



FlexShopper[®]

Investor Presentation

November 2022



Safe Harbor Statement & Use of Non-GAAP Information

Forward Looking Statements

This presentation includes forward looking statements that are made pursuant to the "safe harbor" provisions of the private securities litigation reform act of 1995 Forward looking statements reflect our current views with respect to future events and involve inherent risks and uncertainties which could cause actual results to differ materially from our historical experience and present expectations or projections as a result of various factors, including those risks and uncertainties described in the risk factors and in management's discussion and analysis of financial condition and results of operations sections of the prospectus included in our registration statement on Form S 1 (No 333 226823 and the Company's most recently filed annual report on form 10 k and subsequently filed quarterly reports on form 10 q, each filed with the Securities and Exchange Commission One can find many (but not all) of these statements by looking for terms such as "believe," "expect," "hope," "project," "may," "should," "would," "could," "seek," "intend," "plan," "estimate," and similar terms all statements other than statements of historical facts included in this presentation, including statements regarding our strategies, prospects, financial condition, operations, costs, plans and objectives are forward looking statements

We urge you to consider those risks and uncertainties in evaluating our forward looking statements We caution readers not to place undue reliance upon any such forward looking statements, which represent our estimates and assumptions only as of the date hereof except as required by law, we undertake no obligation to update any forward looking statement, whether written or oral, that may be made from time to time, whether as a result of new information, future developments or otherwise We anticipate that subsequent events and developments will cause our views to change

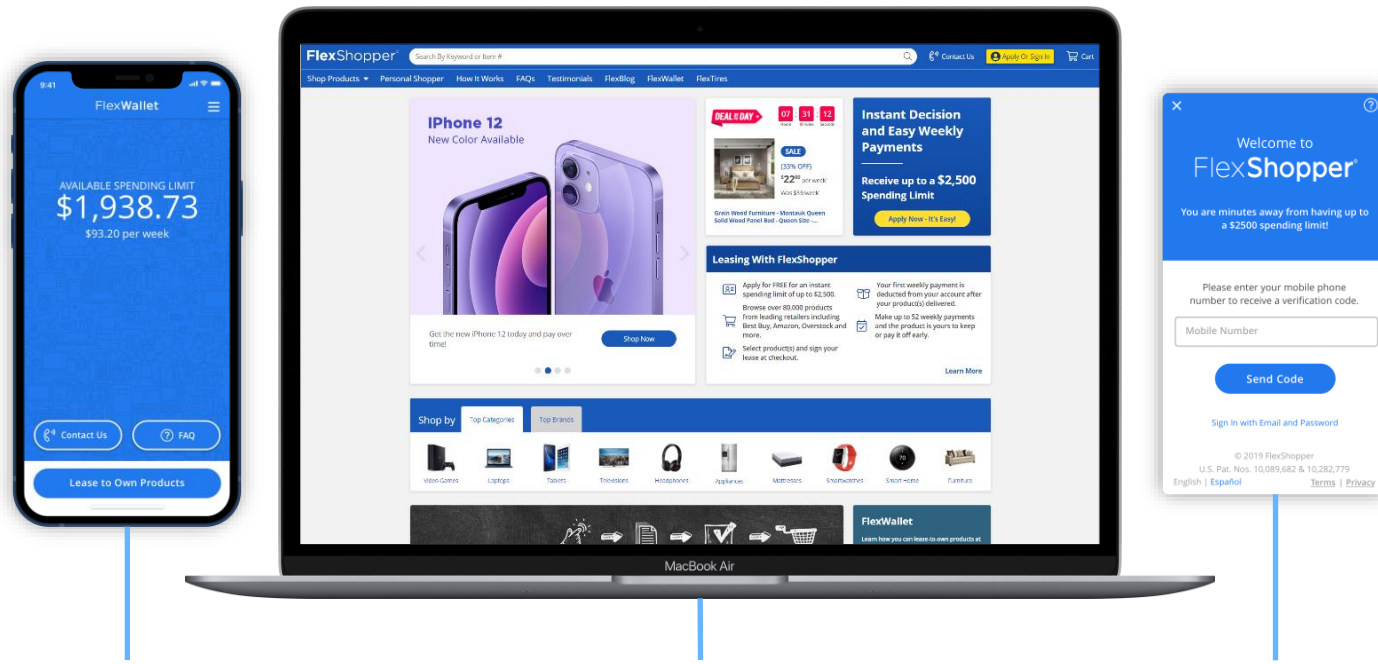
In this presentation, we refer to information regarding potential markets and other industry data We believe that all such information has been obtained from reliable sources that are customarily relied upon by companies in our industry However, we have not independently verified any such information

