

Investor Fact Sheet (NASDAQ: SEZL)

(Financial Metrics through June 2024)


As Awarded by:           

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, Pay-in-Four, Long-Term

Flagship Products

- Sezzle Up (Credit Reporting), Subscription Products (Premium and Anywhere)

Key Metrics Since Inception

\$7.8B+ Underlying Merchant Sales

81M+ Total Orders

15M+ Completed Sign-Ups

460K+ Active Subscribers

IR Contact Information

Lee Brading, CFA

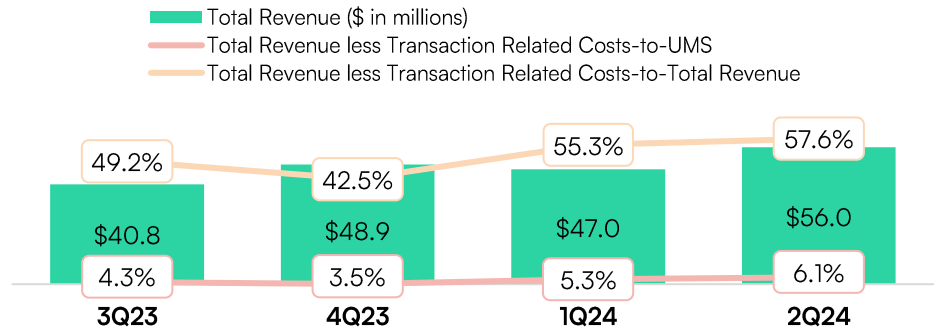
Email: lee.brading@sezzle.com

Key Differentiators

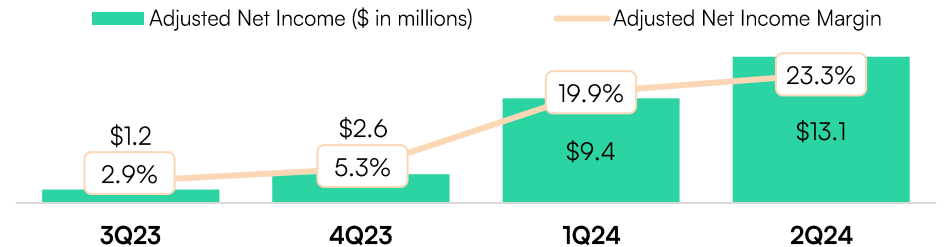
- **Offers a full suite of payment options**, allowing consumers to choose based on their schedule and needs.
- The only BNPL in North America to **offer credit reporting optionality** through short-term Pay-in-4 installments.
- The only BNPL that is a **certified B Corp** with governance and values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

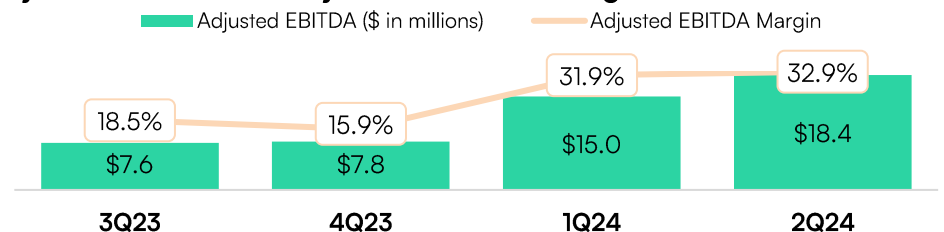
Total Revenue & Total Revenue less Transaction Related Costs*



Adjusted Net Income* & Adjusted Net Income Margin*



Adjusted EBITDA* & Adjusted EBITDA Margin*



* Disclaimer: 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 2024 Earnings Presentation and Announcement found on the [Sezzle Investor Relations website](#).