

Annual Revenue for 2025

Solid Q4 2024 Bookings with an ACV of €3.25m

Gradual Recovery in Bookings Momentum: ACV Nearly Stable (-2.8% vs. H2 2024), After a Weaker H1 2025 (-21% vs. the Record H1 2024)

Strong Revenue Growth in 2025: Up 14% at Constant Currency, Including 20% Growth in SaaS Subscriptions (Up 12% and 18%, Respectively, on a Reported Basis)

- Expansion in Asia-Pacific and Strengthening of Growth Levers Following the Acquisition of ezyCollect
- The United States Becomes the Group's Leading Region, Representing 30% of 2025 Revenue, with Growth of 25%
- International Markets Account for 71% of 2025 Revenue

Autonomous AI Agent: Four Multinationals in the Deployment Phase

ISO 27001 Certification Renewed and SOC Type II Reports Published

Leading ESG Performance Recognized by EthiFinance and EcoVadis

January 20, 2026 | Sidetrade, a global leader in AI-powered Order-to-Cash applications, announces revenue growth of 14% at constant currency and 12% on a reported basis, driven by the increasing contribution of international markets and a new growth driver in the Asia-Pacific region. 2025 was also marked by Aimie's new agentic capabilities, positioning her as the first autonomous and interactive AI Agent dedicated to cash collection.

Olivier Novasque, CEO and Founder of Sidetrade, commented:

"After a challenging first half marked by weaker bookings, driven by both the macroeconomic environment and an exceptionally unfavorable comparison base effect following the record first half of 2024, Sidetrade gradually regained consistent commercial momentum in the second half of the year. This momentum is expected to continue and potentially accelerate over the coming quarters.

The launch of Sidetrade's AI Cash Collection Agent, fully autonomous and scheduled for commercial release in the first quarter of 2026, has already secured pre-orders from four multinational companies. Currently in the qualification phase and undergoing advanced testing, the planned deployment into live production of 15 agents by the end of the first quarter of 2026 will enable the qualification of tens of thousands of invoices involving thousands of B2B debtors, without human intervention. A world first in the Order-to-Cash industry. In the context of the agentic AI transformation, reshaping entire sectors of the economy and redefining the relationship between humans and work, the launch of this autonomous Agent marks only the first phase of Sidetrade's AI strategy. An even more disruptive roadmap will be unveiled shortly.

From a business perspective, Sidetrade sustained its growth trajectory in 2025, with revenue up 14% including 20% growth in subscriptions at constant currency. This performance, particularly strong in subscriptions, reflects an equal contribution from organic growth of 10% and the relevance and effective execution of our external growth strategy, also contributing 10%, driven by the successive acquisitions of SHS Viveon in Germany and ezyCollect in Asia-Pacific. The latter represents a new growth lever for the Group and is expected to accelerate the deployment of our agentic AI within the SME segment, which has a structurally strong demand for scalable, cost-efficient resources.

Over the past four years, Sidetrade has nearly doubled in size, reaching €36.8 million in revenue in 2022, and has become a global player, with 71% of revenue generated internationally. The Group now serves all market segments, from small businesses to multinational corporations. Beyond the financial metrics, the AI strategy initiated in 2016 continues to deliver tangible results and is expected to accelerate further in 2026, making the next three years particularly exciting.”

Gradual Recovery in Commercial Momentum in H2 2025

Sidetrade closed Q4 2025 with new Annual Contract Value (ACV) of **€3.25 million**, down by 14% year over year compared with Q4 2024. This performance included **€1.3 million** in new Annual Recurring Revenue (ARR) subscriptions and **€1.95 million** in services bookings.

After a first half marked by a 21% decline, driven by a challenging economic environment and a particularly demanding comparison base (with H1 2024 representing an all-time record), booking activity stabilized in the second half of 2025. For **H2 2025, ACV bookings totaled €5.16 million**, compared with €5.31 million in H2 2024, representing a limited decrease of 2.8%. This comprised €1.88 million in new ARR subscriptions and €3.28 million in services bookings.

...offsetting the full-year decline in 2025

For full-year 2025, ACV bookings totaled **€11.04 million**, compared with €12.73 million in 2024, including **€4.32 million in New ARR subscriptions** and €6.71 million in services bookings. The improvement observed in the second half reduced the contraction from 21% in the first half to 13% for the year as a whole. Beyond the macroeconomic headwinds, which prompted increased caution among large enterprise customers, the level of bookings achieved in 2025 (€11.04 million) remained close to that of 2023 (€11.3 million), the reference year preceding the all-time record set in 2024.

Strong Revenue Growth in 2025: 14% Overall, Including 20% Growth in SaaS Subscriptions at Constant Currency (Up 12% and 18%, Respectively, on a Reported Basis)

Sidetrade (€m)	2025	2024	Change
SaaS subscriptions	53.5	45.5	+18%
Revenue	61.4	55.0	+12%

2025 figures are based on unaudited consolidated data.