Use of Non GAAP Financial Information

This presentation includes calculations not calculated or presented in accordance with US GAAP We believe these non GAAP measures provide useful supplemental information for period to period comparisons of our business and can assist investors and others in understanding and evaluating our operating results However, these non GAAP measures should not be considered in isolation or as an alternative to any measures of financial performance calculated and presented in accordance with GAAP Other companies may calculate this non GAAP measure differently than we do

The Company's guidance for Gross Lease Originations, Gross Revenue, Gross Profit and Adjusted EBITDA are forward looking statements They are subject to various risks and uncertainties that could cause the Company's actual results to differ materially from the anticipated targets There can be no assurance the Company will meet these financial projections Additionally, Adjusted EBITDA is a non GAAP financial measure Refer to the definitions of this measure under "Non GAAP Measures," but note that information reconciling forward looking non GAAP measures to GAAP measures is not available without unreasonable effort The trademarks/logos appearing in this presentation belong to their respective owners and do not provide or imply any endorsement, sponsorship or affiliation

Omni-Channel Points of Access



Retail with Web & Mobile Apps

The Largest Online Lease-to-Own Marketplace

eCommerce Payment Method

For Consumers (B2C)

We give non-prime consumers immediate purchasing power to shop for what they want, where they want by completing a simple application, online or in store

For Retailers (B2B)

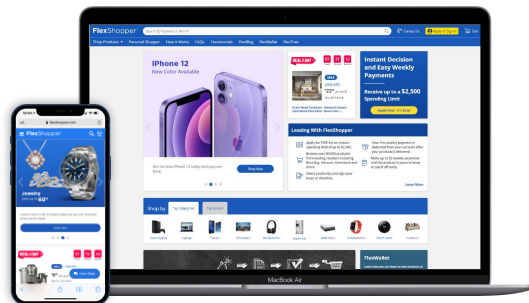
We increase their sales with non-prime retail customers who do not qualify for traditional credit and **"save the sale"** with our lease to own programs

The Preferred LTO Omni-Channel Provider

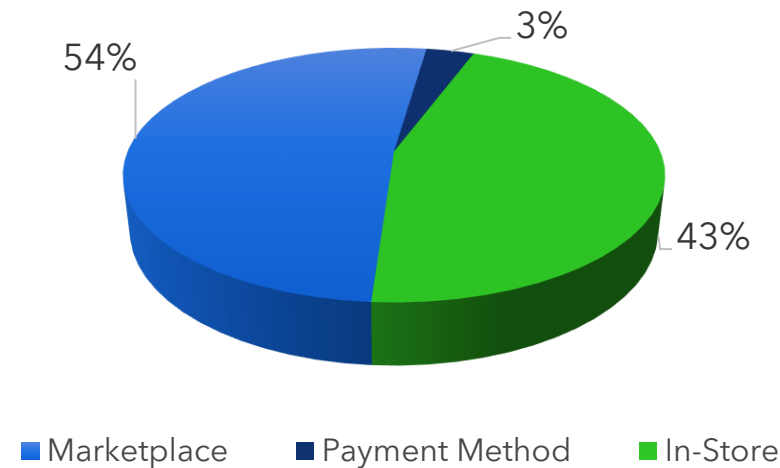
FlexShopper allows retailers to reach an incremental, untapped market and **“save the sale”** with consumers that do not qualify for traditional credit.

