

FlexShopper[®]

A whole new way to shop

FlexShopper’s (FPAY) next-generation digital payments marketplace provides financing options to any consumer online through the FlexShopper website www.flexshopper.com and at the Company’s retail partners.

About FlexShopper

FlexShopper is an innovative payments provider and online retailer that helps everyday Americans afford products for their homes and other everyday essential items. With FlexShopper’s best-in-class proprietary application process, when a customer applies for a payment solution, it does not impact their credit score, and the Company has multiple payment options for all types of credit profiles, which provides tremendous value to both customers and retail partners.

Asset Light, Dual Channel Business Model

FlexShopper’s technology and unique dual channel business model allows the Company to follow its customers, supporting cross-selling opportunities and repeat customer transactions. In fact, FlexShopper is channel agnostic and, of its in-store customers, approximately 23% are then captured on FlexShopper’s marketplace.

B2C Channel Online Marketplace

FlexShopper provides consumers with immediate purchasing power to buy products through www.flexshopper.com and additional corporate owned microsites

- 50% repeat customers
- 1.5x cash-on-cash returns in first year
- 77k+ SKUs from top retailers
- Dropship program eliminates inventory risk

B2B Channels Patented Payment Method

FlexShopper provides retail merchants with greater consumer demand and higher sales conversions by providing a payment option on a retail partner’s eCommerce site or brick-and-mortar location

- 36% repeat customers
- Merchants experience an increase of ~40% in financed orders
- Supports incremental revenue opportunities for retail partners
- Significant growth in retail locations over the past three years

Patent Protected, Technology Enabled LTO Platform

- Five patents create a defensible moat around the Company’s business
- The five patents protect FlexShopper’s innovative, next-generation LTO platform
- The Company filed patent infringement lawsuits against Upbound Group, Inc. and Katapult Holdings, Inc. on September 30, 2024

Key Statistics⁽¹⁾⁽²⁾

Nasdaq.....	FPAY
Recent Price.....	\$1.28
52-wk Range.....	\$1.89 - \$0.94
Market Cap.....	\$27.6 million
TTM Sales.....	\$127.4 million
TTM Gross Margin.....	52%
TTM Adj. EBITDA Margin.....	23%

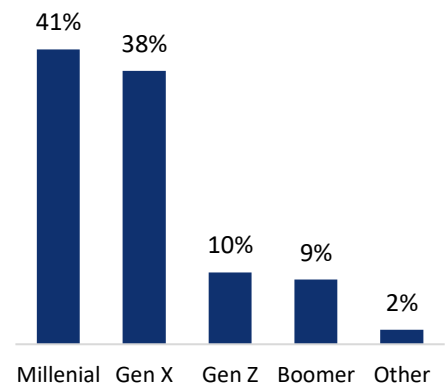
⁽¹⁾ Market data at October 4, 2024

⁽²⁾ Financial data at June 30, 2024

Customer Demographic

- **Median Monthly Income:** \$3,300
- **Average Age:** 40
- **Female Customers:** 62%
- **Renters:** 68%

Percent of Applications



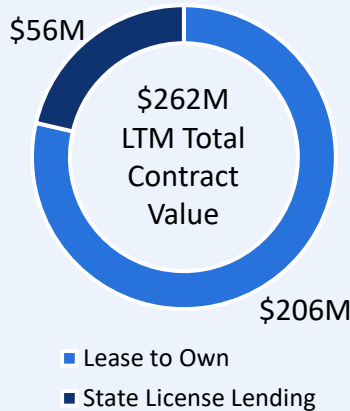
Investment Highlights

16x Q2 YoY Adj. EBITDA Growth	3,935 Total Merchant Locations	~30% Total Repeat Customers	5 Issued Patents	1.5+ Expected Cash-on-Cash Return	~37% Insider Ownership
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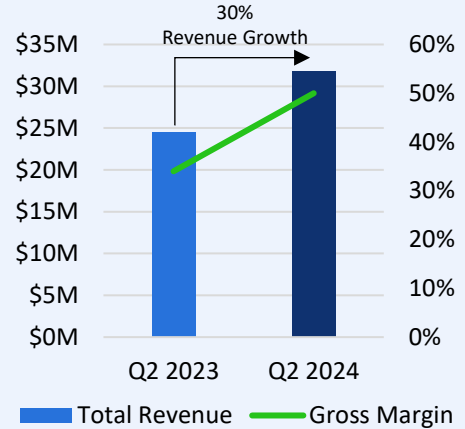
Key Statistics

- ~\$400 million Approved LTM Lease Limit
- ~\$200 million LTM Gross LTO Originations
- 500,000+ Growing Customer Base
- ~4,000 Retail Partner Locations

Leading Payment Solutions



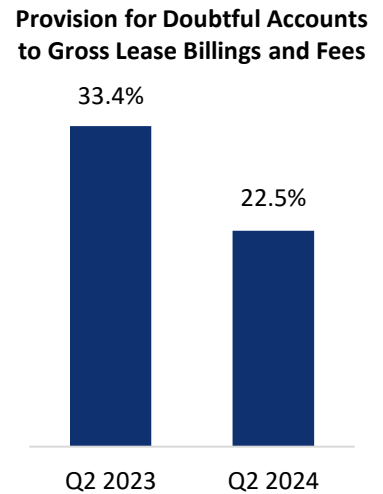
Q2 Revenue and Margin



2024 Second-Quarter Financial Highlights

Lease Net Revenue YoY Growth: 18.2% 	Gross Profit YoY Growth: 90.1% 	Adjusted EBITDA YoY Growth: 1,555%
<ul style="list-style-type: none"> Lease growth in 2024 is accelerating as a result of the initial success of the Company's strategic growth priorities 	<ul style="list-style-type: none"> Growth in gross profit translated into a 50% gross margin in the 2024 second quarter, compared to 34% in the same period last year 	<ul style="list-style-type: none"> Revenue growth combined with higher gross margin, controlled operating expenses, and stronger asset quality supported strong YoY adjusted EBITDA growth

Improving Asset Quality



Key Growth Strategies to Drive Shareholder Value

- Grow TAM by pursuing additional technology, payment, and retail partnerships
- Expand marketing efficiencies to increase traffic and conversion
- Increase retail opportunities to drive higher margins and increase product selection
- Continue growing merchant count and physical store count

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