

Investor Presentation

Forward-Looking Statements

This presentation contains forward-looking statements within the meaning of the safe harbor provisions of the U.S. Private Securities Litigation Reform Act of 1995. We intend such forward-looking statements to be covered by the safe harbor provisions for forward-looking statements contained in Section 27A of the U.S. Securities Act of 1933, as amended (the “Securities Act”) and Section 21E of the U.S. Securities Exchange Act of 1934, as amended (the “Exchange Act”). All statements contained in this press release other than statements of historical fact, including, without limitation, statements regarding our revenue and adjusted EBITDA guidance for fiscal year 2025, our anticipated non-GAAP gross profit margin, expectations as to continued margin expansion, future growth potential in new verticals, new geographies and from new products, anticipated benefits of our share repurchase program and management of our dilution, internal modeling assumptions, expectations as to the macroeconomic environment, expectations as to our new merchant pipeline and upsell opportunities, the impact of competition, pricing pressure and churn, the performance of our AI-powered multi-product platform, the benefits of our partnerships and collaborations with third-parties, our forecasted operating expenses, and our business plans and strategy are forward-looking statements, which reflect our current views, as of the date hereof, with respect to future events and are not a guarantee of future performance. The words “believe,” “may,” “will,” “estimate,” “potential,” “continue,” “anticipate,” “intend,” “expect,” “could,” “would,” “project,” “forecasts,” “aims,” “plan,” “target,” and similar expressions are intended to identify forward-looking statements, though not all forward-looking statements use these words or expressions.

Actual outcomes may differ materially from the information contained in the forward-looking statements as a result of a number of factors, including, without limitation, the following: our ability to manage our growth effectively; continued use of credit cards and other payment methods that expose merchants to the risk of payment fraud, and other changes in laws and regulations, including card scheme rules, related to the use of these payment methods, and the emergence of new alternative payment products; our ability to attract new merchants and retain existing merchants and increase sales of our products to existing merchants; our history of net losses and ability to achieve profitability; the impact of macroeconomic and geopolitical conditions on us and on the performance of our merchants; the accuracy of our estimates of market opportunity and forecasts of market growth; competition; our ability to continue to improve our machine learning models; fluctuations in our CTB Ratio and gross profit margin, including as a result of large-scale merchant fraud events or other security incidents; our ability to protect the information of our merchants and consumers; our ability to predict future revenue due to lengthy sales cycles; seasonal fluctuations in revenue; our merchant concentration and loss of a significant merchant; the financial condition of our merchants, particularly in challenging macroeconomic environments, and the impact of pricing pressure; our ability to increase the adoption of our products, develop and introduce new products and effectively manage the impact of new product introductions on our existing product portfolio; our ability to mitigate the risks involved with selling our products to large enterprises; changes to our pricing and pricing structures; our ability to retain the services of our executive officers, and other key personnel, including our co-founders; our ability to attract and retain highly qualified personnel, including software engineers and data scientists; our ability to manage periodic realignments of our organization, including expansions or reductions in force; our exposure to existing and potential future litigation claims; our exposure to fluctuations in currency exchange rates, including recent declines in the value of the Israeli shekel against the US dollar as a result of the ongoing conflict in Israel; our ability to obtain additional capital; our reliance on third-party providers of cloud-based infrastructure; our ability to protect our intellectual property rights; technology and infrastructure interruptions or performance problems; the efficiency and accuracy of our machine learning models and access to third-party and merchant data; our ability to comply with evolving data protection, privacy and security laws; the development of regulatory frameworks for machine learning technology and artificial intelligence; our use of open-source software; our ability to enhance and maintain our brand; our ability to execute potential acquisitions, strategic investments, partnerships, or alliances; potential claims related to the violation of the intellectual property rights of third parties; our failure to comply with anti-corruption, trade compliance, and economic sanctions laws and regulations; disruption, instability and volatility in global markets and industries; our ability to enforce non-compete agreements entered into with our employees; our ability to maintain effective systems of disclosure controls and financial reporting; our ability to accurately estimate or judgements relating to our critical accounting policies; our business in China; changes in tax laws or regulations; increasing scrutiny of, and expectations for, environmental, social and governance initiatives; potential future requirements to collect sales or other taxes; potential future changes in the taxation of international business and corporate tax reform; changes in and application of insurance laws or regulations; conditions in Israel that may affect our operations; the impact of the dual class structure of our ordinary shares; risks associated with our share repurchase program, including the risk that the program could increase volatility and fail to enhance shareholder value; our status as a foreign private issuer; and other risk factors set forth in the section titled “Risk Factors” in our Annual Report on Form 20-F for the fiscal year ended December 31, 2023, as filed with the Securities and Exchange Commission (the “SEC”) on March 6, 2024, and subsequent reports we file or furnish with the SEC, and which are accessible on the SEC’s website at www.sec.gov. These statements reflect management’s current expectations, as of the date hereof, regarding future events and operating performance and speak only as of the date of this presentation. You should not put undue reliance on any forward-looking statements. Although we believe that the expectations reflected in the forward-looking statements are reasonable, we cannot guarantee that future results, levels of activity, performance and events and circumstances reflected in the forward-looking statements will be achieved or will occur. Except as required by applicable law, we undertake no obligation to update or revise publicly any forward-looking statements, whether as a result of new information, future events or otherwise.



Key Performance Indicators and Non-GAAP Measures

This presentation contains key performance indicators including GMV, as well as non-GAAP measures, including Adjusted EBITDA and Free Cash Flow.

"Gross Merchandise Volume" or "GMV" is defined as the gross total dollar value of orders reviewed through our ecommerce risk intelligence platform during the period indicated, including the value of orders that we did not approve.

"Billings" or "amounts billed" is defined as (1) gross amounts invoiced to our merchants and estimates for cancellations and service level agreements for transactions approved during the period plus (2) changes in estimates for cancellations and service level agreements for orders approved in prior periods. Billings excludes credits issued for chargebacks.

Adjusted EBITDA, which is a non-GAAP measure of financial performance, is defined as net profit (loss) adjusted for items that we believe do not directly reflect our core operations such as depreciation and amortization (including amortization of capitalized internal-use software as presented in our statement of cash flows), share-based compensation expense, payroll taxes related to share-based compensation, litigation-related expenses, restructuring costs, provision for (benefit from) income taxes, other income (expense) including foreign currency transaction gains and losses and gains and losses on non-designated hedges, and interest income (expense). Management believes that by excluding these items from net profit (loss), Adjusted EBITDA provides useful and meaningful supplemental information. Adjusted EBITDA is used to evaluate our business, measure our performance, identify trends affecting our business, formulate financial projections, develop annual budgets, and make strategic decisions. Adjusted EBITDA margin is calculated as Adjusted EBITDA divided by Revenue.

Adjusted EBITDA should not be considered in isolation, as an alternative to, or superior to net profit (loss) or other performance measures derived in accordance with GAAP. This metric is frequently used by analysts, investors and other interested parties to evaluate companies in our industry. By providing Adjusted EBITDA, together with a reconciliation to the most comparable U.S. GAAP measure, we believe we are enhancing investors' understanding of our business and our results of operations, as well as assisting investors in evaluating how well we are executing our strategic initiatives.

Free Cash Flow is defined as net cash provided by (used in) operating activities less cash purchases of property and equipment. Free Cash Flow provides useful information to management and investors about the amount of cash generated by the business that can be used for strategic opportunities, including investing in our business and strengthening our balance sheet. Free Cash Flow is limited because it does not represent the residual cash flow available for discretionary expenditures. Free Cash Flow is not necessarily a measure of our ability to fund our cash needs.

