

## 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.

### Geographical Footprint



United States & Canada

### Our Consumers

- **Age:** 16% and 61% of consumers fall between ages of 18 — 27 and 28 — 46, respectively

### Our Products

#### Full Suite of Payment Options

- Pay-in-Full, Pay-in-Two<sup>2</sup>, Pay-in-Four<sup>2</sup>, Long-Term<sup>3</sup>

#### Flagship Products & Features

- Sezzle Up (Credit Reporting), Subscription Products (Premium & Anywhere), On-Demand<sup>2</sup>

### Key Metrics Since Inception

**\$8.1B+** Underlying Merchant Sales

**15M+** Completed Sign-Ups

**529K** Active Subscribers

### IR Contact Information

Lee Brading, CFA

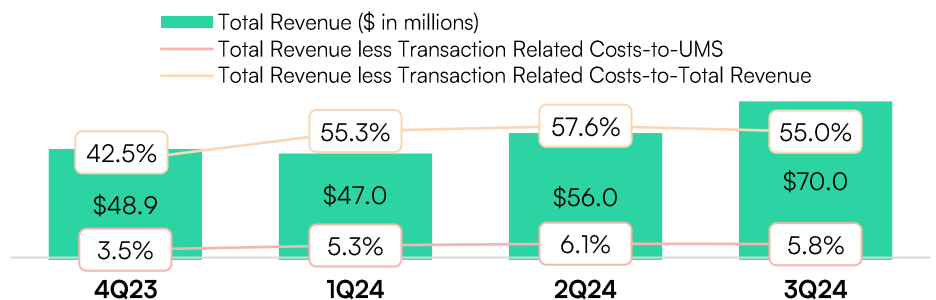
Email: [InvestorRelations@sezzle.com](mailto:InvestorRelations@sezzle.com)

## Key Differentiators

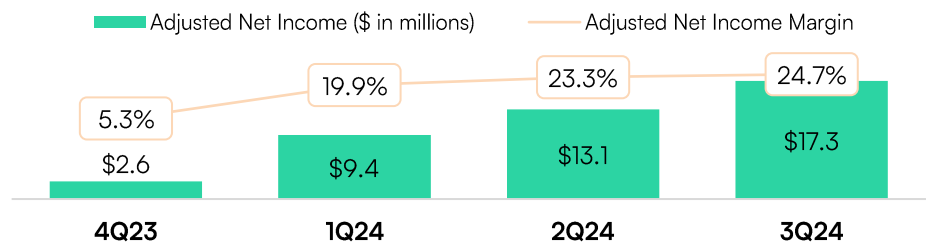
- **Offers a full suite of payment options**, allowing consumers to choose based on their schedule and needs.
- The only BNPL in North America to **offer credit reporting optionality** through short-term Pay-in-4 installments.
- **Sezzle primarily serves consumers with limited access** to traditional 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.
- The only BNPL that is a **certified B Corp** with governance and values aligned to enhance the well-being of all stakeholders.
- **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

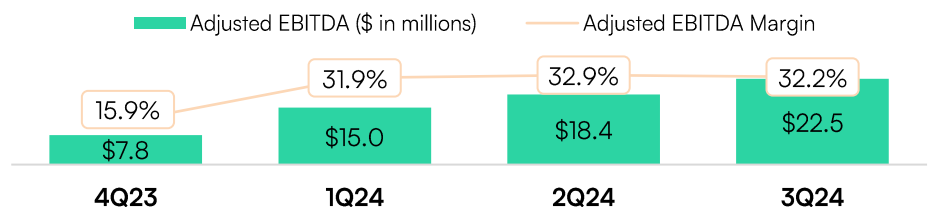
### Total Revenue & Total Revenue less Transaction Related Costs<sup>1</sup>



### 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 3Q 2024 Earnings Presentation and Announcement found on the [Sezzle Investor Relations website](#). <sup>2</sup> Pi4 & Pi2 loans are originated by WebBank except loans in IA, Puerto Rico & CAN. For example, for a \$300 loan Pi4, you make one \$75 down payment today, then three \$75 payments every two weeks for a 35.40% annual percentage rate (APR) & total payments of \$305.99, which includes a \$5.99 Service Fee (finance charge) charged at loan origination. Service fees vary & can range from \$0 to \$5.99 depending on the purchase price & Sezzle product. Actual fees are reflected in checkout. <sup>3</sup> Provided through a long-term lending partner.