B2C Channel

Online Marketplace
Retailers' products on [FlexShopper.com](https://flexshopper.com)



Channel Makeup



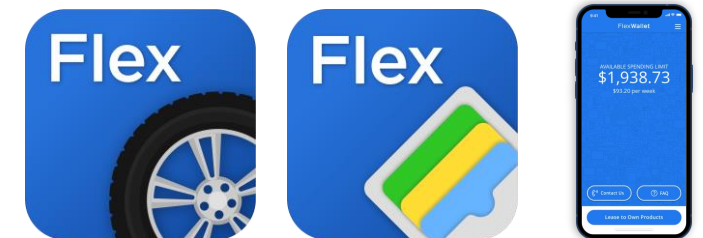
B2B Channels

Patented Payment Method
FlexShopper as a payment option on retailer's ecommerce sites



In-Store **Save the Sale**

Digital mobile payment solution at POS



LTM Ended Sep 30th 2022 (\$ in Millions)

	Marketplace	Payment Method	In-Store
New	19.1	2.4	25.3
Repeat	21.2	0.3	10.5

MyFlexLending Installment Loan Product



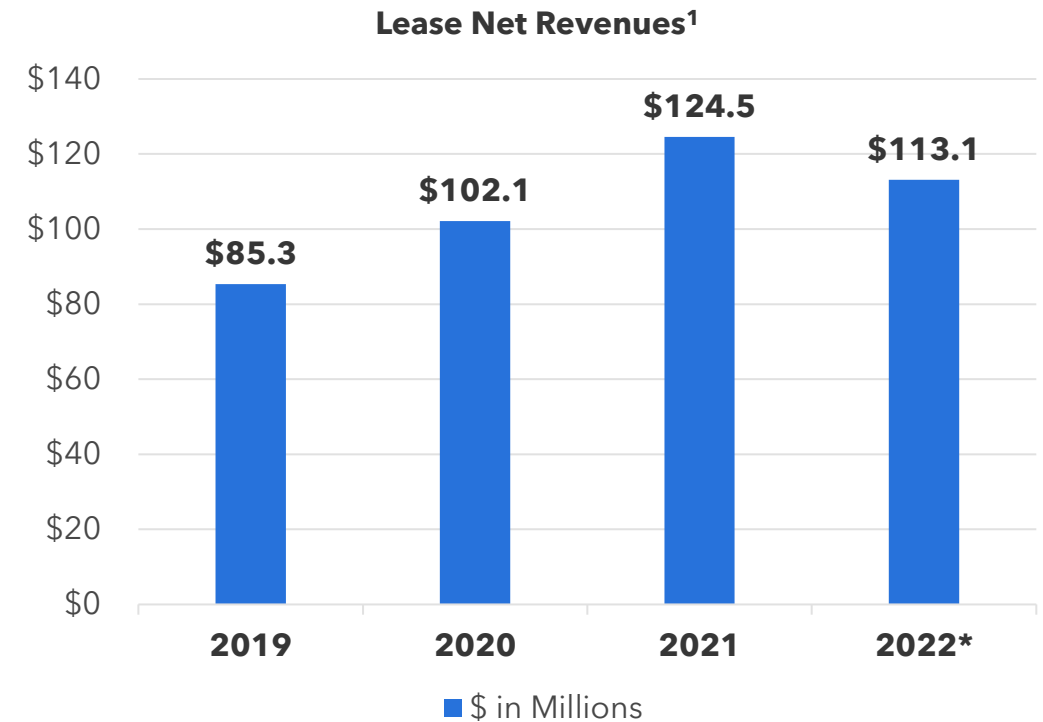
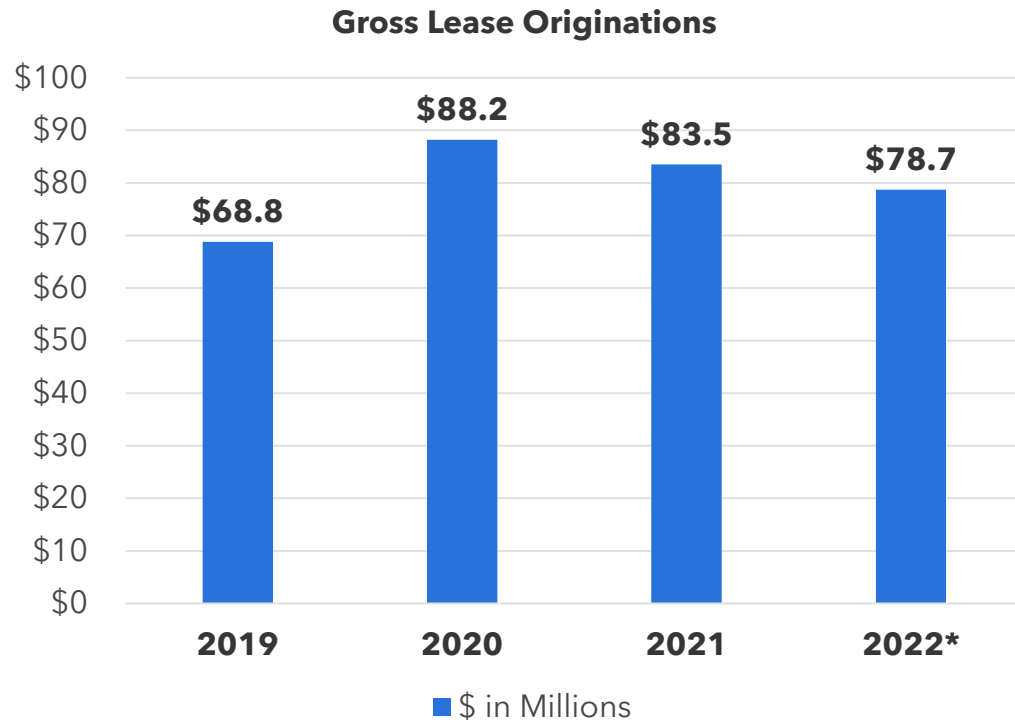
• Product Overview