Use of non-GAAP measures should not be construed as an inference that our future results will be unaffected by unusual or other items. Non-GAAP measures of financial performance have limitations as analytical tools in that these measures do not reflect our cash expenditures, or future requirements for capital expenditures, or contractual commitments; these measures do not reflect changes in, or cash requirements for, our working capital needs; these measures do not reflect our tax expense or the cash requirements to pay our taxes, and assets being depreciated and amortized will often have to be replaced in the future and these measures do not reflect any cash requirements for such replacements. The non-GAAP measures used herein are not necessarily comparable to similarly titled captions of other companies due to different methods of calculation.

We are not able to provide a reconciliation of forward-looking Adjusted EBITDA, Adjusted EBITDA margin, non-GAAP gross profit, or non-GAAP operating expense for the fiscal year ending December 31, 2025 to net profit (loss), gross profit, and total operating expenses, respectively, because certain items that are excluded from these non-GAAP metrics but included in the most directly comparable GAAP financial measures, cannot be predicted on a forward-looking basis without unreasonable effort or are not within our control. For example, we are unable to forecast the magnitude of foreign currency transaction gains or losses which are subject to many economic and other factors beyond our control. For the same reasons, we are unable to address the probable significance of the unavailable information, which could have a potentially unpredictable and significant impact on our future GAAP financial results.

See Appendix and our Earnings Release issued on March 5, 2025 for reconciliations of these non-GAAP financial measure to the most directly comparable GAAP measures.



Agenda

- 01 Company Overview
- 02 Financial Overview
- 03 Appendix

01

Company Overview



Unleash your eCommerce Growth

Leading ecommerce merchants trust Riskified to maximize revenue and profit with our AI-powered fraud management and risk intelligence platform.



Riskified is a Leader in eCommerce Risk Intelligence

2013

Established more than a decade ago as a pioneer in AI-powered fraud management in ecommerce

RSKD

IPO in July 2021; only publicly held AI fraud and risk intelligence company

33%+

Over 1/3 of the team devoted to R&D ¹

50+

Publicly held companies among our clients ¹

\$140B+

One of the largest reviewers of annual ecommerce volume (GMV) globally.²

\$327.5M

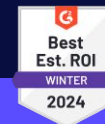
2024 Revenue

53%

Non-GAAP Gross Profit Margin as of 12/31/24 ¹

5%

Adjusted EBITDA Margin as of 12/31/24 ¹



1. Based on Riskified reported data, as of Dec 31, 2024

2. Based on the actual GMV reviewed by Riskified over the twelve months ended December 31, 2024

Attacking a Massive Market



FY'2024:
\$140B+¹

~\$6 trillion
global ecommerce
GMV in 2024²

~\$8.0 trillion
global ecommerce
GMV in 2028²

1. GMV reviewed by Riskified in the twelve months ended December 31, 2024,

2. Source: eMarketer (July 2024)



Ecommerce Has Numerous, Complicated Pain Points

+\$525B in annual lost sales due to falsely declined orders ¹

+\$52B in fraudulent eCommerce orders each year ²

+\$100B in abusive refunds & returns annually ³

1. [eMarketer](#), Assumes that Riskified's 8% average increase in merchant approval rates (per Riskified internal data) approximates the global false decline rate

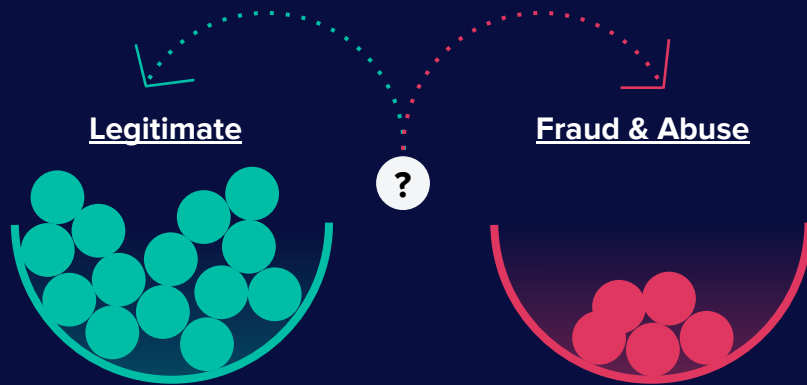
2. Juniper Research

3. [National Retail Federation Consumer Returns in Retail industry](#)



Riskified Unleashes AI on eCommerce Decisioning

Separating Risky & Legitimate Identities...



...Driving Superior Business Outcomes



Increased Revenue



Decreased Costs



Better Customer Experiences

Covering the Entire Checkout Journey with AI-Powered Products



Account Creation & Account Log-In

Account Secure



Order Approval & Fraud Review

**Chargeback Guarantee
& Adaptive Checkout**



Bank Payment Authorization



Policy Enforcement & Claims Authorization

Policy Protect













































Chargeback Management

Dispute Resolve



Riskified helps the world's leading enterprise merchants unleash their ecommerce growth by outsmarting risk

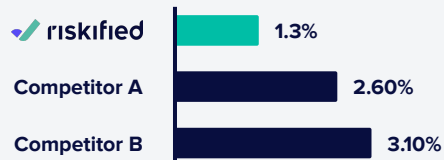
						
						
						
						
						
						

Consistently Beating Next Gen Competitors in Head-to-Head Pilots



Gift card retailer

Lower chargeback rates



Higher approval rates



Travel merchant

Lower chargeback rates

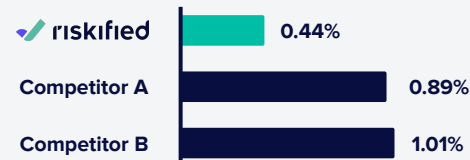


Higher approval rates



Fashion Retailer

Lower chargeback rates

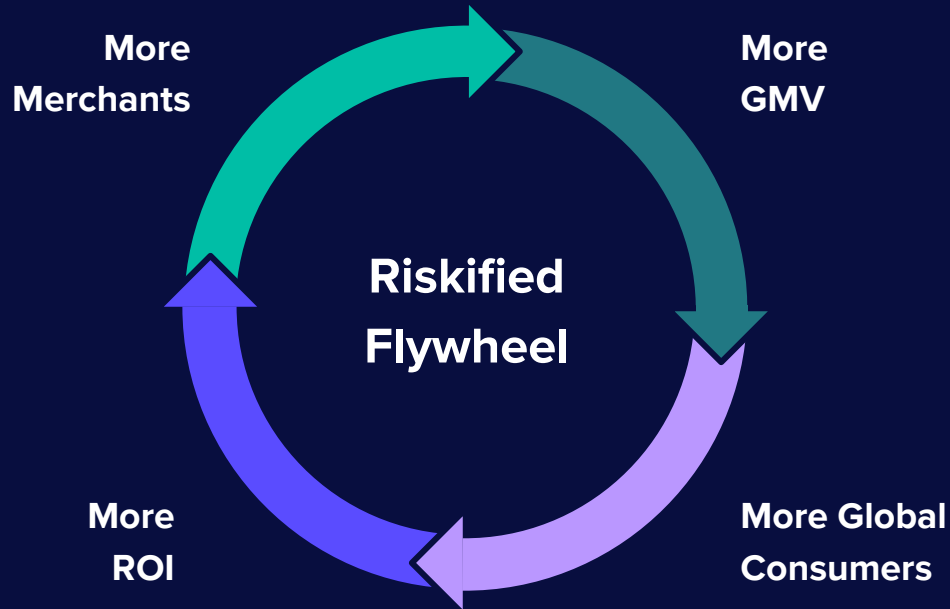


Minimum 95% approval rate target across providers

Source: Based on selected pilot studies conducted by three different merchants in 2022 and 2023 between Riskified and its direct competitors. The studies leveraged data integrations with each merchant to analyze the efficacy of each vendor's fraud detection capabilities.



