

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-Two², Pay-in-Four², Pay-in-Five (beta), Long-Term³

Flagship Products & Features

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

KEY METRICS

\$11B+ Gross Merchandise Volume (since inception)

17M+ Completed Sign-Ups (since inception)

748K Monthly On-Demand & Subscribers (MODS⁴) (as of June 30, 2025)

IR Contact Information

Lee Brading, CFA

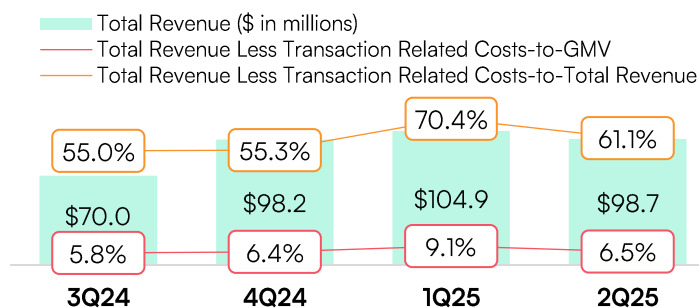
Email: InvestorRelations@sezzle.com

KEY DIFFERENTIATORS

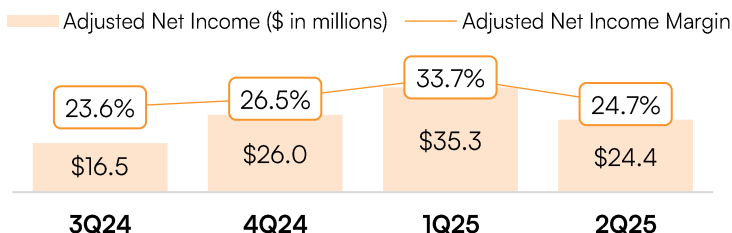
- Offers a full suite of payment options, allowing consumers to choose based on their schedule and needs.
- The first BNPL in North America to offer credit reporting optionality through short-term in the U.S. & Canada.
- Sezzle primarily serves consumers with limited access to traditional credit products (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 June 2025)

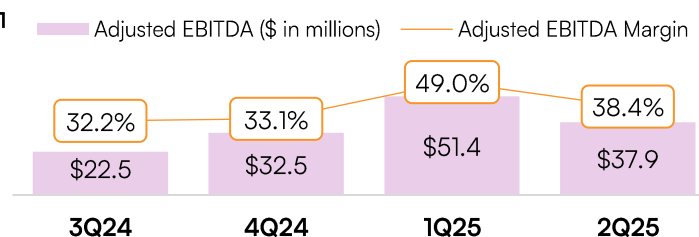
Total Revenue & Total Revenue Less Transaction Related Costs¹



Adjusted Net Income¹ & Adjusted Net Income Margin¹



Adjusted EBITDA¹ & Adjusted EBITDA Margin¹



¹ Some Key Financial Metrics are non-GAAP financial measures. For the reconciliation of these metrics, please refer to the appendix of the Company's 2Q 2025 Earnings Presentation and Announcement found on the [Sezzle Investor Relations website](#). ² 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. ³ Provided through a long-term lending partner. ⁴ 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.