PayPoint Plc

Capital Markets Day

29 September 2026

Capital Markets Day sets out growth drivers underpinning medium-term ambition

PayPoint Plc, the UK-listed technology, payments and services business, is today hosting a Capital Markets Day for analysts and institutional investors at Investec's offices in London.

The event will provide a deeper understanding of the Group's growth strategy and simplified operating model following the reorganisation announced in March 2026 and further detailed at the Group's FY26 results. The management team will set out the growth opportunities, execution priorities and key performance indicators across the Group's four business units: Network Services, Digital Payments & Open Banking, Love2shop and Merchant Services.

The Capital Markets Day will demonstrate how the growth drivers and key performance measures across the four business units underpin PayPoint's existing medium-term ambition of delivering 5–8% net revenue growth per annum, supported by a resilient financial framework, strong cash generation and disciplined capital allocation.

Nick Wiles, Chief Executive of PayPoint Plc, said:

> *"We have simplified PayPoint into four scaled business units, creating clearer accountability, sharper strategic focus and a stronger platform for growth.*
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> *"Today we are setting out how each business is positioned to grow, the opportunities we are prioritising and the KPIs investors can use to measure our delivery. Across the Group, we see compelling routes to growth, including Community Banking and Digital Engagement, structural growth in digital payments and Open Banking, the lifetime value opportunity across Love2shop, and the return of Merchant Services to long-term profitable growth.*
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> *"Our medium-term financial ambition is unchanged. Focused execution across the four business units, together with strong cash generation and disciplined capital allocation, gives us confidence in our ability to deliver sustainable growth and attractive shareholder returns."*

CAPITAL MARKETS DAY

The presentations will set out the following key themes:

- **Network Services:** targeting underlying net revenue growth of 5–10% per annum, supported by improved service delivery, retailer adoption and network quality, with Community Banking and Digital Engagement key growth areas (FY26 net revenue: £92.4 million).
- **Digital Payments & Open Banking:** targeting more than 20% compound annual net revenue growth, with revenue expected to more than double over four years, through deeper existing relationships, new clients and channels, and the scaling of participant software and ecosystem infrastructure (FY26 net revenue: £13.3 million).
- **Love2shop:** maximising the lifetime value of billings across B2B, B2C online, high street distribution and prepaid savings through customer acquisition, increased usage, retention and broader distribution (FY26 net revenue: £53.5 million).
- **Merchant Services:** executing the strategic reset, launching Handepay Connect in Q4 2026 and returning acquiring to long-term profitable growth, alongside continued growth in Merchant Rentals and Business Finance (FY26 net revenue: £31.6 million).

The Group will also introduce a clearer suite of business-unit KPIs covering pipeline development, recurring revenue and ARR growth; retailer value and engagement; Love2shop billings, blended net revenue and retention; and merchant value, processing and churn economics.

The event will conclude with an update on the Group's financial framework, including strong cash generation, leverage within the Board's target range, dividends moving towards approximately two times cover and continuation of the £30 million per annum share buyback programme through to March 2028.

The event will include presentations from the Group's senior leadership team and demonstrations of capabilities across the four business units.

CURRENT TRADING

Since the Group's Q1 FY27 Trading Update on 29 July 2026, trading has continued in line with expectations.

The Board remains confident in the Group's outlook for FY27 and in meeting market expectations for the year. As previously indicated, performance is expected to be weighted towards the second half of the financial year, reflecting both an accelerating contribution from new business and the positive impact of several seasonal businesses.

Enquiries

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ABOUT PAYPOINT GROUP

PayPoint Group is a leading UK-listed technology, payments and services business, operating critical national infrastructure that supports millions of consumer and business transactions every day. Organised around four scaled business units, the Group delivers community services, digital payments, rewards, gifting and merchant payment solutions that make millions of people's lives a little easier.

By combining the reliability of a national infrastructure operator with strong digital innovation, PayPoint enables payments and essential services to be delivered securely and at scale to consumers, businesses and communities across the UK.

PayPoint works with corporates, financial institutions, government bodies, fintechs, retailers and consumer brands, delivering secure, resilient and regulated services at scale. Its digital capabilities span multichannel payments, Open Banking, Confirmation of Payee and API-led platforms, underpinned by a national retail network of over 30,000 convenience store locations and more than 65,000 retailer partner and SMB locations.

PayPoint operates through four core business units:

Network Services

Delivering essential community services through a fully integrated retailer network, including banking services for consumers and SMEs, parcel services, government services and bill payments, alongside digital content and consumer engagement solutions.

Digital Payments & Open Banking

Combining money movement, trust and understanding, participant connectivity and ecosystem operations to deliver payments, funds disbursement, verification, insight and data-sharing solutions.

Love2shop

A rewards, gifting and prepaid savings platform, providing employee reward and recognition, customer engagement, consumer gifting and savings solutions through digital and physical channels.

Merchant Services

Delivering merchant payment solutions, terminal rentals and business finance, with a strategic focus on increasing value per merchant and supporting sustainable, profitable growth for SMB and mid-market merchants.