Sidetrade delivered **sustained growth in 2025**, with **consolidated revenue of €61.4 million, up 14% at constant currency** (12% on a reported basis). **SaaS subscription** revenue for 2025 reached **€53.5 million**, representing growth of **20% at constant currency** (18% on a reported basis). On a like-for-like basis (excluding the consolidation of SHS Viveon in H2 2024 and ezyCollect in Q4 2025), **organic growth at constant currency amounted to 10% in 2025**, underscoring the resilience of Sidetrade's recurring revenue base in a volatile macroeconomic environment.

The Group's enterprise-focused commercial strategy continues to deliver results. Subscriptions from **companies generating more than €2.5 billion in annual revenue** increased by **23%** and accounted for **54% of the Enterprise portfolio**. This performance confirms the relevance of Sidetrade's positioning with multinational organizations.

International expansion remains a key growth driver. In 2025, **71% of revenue** was generated outside France, reflecting Sidetrade's expanding geographic footprint and global scale. Within this dynamic, **North America** recorded growth of **25%** at constant currency, becoming the Group's leading region and representing **30% of total revenue**.

In FY 2025, ezyCollect contributed **€2.2 million** in revenue following its integration on October 1, 2025. Its activities, now reported within the **Asia-Pacific** region (Australia, New Zealand, and the Philippines), represented **13% of Group revenue in the fourth quarter of 2025**. This newly established region is emerging as an additional growth engine for the Group.

Autonomous AI Agent: Four Multinationals in the Deployment Phase

Sidetrade has reached a technological threshold by equipping Aimie with agentic capabilities. This marks the first building block in an architecture of specialized AI Agents designed to collaborate and industrialize execution across the Order-to-Cash cycle.

In May 2025, **Aimie** was introduced as the **first autonomous, interactive AI Cash Collection Agent, capable of executing dunning actions and interacting with humans by phone**. This agentic AI has since evolved from intelligent automation and conversational assistance to closed-loop execution with controlled autonomy. Within a defined governance framework, Aimie can leverage transactional and behavioral signals from the [Sidetrade Data Lake](#) to call customers at the optimal time, qualify an outstanding invoice with the debtor, and then deliver a contextualized transcript into the Sidetrade platform providing traceability and faster execution for customer-facing teams.

For large organizations, **maintaining control over rules and ensuring traceability of actions**, under supervision aligned with credit policies and compliance requirements, are prerequisites. For finance teams, the objective is to increase productivity and systematize the use of phone calls, which is recognized as the most effective channel in cash collection. The ultimate goal is to accelerate cash generation and standardize execution at scale.

During the pre-launch phase, four multinationals chose to evaluate the Aimie Agent in real-world conditions. The objective is to move **15 autonomous Cash Collection Agents** into production by the end of the first quarter of 2026, enabling these multinationals to scale their collections operations, reaching thousands of debtors and qualifying tens of thousands of invoices without human intervention, a world first in corporate finance.

ISO 27001 Certification Renewed and SOC Type II Reports Published

Sidetrade strengthens its trust foundation for global enterprise customers with the renewal of its **ISO/IEC 27001 certification, aligned with the latest version of the norm (2022)**, and the publication of **SOC 1 Type II** and **SOC 2 Type II** reports.

These certifications provide **auditable proof of the maturity of Sidetrade's controls, governance, and risk management**, as expected by IT, Risk, and Procurement teams within large organizations. The result: reduced friction during security due diligence, shorter validation cycles, and the ability to deploy solutions at scale across multi-entity and multi-country environments without compromising operational control.

Leading ESG Performance Recognized by EthiFinance and EcoVadis

In 2025, Sidetrade validated the maturity of its ESG approach through two benchmark assessments:

- **EthiFinance** awarded Sidetrade a **Gold medal** with a score of 79/100, an increase of 6 points vs. 2024.
- **EcoVadis** ranked Sidetrade in the **top 15% worldwide** and in the **“Advanced”** category for its sector, above industry standards.

These recognitions serve as valuable external proof points for enterprise customers, partners, and investors. They reflect the continued strengthening of ESG policies, controls, and performance indicators, and reinforce **Sidetrade's credibility in procurement, risk, and compliance processes** at a time when CSRD requirements demand more auditable and comparable reporting.

Sidetrade enters the 2026 fiscal year with confidence, a clear strategic vision, and the resources required to deliver on its ambitions.

Next financial announcement

Annual Results for 2025: March 31, 2026 (after the stock market closes)

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About Sidetrade (www.sidetrade.com)

Sidetrade (Euronext Growth: ALBFR.PA) is an AI company redefining how enterprises secure and accelerate cash flow. At the core of its applications is Aimie, Sidetrade's agentic AI, trained on more than \$7.7 trillion in B2B transactions. Powered by a [proprietary Order-to-Cash Data Lake](#) and domain expertise, Aimie continuously learns and operates autonomously across the Order-to-Cash. This coworker drives agility, informs decision-making, and ensures reliable execution. Aimie enables finance, sales, and customer-facing teams to unlock working capital and strengthen resilience. Sidetrade supports businesses in 85 countries and employs 450 people across North America, Europe and Asia-Pacific.

For more information, visit us at www.sidetrade.com and follow us on LinkedIn at [@Sidetrade](#).

In the event of any discrepancy between the French and English versions of this press release, only the French version is to be taken into account.