Perpetuals Partners with European Institute of Management to Offer Financial Markets Certificate Programs to 600,000+ UpsideOnly Users

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- **Creates a new fee-based revenue stream for Perpetuals by connecting UpsideOnly users with accredited online education in trading and financial markets**

SAN FRANCISCO, CA / ACCESS Newswire / October 20, 2026 / Perpetuals.com Ltd (NASDAQ:PDC) today announced a new partnership with the European Institute of

Management (EIM) to expand financial markets education for users of its risk-free paper trading platform, **UpsideOnly**, through a new suite of online **certificate programs**.

Under the agreement, EIM will develop and offer certificate programs designed for UpsideOnly users, with courses focused on trading, financial markets, and the practical application of financial-market data. The programs are delivered online by EIM, with certificates awarded by EIM and expected to carry credits under the European Credit Transfer and Accumulation System.

Perpetuals will receive one-third of the enrollment fees generated through the programs, creating a recurring, fee-based revenue opportunity, alongside its existing participation in profits generated from trading based on UpsideOnly signals. By helping to create better-educated UpsideOnly users, Perpetuals also gains by having traders add even higher-quality data into the company's proprietary BayesShield AI, ultimately leading to a more sophisticated trading algorithm.

"EIM has built deep expertise in online financial markets education, and this partnership gives us the opportunity to bring that expertise to a much larger community of learners," said Prof. Dr Michael Neubert, Head of Institution at EIM. "Our goal is to help UpsideOnly users better understand market dynamics and make more informed trading decisions."

"As the UpsideOnly user base grows, we see an opportunity to build additional services around that community, helping them become more knowledgeable and sophisticated traders," said Patrick Gruhn, CEO of Perpetuals. "The partnership with EIM gives our users high-quality training from a respected academic institution, while also creating a new fee-based revenue stream for Perpetuals. Having attracted more than 600,000 registered users since launching in May, we believe UpsideOnly provides a significant audience for services that extend beyond paper trading."

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EIM is a Malta-based higher education institution offering fully online programs accredited by the Malta Further and Higher Education Authority (MFHEA), including MBA degrees, doctoral pathways and postgraduate certificates.

The agreement builds on EIM's existing collaboration with Perpetuals, including the joint doctoral research group focused on AI in financial markets announced by Perpetuals and EIM in September 2026. Gruhn is also a Professor of Practice in Quantitative Finance and a doctoral candidate at EIM.

About Perpetuals.com Ltd

Perpetuals.com Ltd (NASDAQ:PDC) is a fintech company that pairs proprietary AI with regulated market infrastructure to open global markets to more participants, from financial platforms to individual users. By building on fully compliant infrastructure, Perpetuals keeps the interests of platforms and users aligned while making markets more transparent and accessible.

UpsideOnly, the company's flagship consumer product, is the first risk-free trading and market prediction platform that uses a proprietary AI algorithm combined with crowd intelligence to ensure users never lose money. Perpetuals's patent-pending BayesShield AI analyzes billions of data points to identify the strongest signals from top-performing traders. Intentionally designed so that its success is directly aligned with that of its users, UpsideOnly enables eligible users to share in trading profits without ever risking their own money.

Perpetuals's technology is used by the EU-licensed Perpetual Markets Multilateral Trading Facility (MTF), PM MTF Ltd, which operates under full MiFID II, MiCA, DORA, and EMIR compliance. With this regulatory foundation, Perpetuals delivers white-label trading services that let partners launch on fully licensed infrastructure, cutting the time and cost of building their own.

Forward-Looking Statements: This press release contains forward-looking statements as defined within the meaning of the Private Securities Litigation Reform Act of 1995, including but not limited to, statements regarding user growth, the launch, accreditation, enrollment, pricing and revenue contribution of the education programs, and the anticipated profitability to the company and users of UpsideOnly. Words such as "expect," "will," "positions," "advancing," "projected," "anticipated," and other similar expressions indicate forward-looking statements, though not all forward-looking statements contain such words. These statements reflect the company's current view with respect to future events, are subject to risks and uncertainties that could cause actual results to differ materially, including the quality of trading insights contributed by UpsideOnly users, the efficacy and accuracy of BayesShield AI, regulatory scrutiny, continued user participation in the UpsideOnly platform, the company's ability to monetize its user base, the timing of launch, accreditation, enrollment and pricing of the education programs and EIM's performance under the education agreement, potential conflicts of interest arising from the Chief Executive Officer's roles at EIM, market conditions, the ability to realize anticipated benefits of UpsideOnly, the characterization of UpsideOnly under applicable gaming, sweepstakes, securities, and commodity-derivatives laws, patent issuance and enforceability of the BayesShield AI

Feedback

methodology, the company's ability to raise capital to support the operation of the UpsideOnly platform, and risks detailed in the company's filings with the Securities and Exchange Commission, and are necessarily based upon a number of estimates and assumptions that, while considered reasonable by the company, are inherently subject to significant business, economic, competitive, political and social uncertainties, and contingencies. Should one or more of these risks or uncertainties materialize, or should the assumptions set out by the company underlying those forward-looking statements prove incorrect, actual results may vary materially from those described herein. Individuals are cautioned that forward-looking statements are not guarantees of future performance and accordingly investors are cautioned not to put undue reliance on forward-looking statements due to the inherent uncertainty therein. These forward-looking statements are made as of the date of this press release and the company does not undertake any obligation to update these forward-looking statements, except as required by law. "Risk-free" or "no-loss" trading means that users incur no losses from trading activities, but does not include risks or losses from other sources, including, but not limited to, the operational risks of the company.

We may use blog posts on our website as well as our social media accounts, including our accounts on X, LinkedIn, and Facebook, to disclose material information about the company from time to time.

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