Automated Platform with Strong Network Effects



+4 billion

Historical full-lifecycle eCommerce transactions ¹

+950 million

Unique consumers in network ¹

+480

Data attributes of models ¹

+185

Countries with unique consumers ¹

1. Internal data, based on Riskified calculations and Riskified proprietary engineered features



The Riskified Platform



**Deep Data
Capture**



**Customized,
Autonomously
Trained Models**



**Enterprise
Scalability
& Compliance**



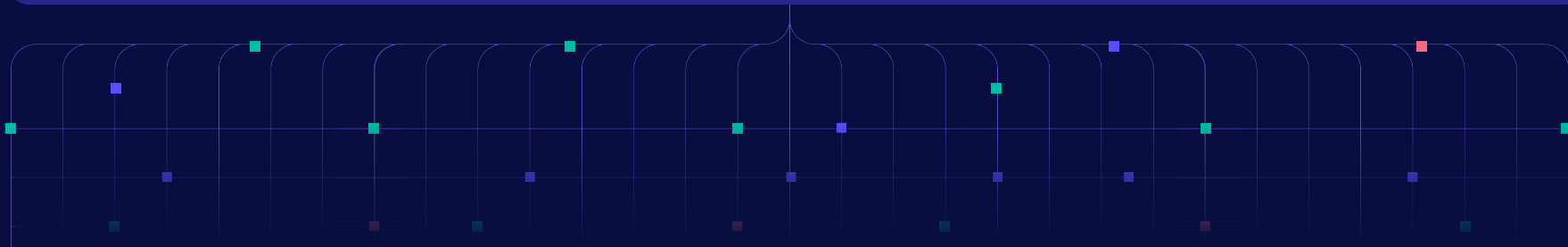
**Robust
Identity
Graph**



**AI-Powered
Components**

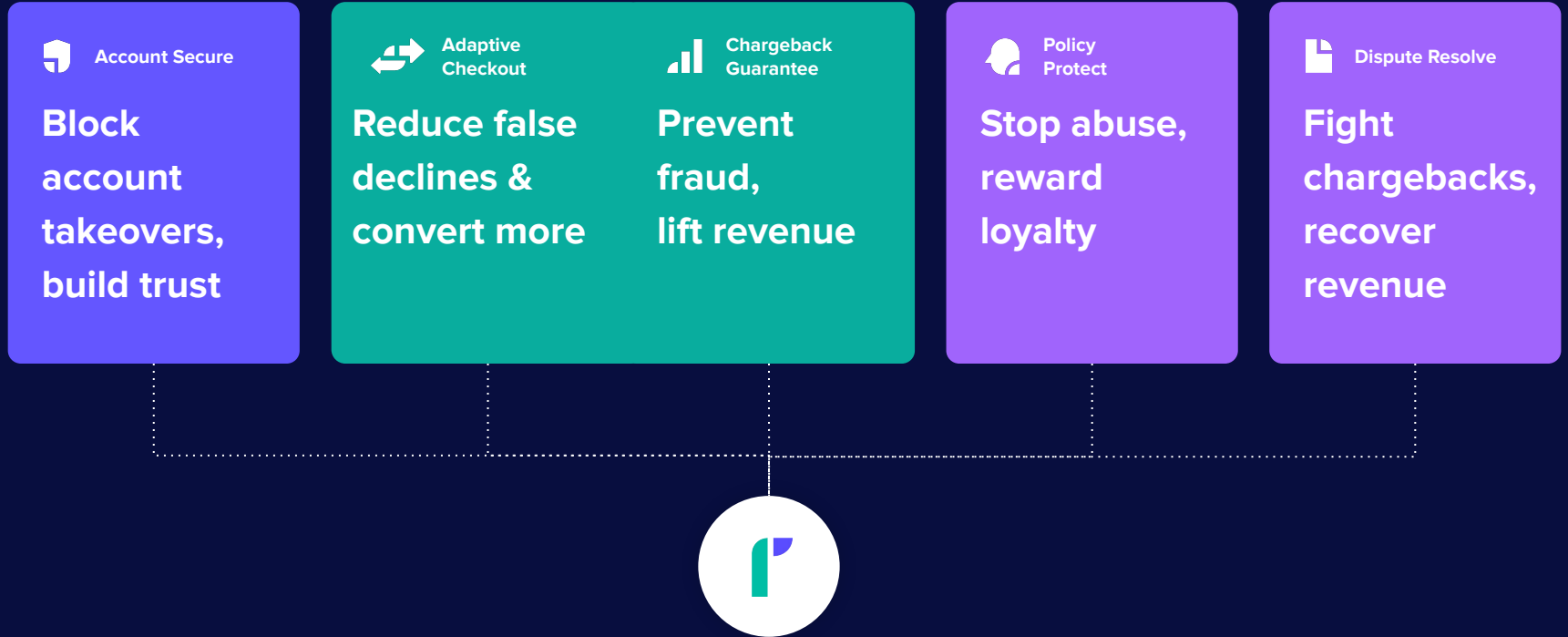


**Modular ML
Infrastructure**



Products Synergistically Improve Performance & ROI

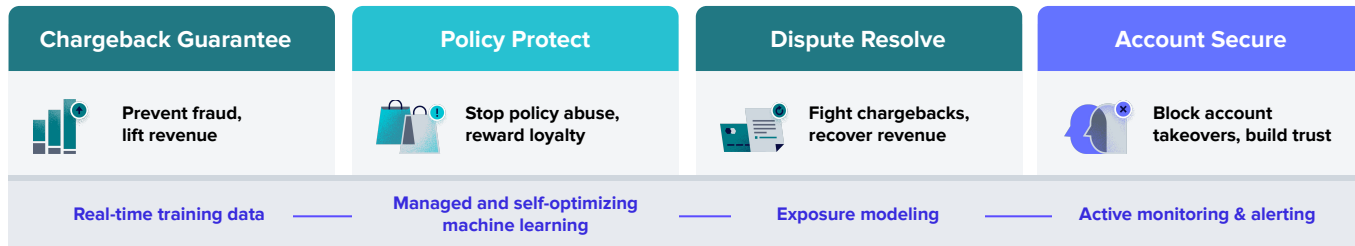
Multiple customer touch points all feed back into the Riskified platform



