INTERIM FINANCIAL RESULTS FOR THE HALF YEAR TO 30 SEPTEMBER 2026

PaySauce surpasses $10m ARR, invests for growth

Lower Hutt, New Zealand – 26 November 2026

Software-as-a-Service fintech PaySauce Limited (NZX: PYS) today reports interim financial and operational results for the half year to 30 September 2026. In FY27, PaySauce entered into a period of planned investment, strengthening and expanding our team in Australia, building strong foundations directly with Australian owner-operators. Our New Zealand business continues to perform steadily, with the focus now on implementing the Global Payroll Platform.

FINANCIAL HIGHLIGHTS[1]

- **Annualised recurring revenue** (ARR) passes $10 million
- **Processing fees** rise to $3.88 million, an increase of +11% on 1H26
- **Customer numbers** reach 8,800 – an increase of 3% on 1H26

Chair Shelley Ruha noted the progress over the last twelve months: “We’ve reached the $10m ARR milestone, though it's taken longer than we would have liked. We onboarded our first Australian pilot customers in September last year, launched commercially in Australia earlier this year, and have now onboarded our first pilot New Zealand customers.”

“Growth in Australia has been slower than we had anticipated. We have redirected marketing investment to the channels that perform best and continue to refine the product to allow easier access for our customers. The New Zealand business continued to perform steadily. Processing fee revenue grew 11% to $3.88 million, resulting from an increase in both customer numbers and average revenue per user.”

Chief Executive Officer and Co-Founder Asantha Wijeyeratne added: “Whilst we haven’t achieved the high targets we set ourselves, we remain confident that the product is solving a real problem for small businesses in Australia, as it already does in New Zealand. The customers who are using PaySauce in Australia are finding it easy to use, and a massive time-saver - we just need to reach more of them.”

[1] All comparisons are against 1H26 unless otherwise stated.

FINANCIAL RESULTS

Annualised recurring revenue at the end of the period was $10.1 million, up +10% on 1H26. Operating revenue for the six month period was $4.80 million, compared with $4.48 million in 1H26.

This reflected steady growth in New Zealand, with processing fee revenue increasing +11% to around $3.88 million from $3.50 million in 1H26. Interest income on funds held on behalf of customers (the float) fell -6% to $0.91 million from $0.97 million in 1H26, as expected, despite an increase in the float.

Total customer numbers at the end of September 2026 grew to 8,800, up +3% on 8,506 at the end of 1H26. Removal of the entry-level Simple subscription has softened growth of customer numbers, but strengthened the overall quality of the customer base, as reflected in the higher average revenue per user.

BALANCE SHEET AND CASHFLOW

The strong balance sheet enabled the investment into the Australian market entry as PaySauce looked to establish a brand presence in a new market. That contributed significantly to the free cash outflow of $1.95m in the period. The cash position at the end of September 2026 was $2.6 million (excluding funds held on behalf of customers), providing the company with flexibility to support its next phase of growth.

OUTLOOK

Asantha Wijeyeratne stated that the focus for the rest of FY27 remained on disciplined execution to enable scalable growth in both markets. “By applying the lessons learnt in both markets, we can support scalable growth and help our customers become more self-sufficient.”

Released for and on behalf of PaySauce by PaySauce CFO Jaime Monaghan

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ABOUT PAYSAUCE

PaySauce is a SaaS fintech platform delivering digital payroll solutions across 14 jurisdictions in Asia-Pacific. The technology enables small employers to digitally onboard, pay and manage employees from any device. The platform includes rosters, mobile timesheets, payroll calculations, banking integration, automated payments, PAYE filing, labour costing, and automated general ledger entries. The

PayNow feature enables customers' employees to access the pay they've earned before payday, providing a free alternative to payday lenders. www.paysauce.com

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