sezzle

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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[5]:
24.5% and 56.8% of Active Consumers fall between ages of 18—29 and 30—48, respectively.

Our Products

Full Suite of Payment Options

- Pay-in-Full, Pay-in-Two[2], Pay-in-Four[2], Pay-in-Five[2], Long-Term[3]

Flagship Products & Features

- Sezzle Up (Credit Reporting), Subscription Products (Premium & Anywhere), On-Demand, SezzleCash[2], Sezzle Send[2] *(3Q26)*

KEY METRICS

+$15B Gross Merchandise Volume *(since inception)*

+20M Completed Sign-Ups *(since inception)*

982K Monthly On-Demand & Subscribers (MODS[4]) *(as of June 30, 2026)*

Contact Information

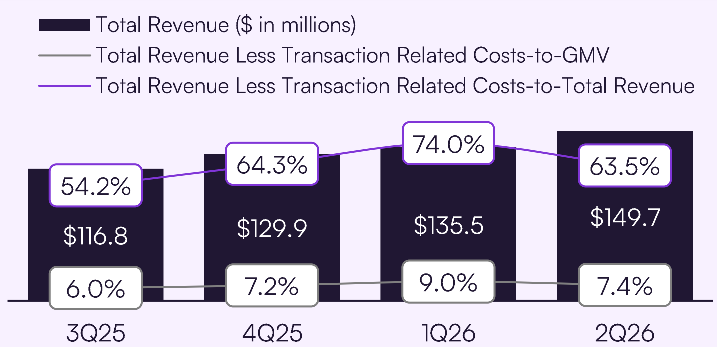
Jack Fagan | Head of Corp Dev & IR
Email: InvestorRelations@sezzle.com

KEY DIFFERENTIATORS

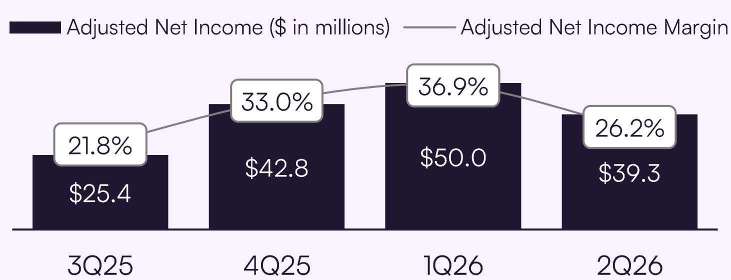
- **Offers a full suite of payment options**, allowing consumers to choose based on their schedule and needs.
- The first BNPL in North America to **offer credit reporting optionality** through short-term installments in the U.S. & Canada.
- **Sezzle primarily serves consumers with limited access** to 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 30, 2026)*

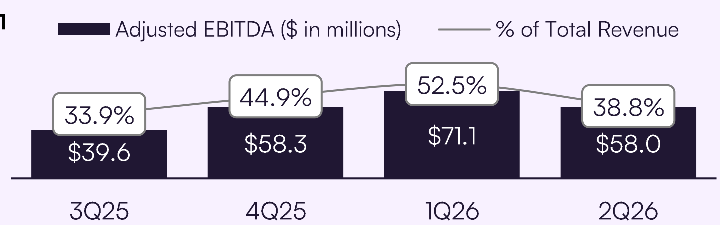
Total Revenue & Total Revenue Less Transaction Related Costs[1]



Adjusted Net Income[1] & Adjusted Net Income Margin[1]



Adjusted EBITDA[1] & Adjusted EBITDA Margin[1]



[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 2026 Earnings Presentation & Announcement found on the Sezzle Investor Relations website. [2] Originated by Sezzle and third party lenders, including WebBank. [3] Provided through a long-term lending partner. Length of loan and APR vary by user and merchant offering and are determined by Sezzle's long-term lending partner. Loan origination is subject to applicable licensing requirements. [4] MODS is the combined total of Active Subscribers and Monthly On-Demand users. Monthly On-Demand users are unique users that have made at least one purchase through On-Demand during the month. [5] As of December 31, 2025.