



Money in Motion

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EML Payments Limited

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ASX Market Announcements

20 Bridge Street
SYDNEY NSW 2000

FY26 Underlying EBITDA Guidance Revised

EML Payments Limited (“EML”) (ASX: EML) today revised its FY26 underlying EBITDA guidance from \$58 million-\$60 million to \$47 million-\$50 million.

The revision reflects two factors.

First, while EML has continued to secure new business, including a further \$2.5 million in forecast annual revenue signed since the release of its FY26 Interim Results, a number of program implementations are now expected to go live later than previously assumed. This has reduced the revenue contribution expected in FY26.

Second, trading in our northern hemisphere businesses has been significantly below forecast during the third quarter, reflecting weaker consumer demand and broader macroeconomic uncertainty. We have assumed this trend will continue through the fourth quarter.

EML’s strategic initiatives, including Project Arlo and the development of a global mobility solution, remain on track. EML is actively positioning itself to focus on higher margin, higher growth categories in its portfolio. Operating expenses continue to track in line with forecast and remain well managed.

Executive Chairman Anthony Hynes said:

“EML has continued to build commercial momentum since the half-year result. However, a number of program implementations are now expected to occur later than previously anticipated, reducing the earnings contribution expected in FY26.”

“These implementation delays are timing-related rather than lost opportunities, and we are working closely with our partners to bring those programs to market as efficiently as possible.”

“Trading over recent months has been weaker than expected in our northern hemisphere businesses, reflecting both challenging sentiment and a need to upweight commercial leadership, particularly in Europe, which is well advanced.”

“Our strategic initiatives remain on track, and we remain focused on disciplined execution through FY26 to position the business for stronger performance in FY27 and beyond.”

Underlying EBITDA excludes items that may have a non-recurring impact including the previously announced requirement of APRA and the RBA to obtain an ADI guarantee.



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About EML Payments Limited

EML Payments is a global payments company that operates in Australia, New Zealand, the UK, Europe, and North America. Our customers are diverse including government, retail brands, fintechs and financial services companies. For more information: [EMLPayments.com](https://www.emlpayments.com).

This announcement has been authorised for release by the Board of Directors.

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