NEWS RELEASE

Roja Partners With PSQ Payments to Power Processing on Its Earned Wage Access Platform

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White-label earned wage access provider selects PSQ Payments to assist in processing disbursements and repayments for its platform, expanding the Company's fintech footprint into a new EWA vertical.

BOZEMAN, Mont.--(BUSINESS WIRE)-- PSQ Holdings, Inc. (NYSE: PSQH) (the "Company"), a payments infrastructure provider designed to assist businesses underserved by mainstream financial services companies, today announced that Roja, a turnkey, white-label Earned Wage Access ("EWA") platform, has selected PSQ Payments to power payment processing for its clients' EWA programs.

Roja enables partner organizations to launch fully branded, subscription-based EWA experiences, without building their own infrastructure, workflows, or consumer applications. Integrating PSQ Payments allows Roja's clients to move funds to customers ahead of payday and collect repayments reliably, without the processing disruptions that have affected other companies in the earned wage access space. Under the agreement, PSQ Payments will process the disbursements and repayments that move through Roja's platform, giving the organizations that license Roja's white-label EWA technology a payments backbone built specifically for regulated, recurring-engagement financial products.

"Earned wage access products work best when the money moves on time, every time. That reliability is exactly what PSQ Payments brings to our platform and why we selected PSQ Payments to ensure our clients can execute their EWA programs," said Robert Wheeler, Chief Executive Officer of Roja. "Our clients are building long-term, recurring relationships with their customers, not one-off transactions. We need a payments partner who understands that model and can assist us in building a platform where those relationships can thrive. PSQ Payments does that."

“Earned wage access is a high-frequency, high-trust payments category. It is exactly the kind of challenge most legacy processors would rather avoid," said Dusty Wunderlich, Chairman and Chief Executive Officer of PSQ Holdings. “Roja has built a genuinely differentiated white-label platform for this market. We are proud to be part of the infrastructure behind it. Whether it is EWA platforms or other highly regulated industries, PSQ Payments executes the same thesis in every vertical we enter: find businesses that deserve a payments partner willing to say yes, examine their needs holistically, and build a product to properly support and grow that industry. PSQ is excited to expand into this new vertical with Roja and see this partnership as a key step towards achieving the fintech milestones we have set for 2026 and beyond.”

Earned wage access sits at the intersection of payroll, consumer finance, and real-time payments, a combination that demands more from a processor than a standard e-commerce integration. Disbursements must reach customers quickly and reliably. Repayments must be collected without friction. PSQ Payments was built to assist this kind of recurring, high-trust use case as a core capability, rather than an exception.

The Market Opportunity PSQ is Capturing

The Roja agreement extends a pattern PSQ has established across regulated and underserved verticals. PSQ Payments has positioned itself as the platform merchants and partners turn to when their business model calls for underwriting expertise and infrastructure that traditional processors are unwilling or unable to provide. Deplatforming of legal, but disfavored, industries has become all too common. Many mainstream processors use vague and unclear policies to turn off businesses under the guise of managing risk. Their policies leave a significant segment of the U.S. economy unserved or vulnerable to sudden changes driven by politics and ideology, rather than business fundamentals. PSQ believes this is antithetical to the way commerce should work. Businesses require reliable processing, knowledgeable underwriters, and infrastructure tailored to their needs. PSQ provides that.

About PSQ Holdings

PSQ Holdings (NYSE: PSQH) is a payments and financial infrastructure company. We build and operate financial infrastructure in highly regulated environments for industries underserved by traditional financial institutions. Our clients include businesses, campaigns, and nonprofits that depend on reliable, compliant payment solutions.

About Roja

Roja is a turnkey, white-label Earned Wage Access platform that enables organizations to launch fully branded, subscription-based EWA experiences, without building infrastructure, workflows, or consumer applications from scratch. With native mobile apps, web, and PWA capabilities, Roja gives organizations the technology foundation, configurability, and operational support needed to deliver EWA experiences at scale. More information is available at **www.roja.one**.

Forward-Looking Statements

This press release includes "forward-looking statements" within the meaning of the "safe harbor" provisions of the United States Private Securities Litigation Reform Act of 1995. In some cases, you can identify these forward-looking statements by the use of terms such as "expect," "will," "continue," "believe," "estimate," "project," "intend," "should," "is to be," or similar expressions, and variations or negatives of these words, but the absence of these words does not mean that a statement is not forward-looking. All statements other than statements of historical fact are statements that could be deemed forward-looking statements, including, but not limited to, statements regarding the Company's anticipated operating strategy, its growth and partnership initiatives, the expected benefits of the Roja agreement, the scope and timing of the payment processing services to be provided to Roja and the organizations that license its platform, the expected reliability, speed, and performance of disbursement and repayment processing, anticipated transaction volume and gross merchandise value, the Company's expansion into the earned wage access vertical and other highly regulated or underserved industries, the Company's ability to achieve the fintech milestones it has set for 2026 and beyond, and the size, characteristics, and addressable opportunity of the market for payment processing services to earned wage access platforms and other businesses underserved by mainstream financial services companies. These statements are subject to known and unknown risks, uncertainties, and other factors that may cause our actual results, levels of activity, performance, or achievements to differ materially from results expressed or implied in this press release. PSQ Holdings cautions that the foregoing list of factors is not exclusive and cautions readers not to place undue reliance upon any forward-looking statements, which speak only as of the date hereof. PSQ Holdings does not undertake or accept any obligation or undertaking to update or revise any forward-looking statements to reflect any change in its expectations or any change in events, conditions, or circumstances on which any such statement is based.

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