

PCI-PAL

Achieving US security certifications

PCI Pal has achieved compliance with three different US standards, all of which should enhance its ability to support enterprise customers operating in highly regulated environments, in particular the US healthcare sector. Combined with PCI Pal's integration with Epic, the leading electronic healthcare record software provider in the US, the company is well positioned to serve US healthcare organisations seeking to secure customer payments.

Year end	Revenue (£m)	EBITDA (£m)	PBT (£m)	EPS (p)	DPS (p)	EV/EBITDA (x)	P/E (x)
6/24	18.0	0.9	(0.6)	(1.10)	0.00	39.2	N/A
6/25	22.5	2.3	0.8	0.69	0.00	14.7	73.0
6/26e	24.0	0.7	(1.2)	(1.14)	0.00	50.2	N/A
6/27e	27.2	2.2	0.1	0.10	0.00	15.1	N/A

Note: EBITDA, PBT and diluted EPS are normalised, excluding amortisation of acquired intangibles, exceptional items and share-based payments.

PCI Pal has achieved compliance with the key US healthcare data protection regulation, HIPAA (Health Insurance Portability and Accountability Act). HIPAA imposes strict security and privacy requirements on organisations handling sensitive patient information across the healthcare industry. The company has also achieved compliance with HITRUST, the leading certifiable security framework in the US healthcare sector. This provides a comprehensive and auditable approach to managing data protection, privacy and regulatory compliance and is often used to demonstrate compliance with HIPAA requirements. The third compliance achieved is for SOC 2 Type II, an independent audit standard in the US that validates that strong security and data protection controls are operating effectively over time.

Achieving this level of compliance is crucial to directly access the US enterprise market and to support partners that operate in the US enterprise space. In its H126 results, the company announced that it had won a contract with a large regional healthcare provider in the US mid-West, which leverages the company's partnership with Epic, highlighting initial progress in the US healthcare market.

Regulatory update

Software and comp services

15 April 2026

Price 50.50p

Market cap £37m

Net cash/(debt) at end H126 £2.6m

Shares in issue 72.5m

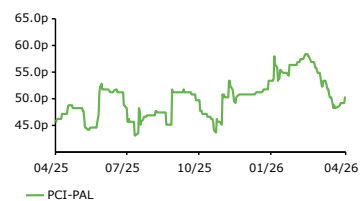
Free float 89.4%

Code PCIP

Primary exchange AIM

Secondary exchange N/A

Share price performance



Business description

PCI-PAL (PCI Pal) is a global cloud provider of secure payment solutions for business communications.

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