- 52-week term installment loan
- Funds directly deposited into customer's account
- Weekly payments debited via ACH



Other Guys	VS	FlexLending
Fill out long application forms in store or online		Complete a few fields online from anywhere on your personal device
Stand in a long line or wait on hold		No lines, all online and get your decision instantly
Requires recent bank statement		No need, securely link your bank account when applying
Personal check required and valid ID required		We don't need it!

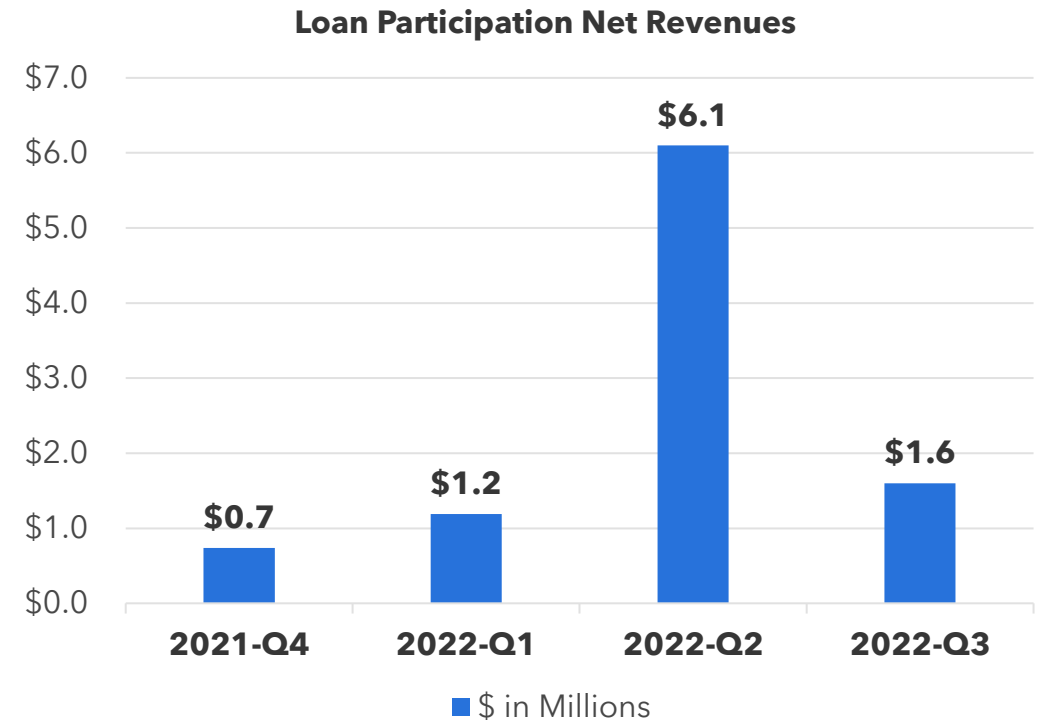
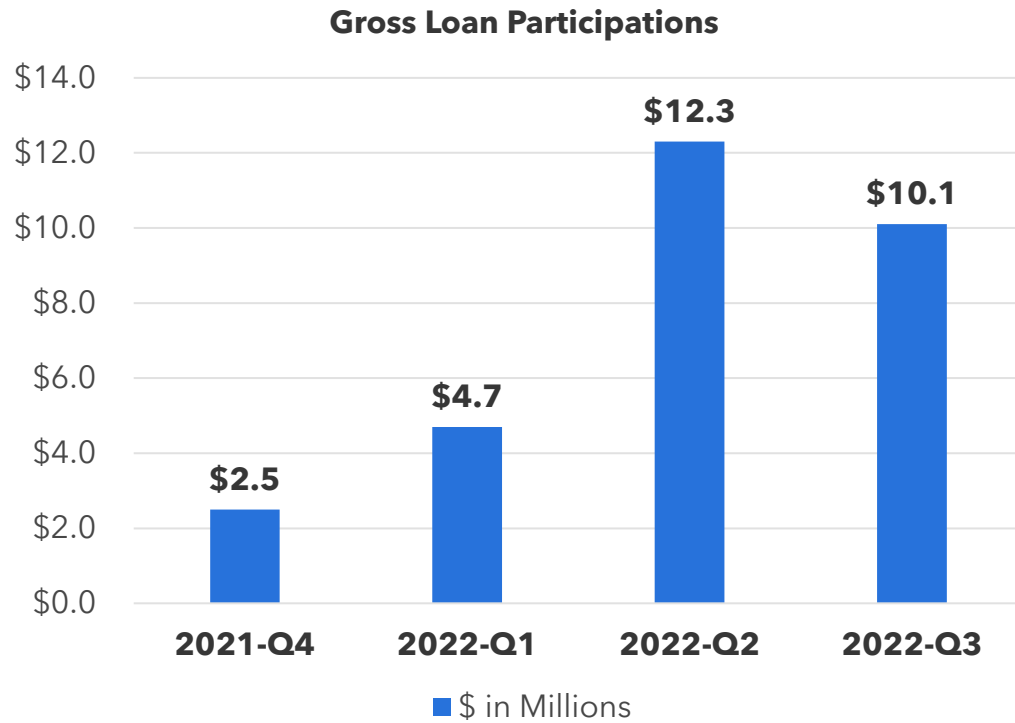
Lease Highlights



