

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

\$12B Gross Merchandise Volume (since inception)

18M Completed Sign-Ups (since inception)

784K Monthly On-Demand & Subscribers (MODS⁴) (as of September 30, 2025)

IR Contact Information

Lee Brading, CFA

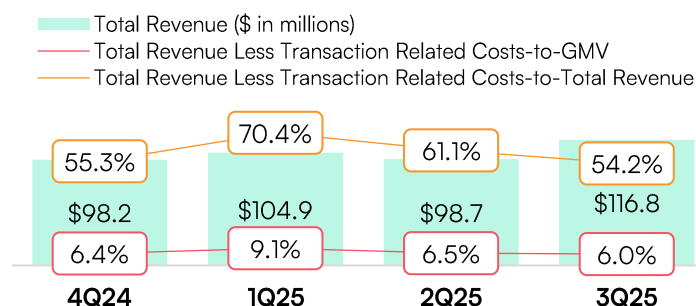
Email: InvestorRelations@sezzle.com

KEY DIFFERENTIATORS

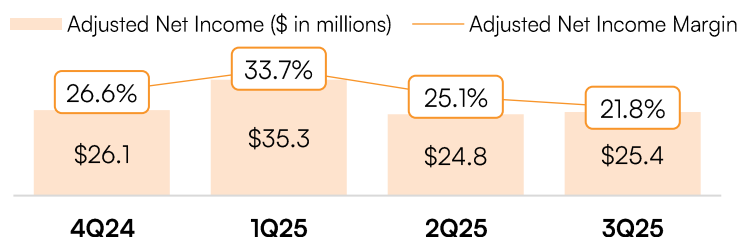
- **Offers a full suite of payment options**, allowing consumers to choose based on their schedule and needs.
- The first BNPL in North America to **offer credit reporting optionality** through short-term in the U.S. & Canada.
- **Sezzle primarily serves consumers with limited access** to traditional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

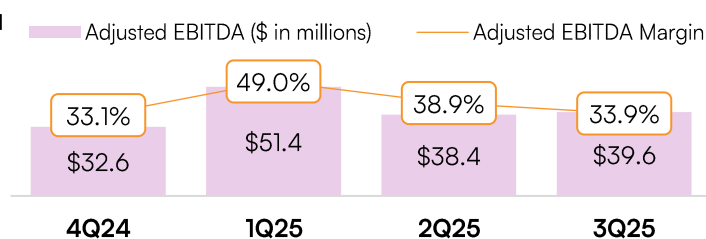
Total Revenue & Total Revenue Less Transaction Related Costs¹



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 3Q 2025 Earnings Presentation and Announcement found on the [Sezzle Investor Relations website](#). ² Pay later loans are originated by WebBank or Sezzle. Refer to your loan agreement for lender information. For example, for a \$300 loan Pay in 4, you would make one \$75 down payment today, then three \$75 payments every two weeks for a 45.0% annual percentage rate (APR) and a total of payments of \$307.49 which includes a \$7.49 Service Fee (finance charge) charged at loan origination. Service fees vary and can range from \$0 to \$7.49 depending on the purchase price and 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.