Enables Rapid Product Development as New Use Cases Arise

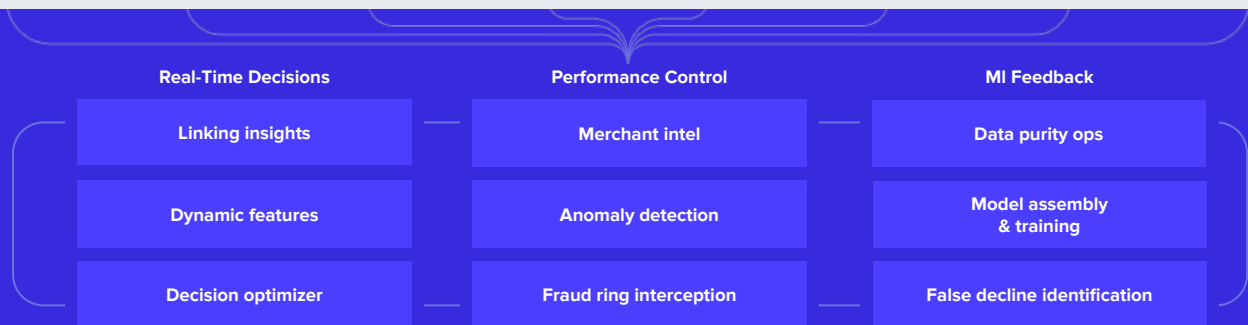
Modular ML Infrastructure

Products



Risk Management

Risk Intelligence



Network Data & Enrichment



Merchant Systems & Integrations



Multiple Opportunities For Growth



**Grow with our
merchants**



**Win new
merchants**



**Land and
expand**



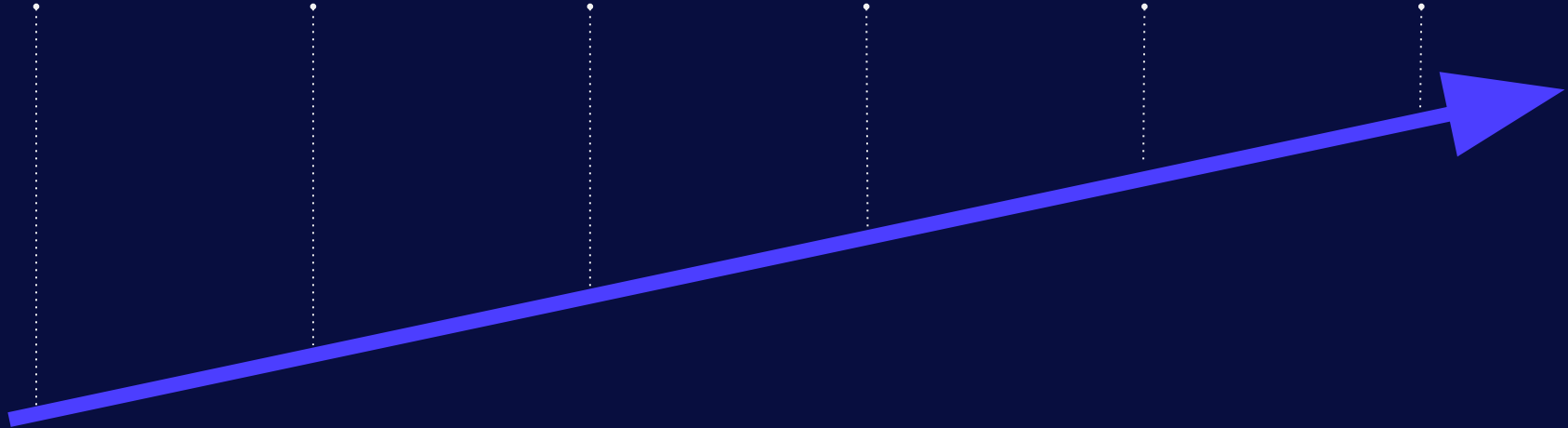
**Geographic
expansion**



**New
categories**



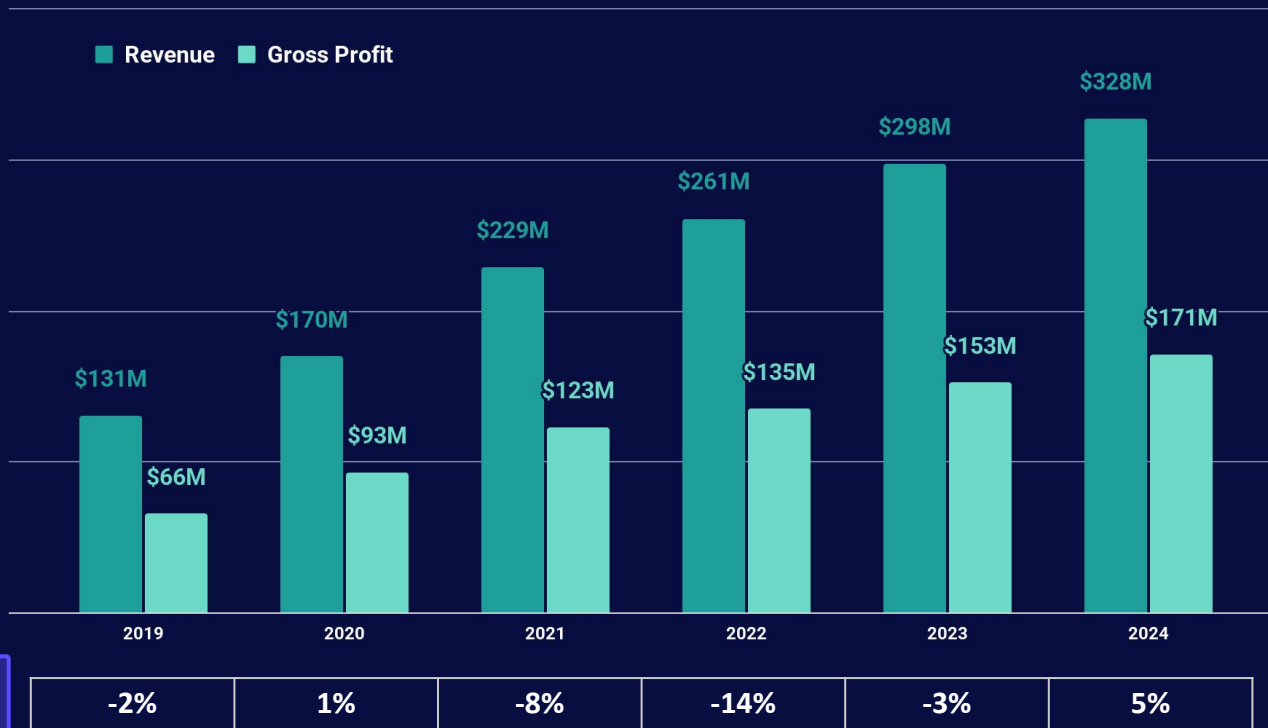
**Platform
Sale**



02

Financial Overview

Financial Highlights



FY2024

GMV

\$141.2B

Revenue

\$327.5M

Gross Profit:

\$170.9M

Adjusted

EBITDA¹

\$17.2M

Adjusted
EBITDA Margin¹

¹ Adjusted EBITDA and Adjusted EBITDA margin are non-GAAP metrics. A reconciliation of these metrics to the most directly comparable GAAP financial measure can be found in the Appendix and/or in our Q4 2024 Earnings Release issued on March 5, 2025.



Q4 2024 Financial Highlights



GMV

\$39.5B

Revenue

\$93.5M

Gross Profit

\$48.9M

Adjusted EBITDA¹

\$11.2M

¹ Adjusted EBITDA is a non-GAAP metric. A reconciliation of this metric to the most directly comparable GAAP financial measure can be found in the Appendix and/or in our Q4 2024 Earnings Release issued on March 5, 2025.



Q4 2024 Financial Performance Demonstrated Continued Execution

Full Year of Positive Adjusted EBITDA¹

Achieved positive Adjusted EBITDA¹ in every quarter throughout 2024 and achieved record positive Free Cash Flow² of ~\$39 million in FY'24

Exceeded High End of Revenue Guidance

Achieved revenue growth of 10%, finishing the year with \$327.5 million in revenue and exceeding the high end of our revenue guidance range

Consistent Bottom Line Growth

10th consecutive quarter of YoY improvement in Adjusted EBITDA¹ performance; Expanded Adjusted EBITDA Margin ~2000 basis points over the last two years

Strong Buyback Activity

Repurchased an aggregate of 27.0 million shares in 2024 for a total price of \$141.1 million including broker and transaction fees.