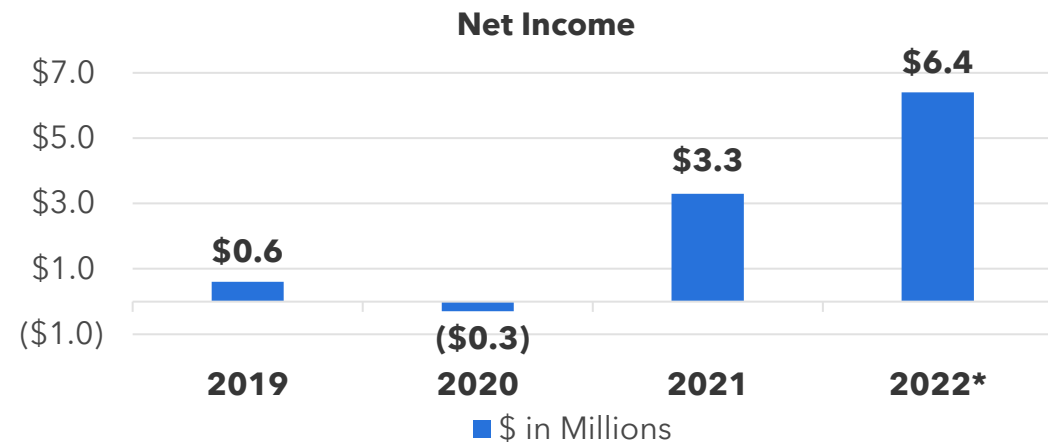
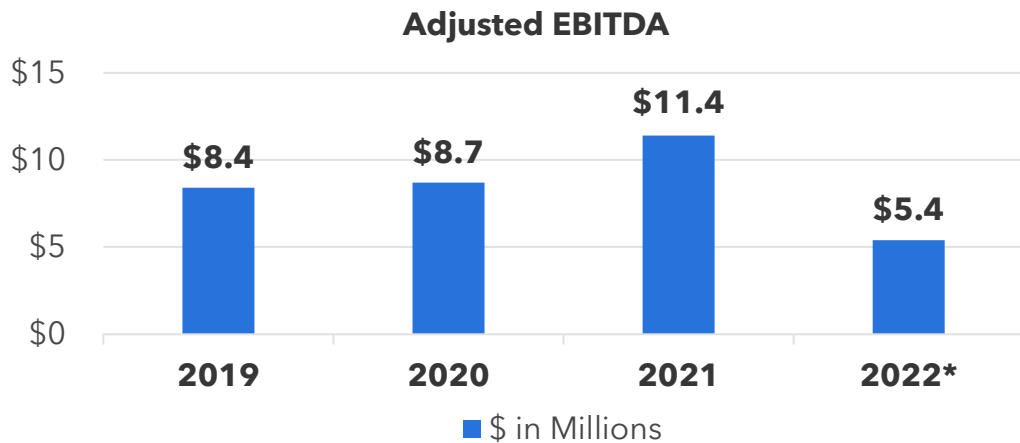
