

## SEZZLE OVERVIEW

### Our Company

Sezzle is a purpose-driven digital payments company that is on a mission to financially empower the next generation. Launched in 2017, we have built a digital payments platform that provides consumers a flexible alternative to traditional credit.

### Our Consumers

**Generation Breakdown:** 18% and 60% of Active Consumers fall between ages of 18 — 28 and 29 — 47, respectively.

### Our Products

#### Full Suite of Payment Options

- Pay-in-Full, Pay-in-Two<sup>2</sup>, Pay-in-Four<sup>2</sup>, Pay-in-Five (beta), Long-Term<sup>3</sup>

#### Flagship Products & Features

- Sezzle Up (Credit Reporting), Subscription Products (Premium & Anywhere), On-Demand

## KEY METRICS

**\$10B+** Gross Merchandise Volume  
(since inception)

**16M+** Completed Sign-Ups  
(since inception)

**658K** Monthly On-Demand & Subscribers (MODS<sup>4</sup>)  
(as of March 31, 2025)

### IR Contact Information

Lee Brading, CFA

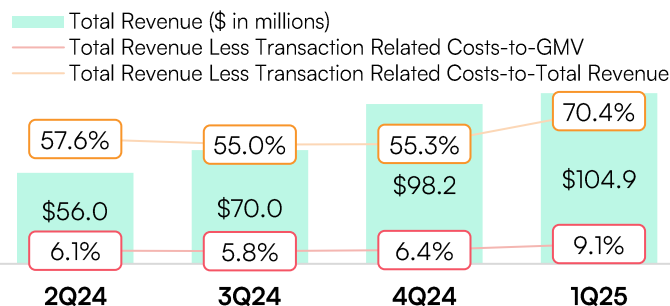
Email: [InvestorRelations@sezzle.com](mailto:InvestorRelations@sezzle.com)

## KEY DIFFERENTIATORS

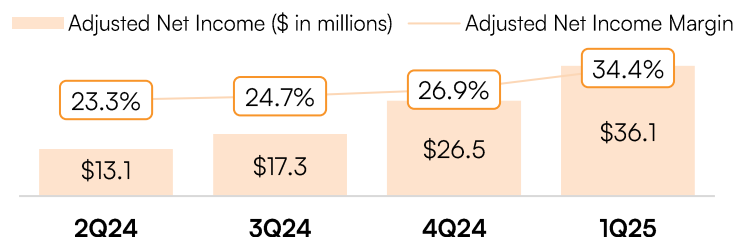
- **Offers a full suite of payment options**, allowing consumers to choose based on their schedule and needs.
- The first BNPL in North America to **offer credit reporting optionality** through short-term in the U.S. & Canada.
- **Sezzle primarily serves consumers with limited access** to traditional credit products (e.g., younger generation & prime-to-be).
- A **profitable company** that achieved Net Income for every quarter since 3Q22.
- A **prudent, simple, and sustainable capital structure** with a sole debt funding facility for the receivables and no hybrid securities.
- **Driving shareholder value** through continuous evaluation of capital return options including, but not limited to, incremental share repurchases, special dividends, or a combination of both.

## KEY FINANCIAL METRICS (through March 2025)

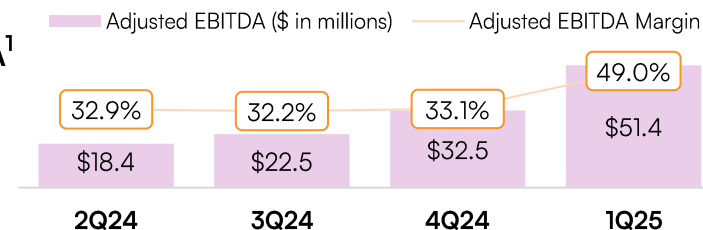
### Total Revenue & Total Revenue Less Transaction Related Costs<sup>1</sup>



### Adjusted Net Income<sup>1</sup> & Adjusted Net Income Margin<sup>1</sup>



### Adjusted EBITDA<sup>1</sup> & Adjusted EBITDA Margin<sup>1</sup>



<sup>1</sup>Some Key Financial Metrics are non-GAAP financial measures. For the reconciliation of these metrics, please refer to the appendix of the Company's 1Q 2025 Earnings Presentation and Announcement found on the [Sezzle Investor Relations website](#). <sup>2</sup>Pay Later loans are originated by WebBank except loans in IA, Puerto Rico & Canada. For example, for a \$300 loan P14, you make one \$75 down payment today, then three \$75 payments every two weeks for a 45.0% annual percentage rate (APR) & total payments of \$307.49, which includes a \$7.49 Service Fee (finance charge) charged at loan origination. Service Fees vary & can range from \$0 to \$7.49 depending on the purchase price & Sezzle product. Actual fees are reflected in checkout. <sup>3</sup>Provided through a long-term lending partner. <sup>4</sup>MODS is the combined total of Active Subscribers and Monthly On-Demand users. Monthly On-Demand users are unique users that have made a least one purchase through On-Demand during the month.