¹ A reconciliation of Adjusted EBITDA to its most directly comparable GAAP financial measure, Net Profit (Loss), is provided in the Appendix.

² A reconciliation of Free Cash Flow to its most directly comparable GAAP financial measure, Net Cash Provided by Operating Activities, is provided in the Appendix.



2025 Guidance Outlook

Initial Revenue & Adjusted EBITDA Guidance

	Low	Midpoint	High
Revenue	\$333M	\$339.5M	\$346M
Adjusted EBITDA	\$18M	\$22M	\$26M
YTD Non-GAAP Weighted Average Shares Outstanding		168-172M	



Q4 & FY 2024 Business Highlights



Further Vertical and Geographic Diversification with the Addition of New Merchants

We continued to have success landing new merchants on the Riskified platform, which in turn deepened our vertical and geographic reach. Our top ten new logos added during the fourth quarter represented wins in five of our verticals, and across all four geographies.



Ongoing Success in Largest Verticals

In addition to broadening our vertical reach, we continued to have strong success in new logo wins and upsells in our two largest verticals during the year, Fashion & Luxury Goods and Tickets & Travel. We believe that our strong performance in these categories further strengthens our network flywheel effect and expands our competitive moat in these categories.



Execution with Large Enterprises

In 2024, we surpassed our 2023 achievement in securing new business contracts valued at \$1 million or more annually by more than 70%. We believe that this growth underscores our commitment to serving the world's largest and most recognized brands on a global scale.



Q4 & FY 2024 Business Highlights



Continued Multi-Product Platform Expansion

Revenue growth outside of our core Chargeback Guarantee product increased approximately 90% year-over-year, as our multi-product platform continued to resonate with merchants. These products represented approximately 10% of total new bookings won in 2024 and our pipeline of new activity for these products continued to grow.



Achieved Full Year of Positive Adjusted EBITDA

We achieved Adjusted EBITDA margin expansion of approximately 800 basis points in 2024. We continued to manage the business in a disciplined manner, driving ongoing revenue and gross profit growth, as well as decreases in operating expenses across each area of the expense base.



Launched Adaptive Checkout

We recently launched Adaptive Checkout, our All-in-One Fraud Prevention and Ecommerce Conversion solution designed to both reduce fraud and drive higher conversion rates for ecommerce merchants. This advanced configuration of our Chargeback Guarantee product combines AI-powered fraud detection with conversion optimization, applying intelligent decisioning across the checkout flow to help approve more legitimate transactions.



Q4 & FY 2024 Business Highlights



Partnership with Apriss Retail

We recently partnered with Apriss Retail, a top provider of return and claim authorization solutions. This innovative collaboration aims to address the growing challenges of omnichannel fraud and policy abuse by integrating comprehensive data on consumer shopping patterns throughout the entire customer journey — both in physical stores and online. This comprehensive offering seamlessly integrates online and offline channel data, providing a unique, unified view of customer interactions, which we believe further strengthens our Policy Protect offering.



Share Repurchase Program Update

We continued to repurchase our shares at attractive valuation levels. In 2024 we repurchased an aggregate of 27.0 million shares for a total price of \$141.1 million including broker and transaction fees.

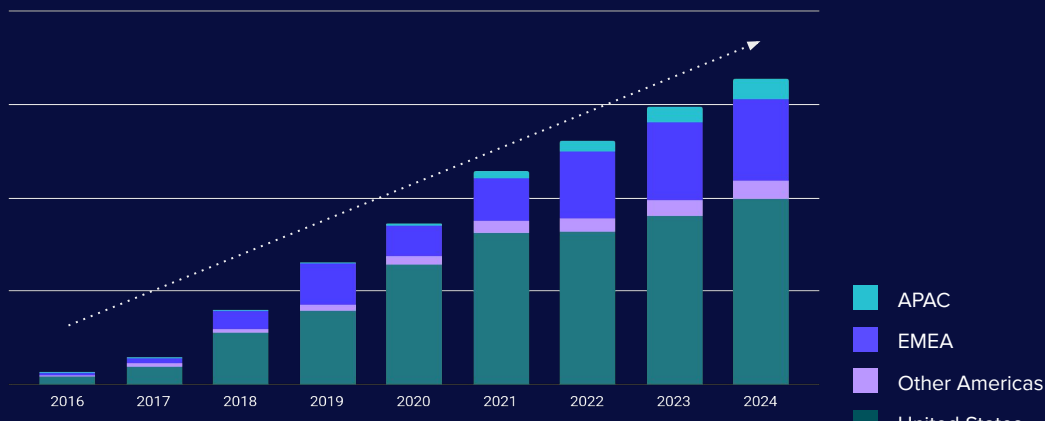
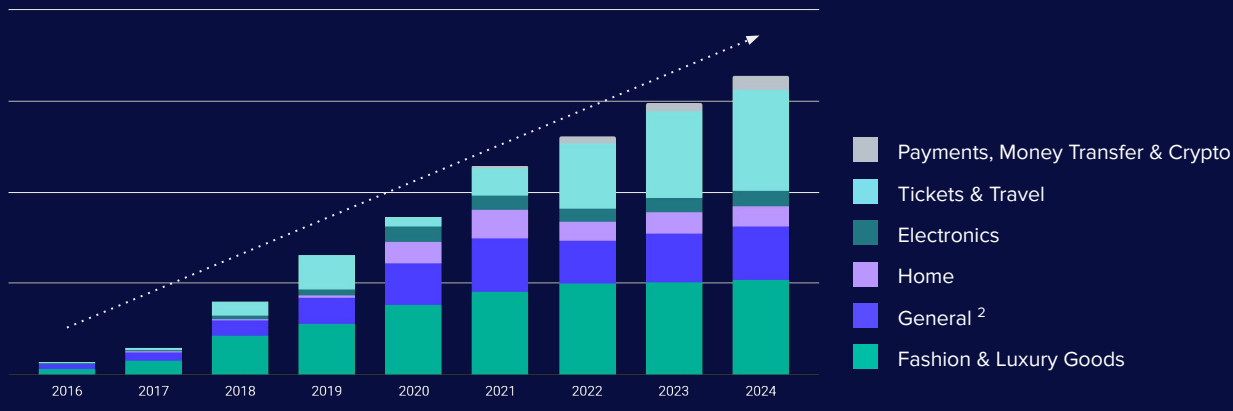


Industry and Geography Billings Trends

Over time, we have continued to **diversify across industries**¹ and **geographies**¹, with growth across all geographies in 2024