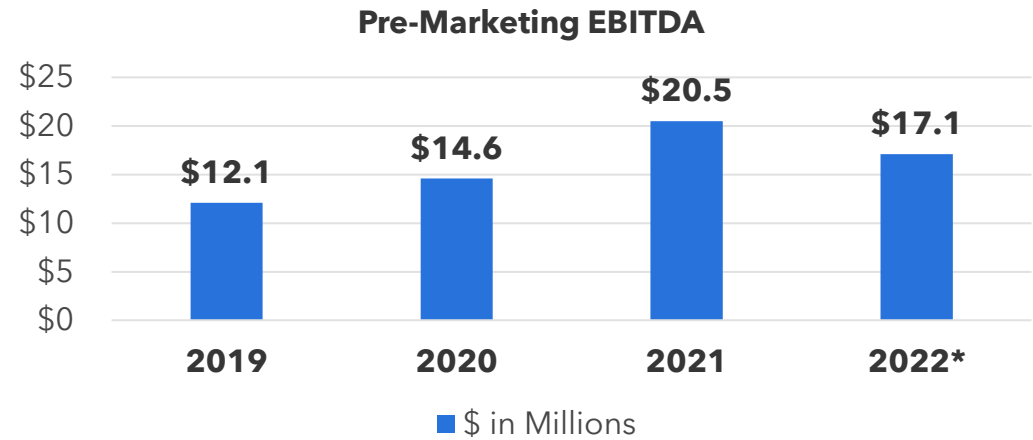
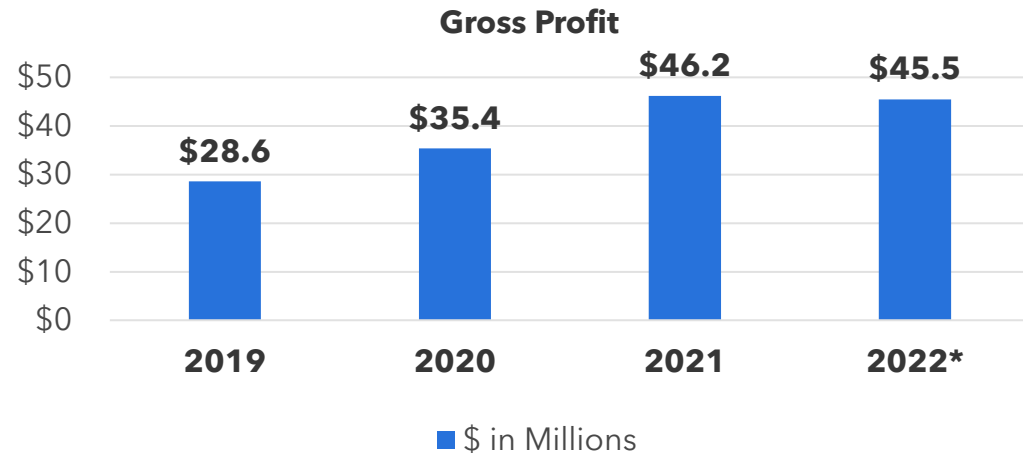
*12 Months Ended September 30th, 2022

