



Xryma Plc Releases 2025 Annual Report

Descrizione

COMUNICATO STAMPA - CONTENUTO PROMOZIONALE

NICOSIA, Cyprus, April 30, 2026 /PRNewswire/ - Xryma Plc (formerly ISX Financial EU Plc), a leading provider of regulated transactional banking, real-time payment solutions and banking SaaS, today released its 2025 Annual Report, outlining the Group's financial performance, strategic direction, and key operational achievements during the year.

The 2025 financial year marked Xryma Plc's (Xryma) seventh consecutive year of profitability, reflecting the resilience of its business model, disciplined execution, while reinforcing its position at the forefront of the banktech and payments sector.

2025 Financial Highlights

Christakis Taoushanis, Non-Executive Chairman of Xryma Plc, said: "On behalf of the Board of Directors, I am pleased to present the Xryma Plc 2025 Annual Report. 2025 marked Xryma's seventh consecutive year of profitability and further demonstrated the strength of the Group's business model, the disciplined execution of its strategy, and the calibre of its people. As a regulated institution operating in an evolving financial environment, the Board remains focused on strong governance, prudent risk management, rigorous compliance, and operational resilience."

Nikogiannis (John) Karantzis, Group Chief Executive Officer and Managing Director of Xryma Plc, said: "Building on the strong momentum of 2024, financial year 2025 was defined by infrastructure expansion and strategic execution. I would like to thank our teams for their continued dedication to our customers and for maintaining strong commercial momentum throughout the year.

Our focus remains on delivering customer-centric solutions across the business. By combining technological capability, regulatory expertise, focused infrastructure investment, and discipline to facilitate scaling, we continue to support our customers in achieving their commercial and operational objectives."

In 2025, Xryma advanced its payments infrastructure by becoming one of the first non-bank institutions to be granted access to the European Central Bank's T2 Real-Time Gross Settlement (RTGS) and TARGET Instant Payment Settlement (TIPS) infrastructure. This enhances Xryma's existing UK Faster Payments and EEA SEPA instant payments capabilities, enabling the direct transferring of central bank money across key financial markets.

The Group also maintained its leading position in Account-to-Account (A2A) payments through PaidBy®, its flagship Open Banking platform. Leveraging instant and faster payments, central bank connectivity, patented intellectual property, and proprietary technology, PaidBy® provides a strong alternative to traditional remote card-based payments through instant settlement, enhanced security, and seamless integration.

During the year, Xryma progressed the development of true cross-border A2A capabilities. From Q2 2026, this is expected to enable next-business-day settlement in more than 60 currencies, initiated from A2A payments in Euros or Pounds Sterling. Completion of TIPS integration is expected to extend these capabilities further to allow for initiation from the TIPS participating Scandinavian currencies.

The Group invested approximately €3 million in research and development during 2025, strengthening its intellectual property portfolio and enhancing its proprietary systems, including flykk®, ISXMoney®, ISXPay®, and Paydentity®. Xryma's software subsidiary, Probanx, continues to play a critical role in product development, deployment and system enhancement whilst contributing to revenue growth.

Xryma also made progress in addressing preparatory requirements related to the planned admission of its shares to trading on a Preferred Exchange, which remains a key strategic priority.

In line with broader strategic objectives, the Group increased its investment in BeEmotion AI SA and successfully exited its long-term equity position in the National Stock Exchange of Australia (NSX) via the sale of its stake through a scheme of arrangement for NSX's 100% takeover by CNSX Global Markets Inc., the parent of the Canadian Securities Exchange.

Beyond financial performance, Xryma continued to support environmental and social programmes through its We Care initiative and elite athletes and sporting organisations through its Dream Big initiative, reflecting its belief that long-term corporate success is closely linked to the wellbeing of the communities in which it operates.

Commenting on the outlook for 2026, Nikogiannis (John) Karantzis added: "As we look to 2026, our focus remains clear: preparation for scaling, investing in next-generation capabilities, seeking further regulatory permissions, and enabling broader currency interoperability with faster settlement cycles. Following the launch of our RTGS and TIPS services, we expect 2026 to be characterised by continued profitability and the introduction of new products. New product releases will be our short-term focus to facilitate growth post the planned admission to list. We remain mindful of potential turbulence arising from regional conflicts and global market conditions, however, we believe the Group is well-positioned to continue executing against its strategic priorities."

[View the Xryma Plc 2025 Annual Report](#)

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