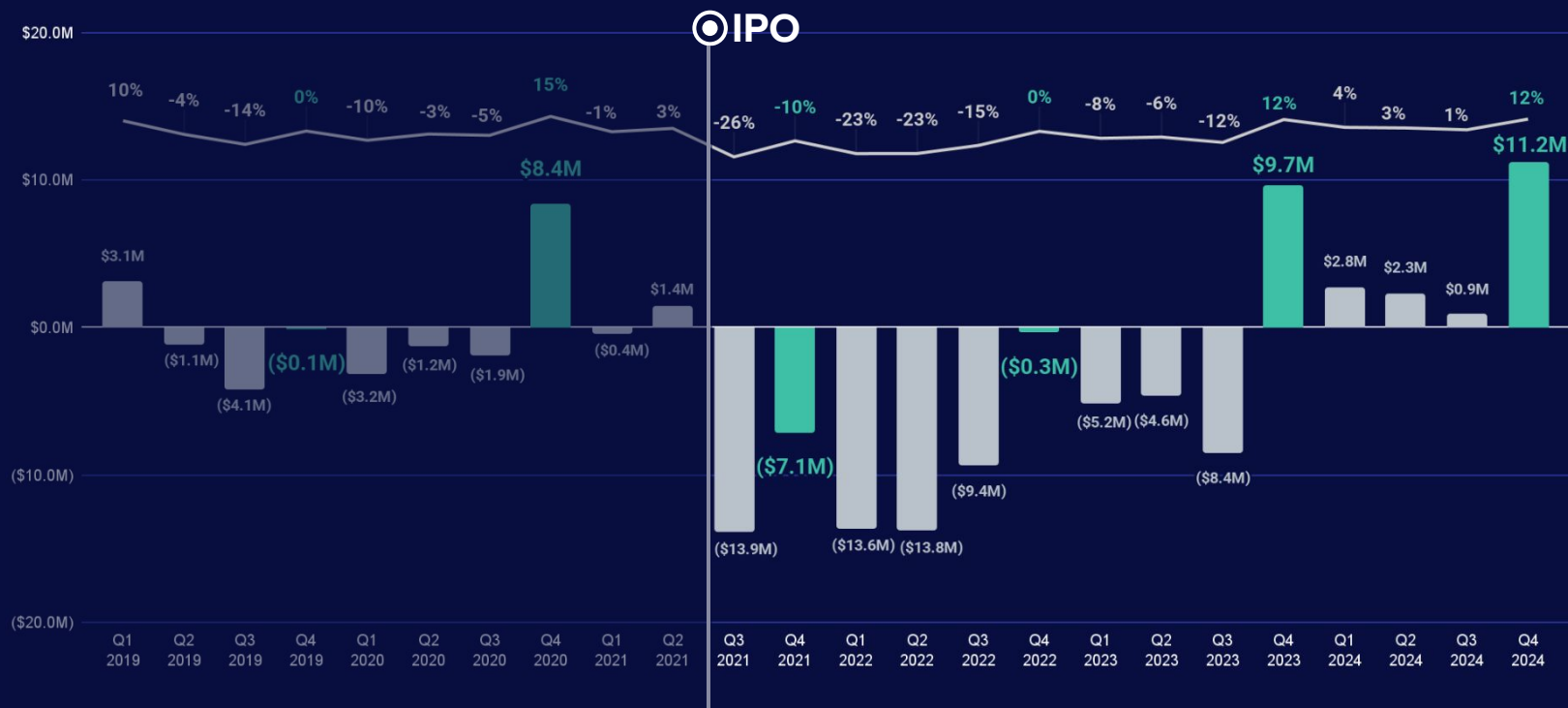
¹ Geography of billings determined by location of merchant's headquarters.

² General category includes General Retailers & Food categories.



Adjusted EBITDA¹ Over Time

Q4'24 was a record with **\$11.2M** in Adjusted EBITDA, fifth consecutive quarter of positive Adjusted EBITDA; ~2000 bps improvement over the last two years

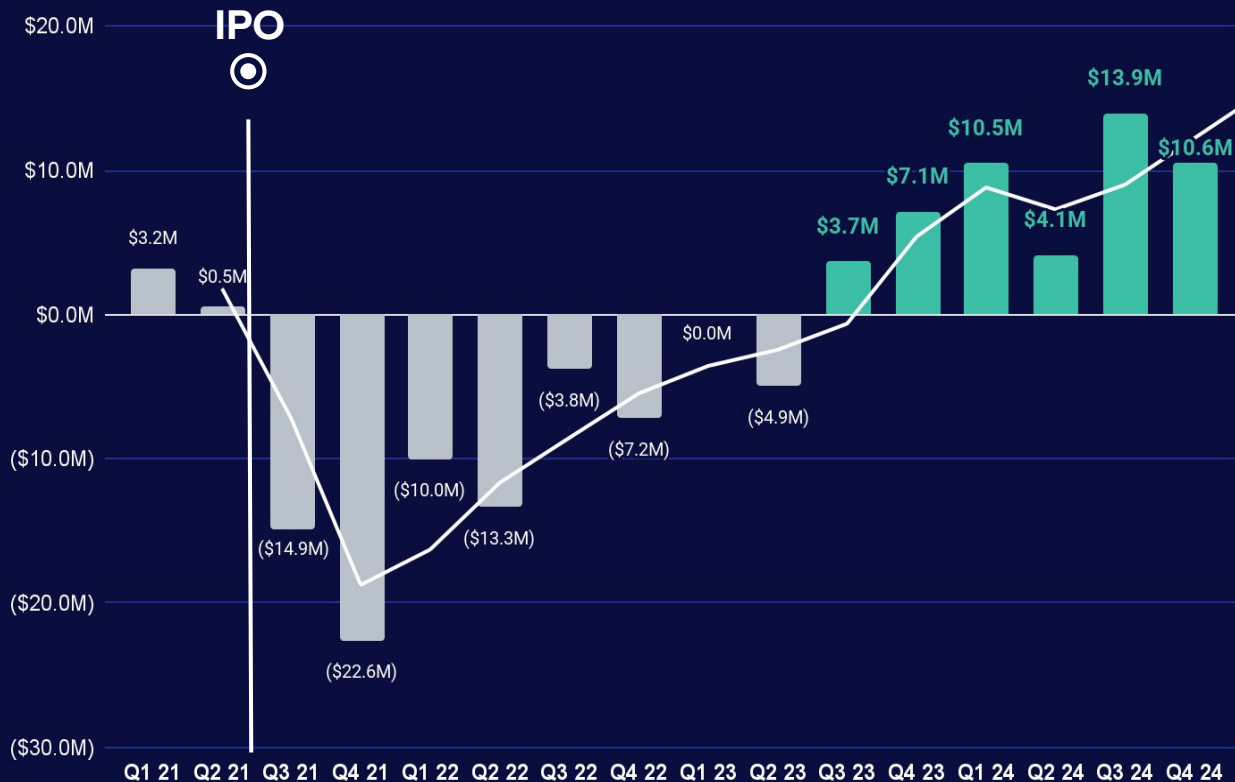


¹ A reconciliation of Adjusted EBITDA to its most directly comparable GAAP financial measure, Net Profit (Loss), is provided in the Appendix.



Strong Free Cash Flow¹ Model

- Meaningfully improved our Free Cash Flow (“FCF”) since IPO
- \$39M in positive FCF in 2024
- \$376M of cash and deposits as of Dec. 31, 2024
- Zero Debt



