IDT Corp.

IDT

NYSE; telecom; SIC 4813, Telephone Communications (No Radiotelephone); CIK 0001005731

A/B

on the A/B boundary of 509 graded peers in the pooled techn...

rank 92 of 509; percentile 19.1; sampling error 2.2 points; lower is stronger

A B C D E

A/B, the bull



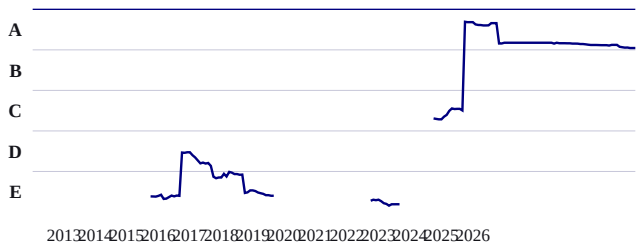
Scoreboard	
Profitability	C percentile 47.1
Solvency	B percentile 35.3
Growth and financing	B percentile 35.0
Reliability	0.91 AUC filers with $591M to $2.67B assets; 95% interval 0.88 to 0.94; 160 events, 2020 to 2025
Peer failure rate	1.01% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	$591M to $2.67B assets total assets $764.3M
Standard universe	inside revenue above $1M and assets above $10M
Warnings	none triggered; fortress balance sheet not computable: dilution, distress
Inputs computable	8 of 13
Graded from	filings received through Sep 29, 2026 55 days before the rescan; latest periodic filing 10-K received Sep 29, 2026
Last close	$74.00 2026-11-20; market equity $0; no price enters the letter

Share price, twelve months to the rescan



Split-adjusted close. Each lollipop is a rescan and carries the letter held then.

Letter at every rescan, 2012 to 2026



Sector percentile at each rescan, stronger toward the top; facts filed by each date only.

Business, in the company's words

opening of Item 1 of the 10-K received Sep 29, 2025

is a provider of fintech and communications solutions focused on certain under-served consumer and B2B markets. Our offerings were built around, and continue to leverage, a common core of strategic assets, and we seek to maximize the synergies among them to achieve exceptional Retail Solutions (NRS): Operates a leading point-of-sale, or POS, terminal-based platform for independent retailers in the United States including convenience stores, bodegas, liquor, small-format grocery, and tobacco stores. NRS' purpose-built integrated POS hardware and software solutions enable these stores to operate more effectively.

The thirteen inputs

lower percentile is stronger; sleeves and inputs within a sleeve carry equal weight

Input	Value	Peer median	Percentile, 0 to 100	Pct	Peers	Period end
Profitability, sleeve percentile 47.1						
Gross profitability	65.0%	29.1%		8.7	539	2026-07-31
Return on invested capital	not computable	8.9%				
average invested capital must exceed $1,000,000						

Not investment advice. Informational and educational only. Data from SEC EDGAR, may contain errors, is not warranted. The grade ranks reported financial condition and is not a return forecast.

Accruals ratio	(0.6%)	(7.3%)	85.5	621	2026-07-31
Gross margin stability, five years	not computable	2.3 pts			
five consecutive annual gross margins are required					
Solvency, sleeve percentile 35.3					
Altman Z double-prime	5.79	2.06	18.9	563	2026-07-31
Net debt to EBITDA	not computable	1.48x			
required facts have no common fiscal period end					
Interest coverage	not computable	3.73x			
one or more required annual facts are missing					
Current ratio	1.86x	1.93x	51.7	664	2026-07-31
Growth and financing, sleeve percentile 35.0					
Revenue growth, three-year compound	1.6%	6.2%	62.2	554	2026-07-31
Free cash flow growth, three-year compound	30.7%	15.9%	29.6	281	2026-07-31
Reinvestment rate	87.9%	15.6%	22.6	235	2026-07-31
Asset growth, three years	14.4%	4.4%	25.6	571	2026-07-31
Net share issuance, one year	not computable	0.5%			
two annual share counts are required; found 0					