¹ Gross Lease Revenue and Fees Less Provision for Doubtful Accounts

Installment Loan Highlights



Financial Snapshot



*12 Months Ended September 30th, 2022

FlexShopper®

Financials



Use of Non-GAAP Financial and Adjusted Results

Management believes that Adjusted EBITDA, provides relevant and useful information which is widely used by analysts, investors and competitors in our industry in assessing performance

Adjusted EBITDA represents net income before interest, stock-based compensation, taxes, depreciation (other than depreciation of leased inventory), amortization, and one time or non-recurring items We believe that Adjusted EBITDA provides us with an understanding of one aspect of earnings before the impact of investing and financing charges and income taxes Adjusted EBITDA may be useful to an investor in evaluating our operating performance and liquidity because this measure is:

- Widely used by investors to measure a company's operating performance without regard to items excluded from the calculation of such measure, which can vary substantially from company to company
- A financial measurement that is used by rating agencies, lenders and other parties to evaluate our credit worthiness; and
- Used by our management for various purposes, including as a measure of performance and as a basis for strategic planning and forecasting

Adjusted EBITDA is a supplemental measure of FlexShopper's performance that is neither required by, nor presented in accordance with, GAAP Adjusted EBITDA should not be considered as a substitute for GAAP metrics such as operating loss, net income or any other performance measures derived in accordance with GAAP

Financial Snapshot

	2020				2021				2022		
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Total Revenues	24,842,747	24,530,130	24,570,064	28,141,574	32,783,670	30,688,553	30,860,935	31,093,598	28,955,236	36,548,151	26,141,451
Gross Profit	8,015,017	7,340,785	8,919,538	11,076,085	10,256,717	11,085,902	12,688,960	12,217,291	9,369,112	17,536,618	6,367,457
Pre-Marketing EBITDA	3,030,948	2,940,124	3,751,463	4,870,648	4,274,634	4,046,986	6,640,035	5,543,952	1,973,759	10,153,151	(523,811)
Adjusted EBITDA	1,999,803	2,002,075	2,100,746	2,610,496	2,441,894	2,132,891	4,815,633	1,986,122	(40,359)	6,382,331	(2,916,996)
Net Income/Loss ()	51,685	(262,062)	289,360	(418,879)	1,237	942,194	1,696,023	633,320	(2,380,935)	14,389,221	(6,280,434)
Cash	5,454,520	9,851,009	6,750,019	8,541,232	6,315,815	5,147,213	3,147,926	5,094,642	4,319,701	4,988,308	5,786,086

Q3 2022 Capitalization Table



Common Shares Outstanding	21,750,804
Preferred Shares Series 1 (as converted to Common)	225,231
Preferred Shares Series 2 (as converted to Common)	5,845,695
Warrants (WAEP \$1.98)	2,225,623
Options / Performance Share Units (WAEP \$1.64)	4,624,374

Thank You

Visit investors.flexshopper.com
to learn more.