Pagaya Announces New Point-of-Sale Partnership With Sezzle to Expand Consumers' Options for Sezzle Customers

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- *New Sezzle and Pagaya partnership gives shoppers full visibility into payment options, including longer-term financing*
- *Pagaya's products drive higher levels of approvals and larger baskets for merchants, with no added operational friction for partners*

NEW YORK--(BUSINESS WIRE)--May 5, 2026-- Pagaya Technologies Ltd. (NASDAQ: PGY) ("Pagaya"), a global technology company delivering AI-driven product solutions for the financial ecosystem, today announced a new partnership with Sezzle (NASDAQ: SEZL), the digital financial platform designed to empower the next generation of consumers. Through the partnership, Sezzle will embed Pagaya's AI underwriting platform at the point of sale to help more qualified borrowers access an installment loan product, issued by WebBank, while preserving a seamless Sezzle customer experience. Merchants that enable Sezzle payments will see added value with higher approval rates and basket sizes.

"This partnership allows Sezzle long-term lending customers to access greater spending power, while keeping the experience simple, transparent, and entirely within the Sezzle ecosystem," said Amin Sabzivand, Chief Operating Officer of Sezzle. "By integrating Pagaya's decisioning tools alongside our core product, we're giving shoppers more choice at checkout and helping merchants unlock higher-value transactions without added complexity."

Pagaya continues to develop embedded decisioning tools and financing products that help lenders responsibly expand consumer spending power through higher limits and longer-term financing. Pagaya's product provides simultaneous decisioning to ensure a seamless customer experience while driving greater merchant value without added friction.

"By embedding Pagaya's AI-powered underwriting platform alongside Sezzle's existing decisioning, we can responsibly extend higher spending capacity and more flexible financing options without adding friction for shoppers or merchants," said Sanjiv Das, co-founder and President of Pagaya. "We are fundamentally evolving how we show up at the point of sale by positioning Pagaya as a personal loan provider seamlessly integrated into our partners' platforms. This collaboration allows Pagaya and Sezzle to jointly pursue enterprise-level merchants with a lending product that drives higher approval rates. It's a prime example of how our technology enables partners to offer a more differentiated, comprehensive solution to their biggest merchant clients."

Sezzle joins a growing list of bank and non-bank partners working with Pagaya to unlock greater access to financial services for their customers through unique products built utilizing AI models, real-time decisioning capabilities, and seamless integration designed to yield a better customer experience.

About Pagaya

Pagaya (NASDAQ: PGY) is a global technology company making life-changing financial products and services available to more people nationwide, as it reshapes the financial services ecosystem. By using machine learning, a vast data network and an AI-driven approach, Pagaya provides consumer credit and other products for its partners, their customers, and investors. Its proprietary API and capital solutions integrate into its network of partners to deliver seamless user experiences and greater access to the mainstream economy. For more information, visit pagaya.com.

About Sezzle Inc.

Sezzle is a forward-thinking fintech company committed to financially empowering the next generation. Designed to support users throughout every stage of their financial journey, Sezzle's all-in-one app enables users to shop, earn, and learn in a seamless experience. By offering point-of-sale financing and digital payment services, Sezzle enhances purchasing power while connecting millions of consumers with its global network of merchants. Centered on transparency, inclusivity, and ease of use, Sezzle empowers consumers to manage spending responsibly and build lasting financial independence.

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Loans issued by Sezzle and third party lenders, including WebBank. Refer to your loan agreement for lender information. All loans are subject to credit approval.

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Pagaya

Investors & Analysts
ir@pagaya.com

Media & Press
press@pagaya.com

Sezzle
Media & Press
Erin Foran
Tel: (651) 403-2184
Email: erin.foran@sezzle.com

Source: Pagaya Technologies Ltd.