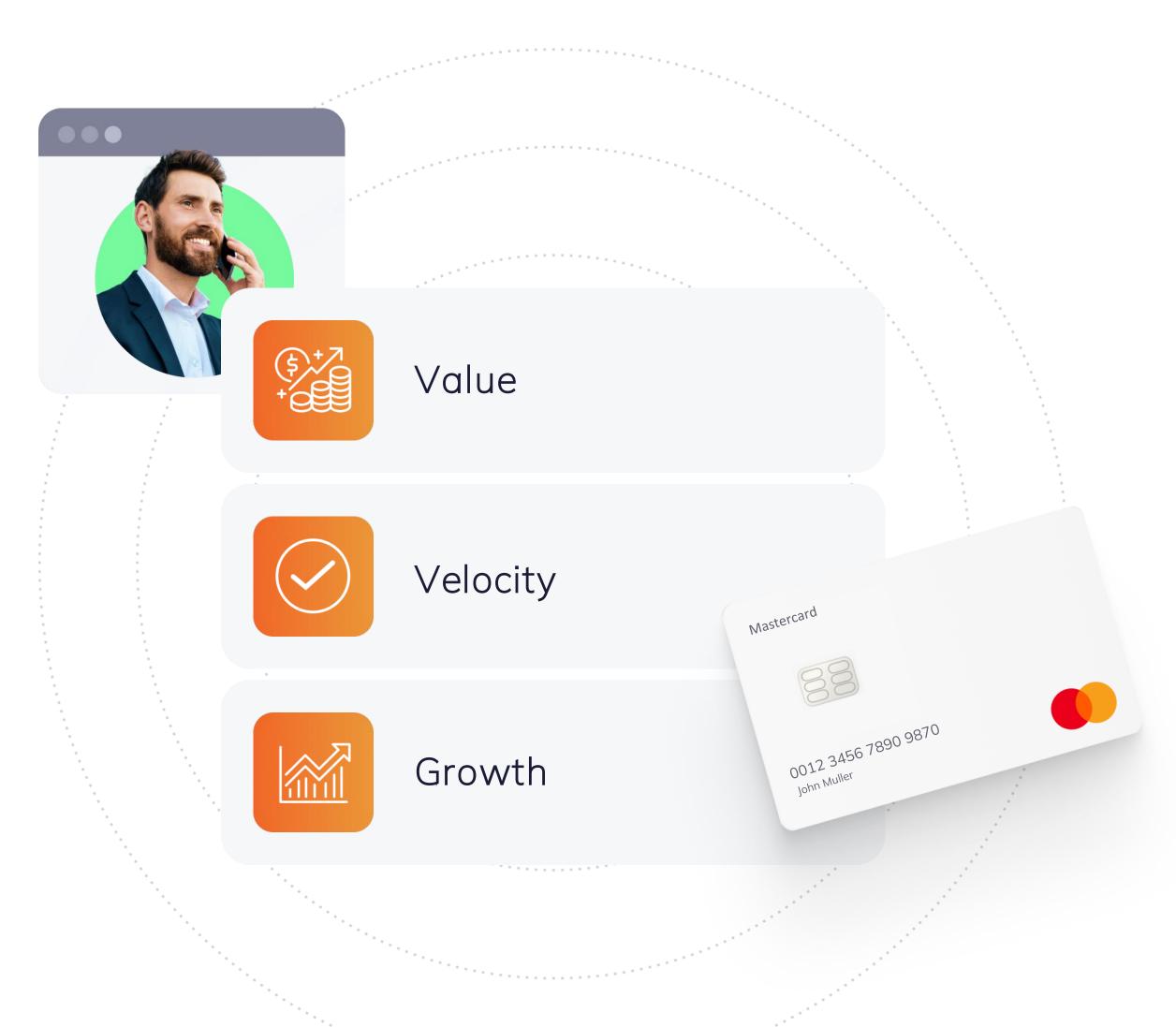


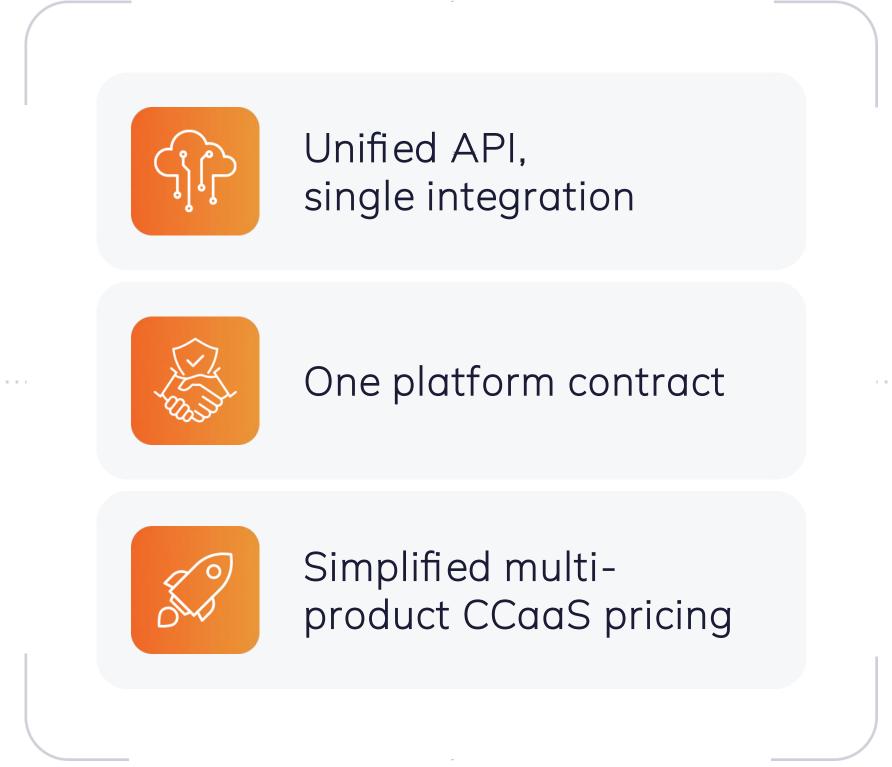


The self-provisioned
PCI Pal Secure
Engagements
Platform experience
for a customer
embedded in a
CCaaS solution









... partner focused



Thank you. Q&A.

CMD 11th November 2025