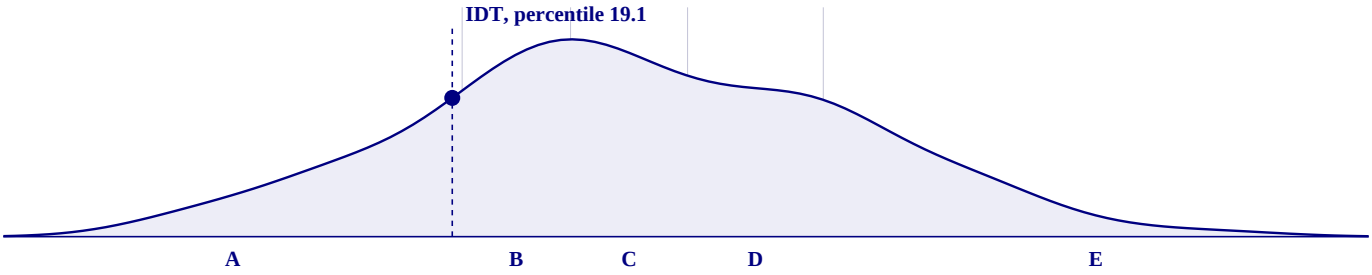
Warnings

1 of 7 checks triggered; none of them enters the letter

Check	Measured
Fortress balance sheet	cash minus debt is 104,008,000 USD; Altman Z is not used

Among 509 peers

telecom; letters are fifths of this list



Composite score of every graded peer, smoothed; vertical rules are the letter band edges; stronger to the left.

Rank	Company	Percentile	Letter	Warnings
87	Cadence Design Systems Inc. (CDNS)	18.2	A/B	
88	Pegasystems Inc. (PEGA)	18.4	A/B	
89	Jack Henry & Associates Inc. (JKHY)	18.6	A/B	
90	Teradyne, Inc. (TER)	18.8	A/B	fortress balance sheet
91	Verisk Analytics, Inc. (VRSK)	19.0	A/B	
92	IDT Corp. (IDT)	19.1	A/B	fortress balance sheet
93	Power Integrations Inc. (POWI)	19.2	A/B	
94	Nextpower Inc. (NXT)	19.4	A/B	
95	Crexendo, Inc. (CXDO)	19.5	A/B	fortress balance sheet
96	Procore Technologies, Inc. (PCOR)	19.7	A/B	
97	Paycom Software, Inc. (PAYC)	19.9	A/B	fortress balance sheet

Not investment advice. Informational and educational only. Data from SEC EDGAR, may contain errors, is not warranted. The grade ranks reported financial condition and is not a return forecast.

What the price implies

at the 2026-11-20 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	58.5%	(2.4%)	81
Distance from 52-week high	(12.7%)	(41.6%)	87
EBIT to enterprise value	not computable	2.0%	
Free cash flow yield	not computable	3.2%	
Book value to price	not computable	0.32	
Sales to price	not computable	0.38	
Composite equity issuance, five years	not computable	3.5%	
Relative strength against the sector, log excess return	0.48	(0.27)	90
Twelve-month failure probability, CHS model	not computable	0.05%	

Diagnostics

shown on every report; none enters the grade

Measure	Value
Piotroski F-score None of 9, period end 2026-07-31	
Return on assets above zero	pass
Operating cash flow above zero	pass
Return on assets improved	pass
Operating cash flow exceeds net income	pass
Long-term leverage fell	fail
Current ratio improved	pass
No new shares issued	fail
Gross margin improved	pass
Asset turnover improved	fail
Cash, filings, liquidity	
Cash and equivalents	$220.7M
Operating cash flow, four quarters	$91.1M
Months of runway	not finite
Days since last periodic filing	55 (10-K received Sep 29, 2026)
Median daily dollar volume, 63 sessions	$15.0M