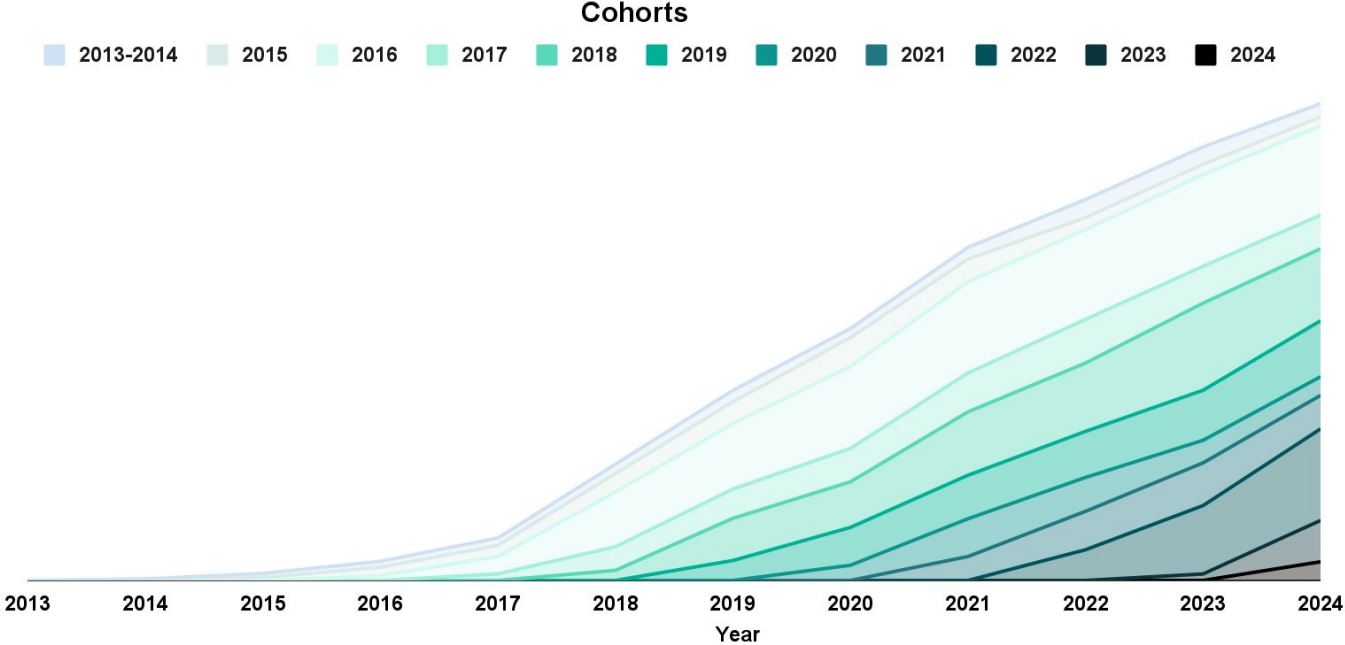
¹ A reconciliation of Free Cash Flow to its most directly comparable GAAP financial measure, Net Cash Provided by Operating Activities, is provided in the Appendix.



Continuous Customer Penetration

Our recent 2022 and 2023 cohorts demonstrated exceptional growth, with the **2022 cohort tripling billings** and the **2023 cohort growing nearly sixfold in 2024**

Billings Growth by Cohort¹



¹Each "cohort" includes all of the accounts that onboarded to the Riskified platform in a given year. For example, the 2024 cohort includes all the accounts that onboarded to the Riskified platform during the year ended December 31, 2024.

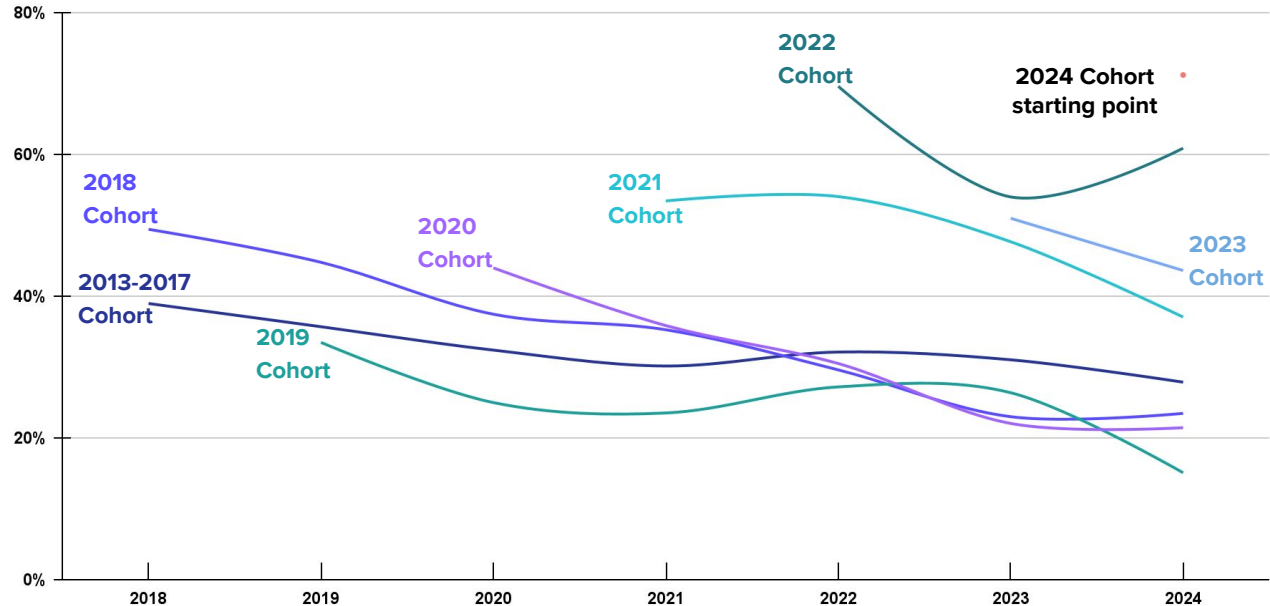


CTB Cohorts Over Time

While CTB ratios fluctuate from period to period as a result of various factors, including changes in industry mix within cohorts, over the long-term we have been able to consistently demonstrate improvements on a cohort basis.

We believe that this highlights the strength of our AI and our scalable financial model.

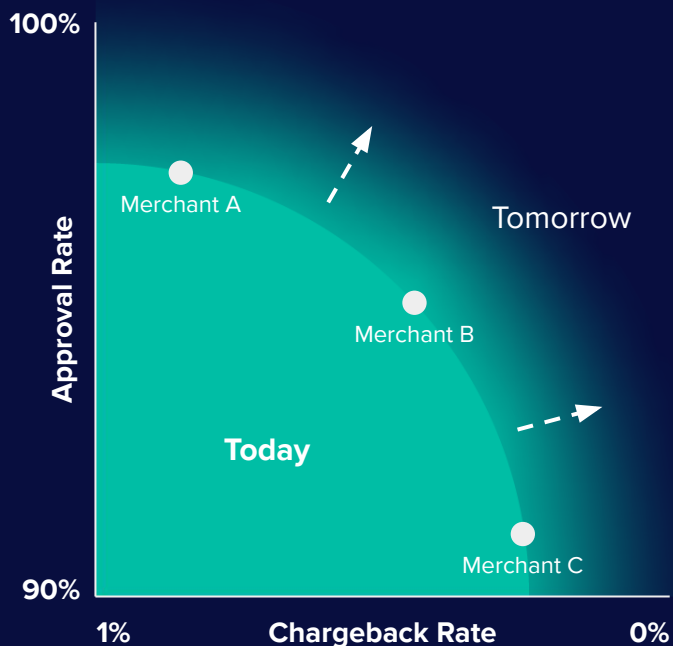
CTB Ratio by Cohort¹



1. For the purposes of this analysis, a "cohort" includes only the segments of eCommerce transaction volume submitted to the Riskified platform by new or existing merchants in a given year, based on the commercial terms in effect at the time of submission. For example, if a new merchant submitted only certain segments of their total eCommerce transaction volume to the Riskified platform in 2023, only those segments are included in the 2023 cohort. If in 2024 the same merchant submitted new segments of their eCommerce transaction volume to the Riskified platform, or there was a change to the commercial terms applicable to an existing segment, those additional segments and any incremental Billings and Chargebacks resulting from the revised commercial terms are included in the 2024 cohort



How We Drive Accuracy & CTB¹ Improvements Over Time



**Accuracy = Higher Approval Rates,
Lower fees & Lower COGS**

Performance Improvement Levers:

- More data:
 - Vertical & geographic penetration
- More accurate models:
 - More models per merchant
 - Continuous model retraining
- Automated, real time fraud responses
- Improved representment tactics

