HiPay: Q3 payment volumes up 3.6%

HiPay: revenue up 1.6% in the third quarter of 2026

Annual growth guidance revised to 3–6%

- Payment volumes up 3.6% in the third quarter, to €2.3 billion, and up 5.2% over nine months.
- Nine-month revenue of €54.6 million, a slight decline of 0.9%.Payment volume growth maintained: +6.0%

On November 3, 2026, at 8:30 a.m. CET, HiPay, the fintech specialized in omnichannel payment solutions, announces its third-quarter 2026 revenue.

Q3 - In millions of euros (1)	Q3 2026	Q3 2025	Var. %
Payment volumes	2 315	2 234	+3,6 %
Turnover	18,0	17,7	+1,6 %

From January to September - In millions of euros (1)	9M 2026	9M 2025	Var. %
Payment volumes	7 2026	6 850	+ 5,1 %
Turnover	54,6	55,1	+ 2,4 %

(1) Unaudited figures

Third-quarter 2026 activity

In the third quarter of 2026, payment volumes processed by HiPay grew 3.6% to €2.3 billion. Revenue rose 1.6% to €18.0 million compared with the third quarter of 2025.

The ratio of revenue to payment volumes (take rate) stood at 0.78%, compared with 0.79% in the third quarter of 2025 and 0.75% in the first half of 2026.

Commercial momentum

Over nine months, payment volumes grew in Retail France (+7%) and Iberia (+29.7%).

Over the quarter, revenue grew in Retail France (+3.1%) and in International (+6.8%), driven by European merchants, mainly in Germany and Spain. In Italy, payment volumes and revenue declined by 21%, reflecting the postponement to the fourth quarter of the roll-out of signed contracts.

Over the first nine months of 2026, 140 new merchants went live with HiPay, generating €157 million in payment volumes and €2.0 million in revenue, mainly in the Digital and Retail France businesses.

Forecast and outlook

For fiscal year 2026, HiPay is revising its revenue growth guidance to a range of 3% to 6%, from 5% to 8% previously. Several new client integrations are scheduled for the fourth quarter, in a context of uncertainty over consumer spending, particularly in France.

The Group confirms its target EBITDA margin of 10% to 11% of revenue for fiscal year 2026.

Next financial communication: February 25, 2027 – Full-year 2026 revenue.

About HiPay

HiPay is a global payment service provider. By harnessing the power of payment data, we help our merchants grow by giving them a 360-degree view of their business.
More information on hipay.com. You can also find us on LinkedIn.
HiPay Group est listed on Euronext Growth (ISIN code: FR0012821916 – ALHYP).

Investor Relations

Eric Meynard (DGA)
+33 (0)6 98 04 33 07
emeynard@hipay.com

This press release does not constitute an offer to sell or the solicitation of an offer to buy any HiPay securities. For further information on HiPay Group, please visit our website hipay.com, Investors section. This press release may contain certain forward-looking statements. Although HiPay Group believes that these statements are based on reasonable assumptions as of the date of this press release, they are inherently subject to risks and uncertainties that could cause actual results to differ materially from those expressed or implied in such statements. HiPay Group operates in a highly evolving sector in which new risk factors may emerge. HiPay Group does not undertake any obligation to update these forward-looking statements to reflect new information, events or other circumstances.hipay.com, Investors section. This press release may contain certain forward-looking statements. Although HiPay Group believes that these statements are based on reasonable assumptions as of the date of this press release, they are inherently subject to risks and uncertainties that could cause actual results to differ materially from those expressed or implied in such statements. HiPay Group operates in a highly evolving sector in which new risk factors may emerge. HiPay Group does not undertake any obligation to update these forward-looking statements to reflect new information, events or other circumstances.