Sources

every fact behind the inputs; each row links to its filing index on sec.gov

#	Concept	XBRL tag	Value	Period end	Received	Form	Accession
1	gross profit	us-gaap:GrossProfit	$496.8M	2026-07-31	2026-09-29	10-K	26-031469
2	assets	us-gaap:Assets	$764.3M	2026-07-31	2026-09-29	10-K	26-031469
3	operating income	us-gaap:OperatingIncomeLoss	$93.0M	2015-07-31	2017-10-16	10-K	17-010610
4	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$92.2M	2015-07-31	2017-10-16	10-K	17-010610
5	income tax	us-gaap:IncomeTaxExpenseBenefit	$6.1M	2015-07-31	2017-10-16	10-K	17-010610
6	total debt	us-gaap:LongTermDebt	$6.4M	2015-07-31	2015-10-14	10-K	15-007660
7	book equity	us-gaap:StockholdersEquity	$133.8M	2015-07-31	2016-10-14	10-K	16-017511
8	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$110.4M	2015-07-31	2016-10-14	10-K	16-017511
9	total debt	us-gaap:LongTermDebt	$6.6M	2014-07-31	2014-10-14	10-K	14-007233
10	book equity	us-gaap:StockholdersEquity	$100.2M	2014-07-31	2015-10-14	10-K	15-007660
11	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$153.8M	2014-07-31	2016-10-14	10-K	16-017511
12	net income	us-gaap:NetIncomeLoss	$86.6M	2026-07-31	2026-09-29	10-K	26-031469
13	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$91.1M	2026-07-31	2026-09-29	10-K	26-031469
14	assets	us-gaap:Assets	$626.2M	2025-07-31	2026-09-29	10-K	26-031469
15	current assets	us-gaap:AssetsCurrent	$655.4M	2026-07-31	2026-09-29	10-K	26-031469
16	current liabilities	us-gaap:LiabilitiesCurrent	$351.9M	2026-07-31	2026-09-29	10-K	26-031469
17	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	$237.3M	2026-07-31	2026-09-29	10-K	26-031469

Not investment advice. Informational and educational only. Data from SEC EDGAR, may contain errors, is not warranted. The grade ranks reported financial condition and is not a return forecast.

18	operating income	us-gaap:OperatingIncomeLoss	$121.2M	2026-07-31	2026-09-29	10-K	26-031469
19	book equity	us-gaap:StockholdersEquity	$377.3M	2026-07-31	2026-09-29	10-K	26-031469
20	liabilities	us-gaap:Liabilities	$356.3M	2026-07-31	2026-09-29	10-K	26-031469
21	revenue	us-gaap:RevenueFromContractWithCustomerIncludingAs...	$1.3B	2026-07-31	2026-09-29	10-K	26-031469
22	revenue	us-gaap:Revenues	$1.2B	2025-07-31	2025-09-29	10-K	25-016071
23	revenue	us-gaap:Revenues	$1.2B	2024-07-31	2025-09-29	10-K	25-016071
24	revenue	us-gaap:Revenues	$1.2B	2023-07-31	2025-09-29	10-K	25-016071
25	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$23.1M	2026-07-31	2026-09-29	10-K	26-031469
26	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$127.1M	2025-07-31	2026-09-29	10-K	26-031469
27	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$20.8M	2025-07-31	2026-09-29	10-K	26-031469
28	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$78.2M	2024-07-31	2026-09-29	10-K	26-031469
29	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$18.9M	2024-07-31	2026-09-29	10-K	26-031469
30	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$52.4M	2023-07-31	2025-09-29	10-K	25-016071
31	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$22.0M	2023-07-31	2025-09-29	10-K	25-016071
32	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	$21.4M	2026-07-31	2026-09-29	10-K	26-031469
33	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$130.0M	2026-07-31	2026-09-29	10-K	26-031469
34	income tax	us-gaap:IncomeTaxExpenseBenefit	$34.9M	2026-07-31	2026-09-29	10-K	26-031469
35	current assets	us-gaap:AssetsCurrent	$520.3M	2025-07-31	2026-09-29	10-K	26-031469
36	current liabilities	us-gaap:LiabilitiesCurrent	$293.0M	2025-07-31	2026-09-29	10-K	26-031469
37	assets	us-gaap:Assets	$550.1M	2024-07-31	2025-09-29	10-K	25-016071
38	assets	us-gaap:Assets	$510.8M	2023-07-31	2024-10-15	10-K	24-041147

Not investment advice. Informational and educational only. Data from SEC EDGAR, may contain errors, is not warranted. The grade ranks reported financial condition and is not a return forecast.