¹ CTB = Chargebacks to Billings ratio

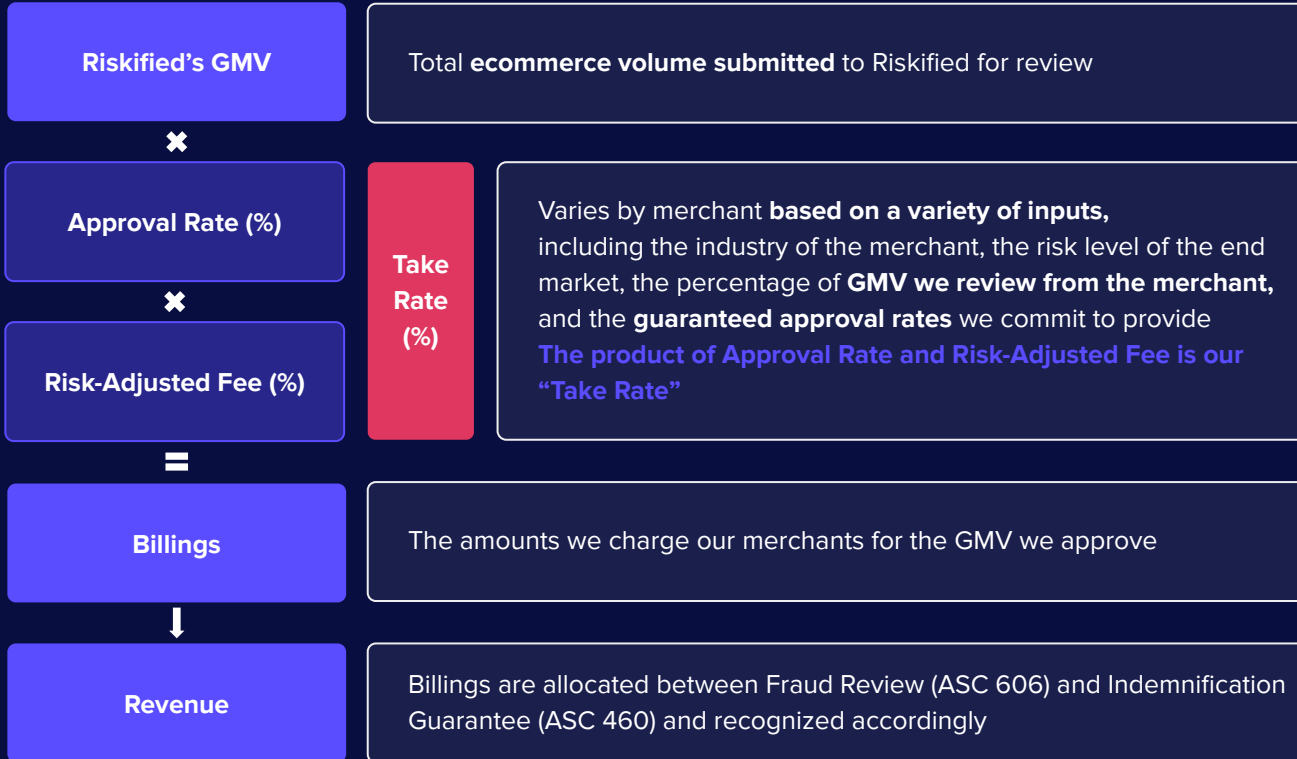


03

Appendix

Chargeback Guarantee Revenue Model Flow

Transforming GMV into Revenue



Q4 & FY 2024 Income Statement

\$ in thousands	Q4'23	Q4'24	FY'23	FY'24
Revenue	84,065	93,529	297,610	327,516
Cost of revenue	35,550	44,668	145,091	156,577
Gross profit	48,515	48,861	152,519	170,939
Operating expenses:				
Research and development	17,122	16,543	71,577	68,065
Sales and marketing	21,344	19,708	88,441	86,389
General and administrative	16,613	16,024	69,350	64,337
Total operating expenses	55,079	52,275	229,368	218,791
Operating profit (loss)	(6,564)	(3,414)	(76,849)	(47,852)
Interest income (expense), net	5,994	3,978	22,775	20,167
Other income (expense), net	(218)	(1,215)	837	(818)
Profit (loss) before income taxes	(788)	(651)	(53,237)	(28,503)
Provision for income taxes	2,477	3,433	5,798	6,419
Net profit (loss)	(3,265)	(4,084)	(59,035)	(34,922)



Q4 & FY 2024 Reconciliation of GAAP Net Profit (Loss) to Adjusted EBITDA

\$ in thousands	Q4'23	Q4'24	FY'23	FY'24
GAAP Net profit (loss)	(3,265)	(4,084)	(59,035)	(34,922)
Non GAAP expenses:				
Share-based compensation expense	14,925	13,369	62,410	57,831
Payroll taxes related to share-based compensation	73	77	459	563
Depreciation and amortization	1,279	1,172	5,100	4,881
Interest income, net	(5,994)	(3,978)	(22,775)	(20,167)
Other (income) expense, net	218	1,215	(837)	818
Provision for income taxes	2,477	3,433	5,798	6,419
Restructuring costs	0	0	0	1,770
Litigation Related Expenses	0	0	390	1
Adjusted EBITDA	9,713	11,204	(8,490)	17,194



Q4 & FY 2024 Reconciliation of Net Cash Provided by Operating Activities to Free Cash Flow

\$ in thousands	Q4'23	Q4'24	FY'23	FY'24
Net cash provided by (used in) operating activities	7,423	10,691	7,279	39,696
Purchases of property and equipment	(281)	(130)	(1,355)	(637)
Free Cash Flow	7,142	10,561	5,924	39,059



Q4 & FY 2024 Reconciliation of GAAP Gross Profit to Non-GAAP Gross Profit

\$ in thousands	Q4'23	Q4'24	FY'23	FY'24
GAAP Gross Profit	48,515	48,861	152,519	170,939
Non GAAP expenses:				
Share-based compensation expense	196	171	770	765
Payroll taxes related to share-based compensation	3	2	11	17
Depreciation and amortization	427	417	1,726	1,685
Restructuring costs	0	0	0	156
Adjusted Gross Profit	49,141	49,451	155,026	173,562
Gross profit margin	58%	52%	51%	52%
Non-GAAP gross profit margin	58 %	53 %	52%	53%



FY 2024 Balance Sheet

\$ in thousands

CURRENT ASSETS:

Cash and cash equivalents	371,063
Short-term Deposits	5,000
Accounts receivables, net	47,803
Prepaid expenses and other current assets	9,830

Total current assets	433,696
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LONG-TERM ASSETS:

Property and equipment, net	12,704
Operating lease right-of-use assets	25,310
Deferred contract acquisition costs	16,558
Other assets, noncurrent	7,593

Total assets	495,861
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\$ in thousands

CURRENT LIABILITIES:

Accounts payable	2,309
Accrued compensation and benefits	26,365
Guarantee obligations	13,061
Provision for chargebacks, net	9,434
Operating lease liabilities, current	5,590
Accrued expenses and other current liabilities	13,780

Total current liabilities	70,539
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LONG-TERM LIABILITIES:

Operating lease liabilities, noncurrent	21,940
Other liabilities, noncurrent	21,078

Total liabilities	113,557
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SHAREHOLDERS' EQUITY:

Treasury shares	(154,223)
Additional paid-in capital	982,131
Accumulated other comprehensive profit (loss)	887
Accumulated deficit	(446,491)

Total shareholders' equity	382,304
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Total liabilities and shareholders' equity	495,861
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