

Pagaya Appoints Payments Pioneer Jason Gardner to Board of Directors

- Founder and former CEO of Marqeta brings over 25 years of technology, payments and product innovation experience to Pagaya's Board of Directors

NEW YORK – September 17, 2026 – Pagaya Technologies Ltd. (NASDAQ: PGY) (“Pagaya”), a global technology company delivering AI-driven product solutions for the financial ecosystem, today announced the appointment of fintech and payments industry veteran Jason Gardner to the Company's Board of Directors, following his confirmation at the Company's Annual Meeting in August.

“We are excited to welcome Jason Gardner to Pagaya’s Board,” said Gal Krubiner, Co-founder and CEO of Pagaya. “Jason brings experience and depth of expertise as a technology and payments entrepreneur, having built, scaled and led high-growth infrastructure platforms. His deep strategic insight and strong background in product innovation will be pivotal in driving growth, expanding our partner network and maximizing shareholder value.”

Mr. Gardner brings more than 25 years of experience in the technology and payments industries. He is the Founder of Marqeta, Inc., where he served as Chief Executive Officer from 2010 to 2023 and led the company through its initial public offering in 2021. He subsequently served as Executive Chair from 2023 to 2024 and currently serves as a Director and Chair of Marqeta's Payments Innovation Committee. Prior to Marqeta, Mr. Gardner founded PropertyBridge, a payment platform acquired by MoneyGram International in 2007, and Vertical Think, an IT management company supporting start-ups and enterprise organizations. He also previously served as Director of Sales for the 451 Group (now part of S&P Global).

“I am honored to join Pagaya’s Board of Directors during such a pivotal inflection point in the company’s growth,” said Mr. Gardner. “Pagaya’s product-led playbook and proprietary AI engine are unlocking significant value across consumer credit, driving repeatable, profitable growth for its partners and shareholders alike. I look forward to working alongside Gal, the Board and the executive team to help scale this network and reshape the financial services ecosystem.”

About Pagaya Technologies

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.

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