



Investor Presentation

March 13th, 2026

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Small to Mid-sized Businesses Operate in Financial Chaos



Unreliable Cash
Forecasting

Unpredictable
Collections

Constant Founder
Stress

Disorganized AP
scheduling

Manual
Spreadsheets

Decisions made
with no Data

Result: Poor Cash Management → Slow Growth → Increased Risk

Cash Management Powered by Our Proprietary Finance Engine



Know Your Cash

- Real-time cash runway visibility.
- Cash flow health metrics at a glance.
- **White-glove cash flow strategy sessions.**

Get Paid Quicker

- Real-time payment pattern intelligence.
- One-click payment from every reminder.
- **Automated sequences that escalate until you're paid**

Regain Control

- Identify redundant spend and renegotiation targets.
- What-if modeling on payables.
- **Organize and prioritize what goes out and when**

Arclite

AI-Powered Cash Management for SMBs

A modern, software-enabled finance firm delivering world-class cash flow intelligence, forecasting, and AR/AP automation all powered by proprietary AI tools.

✗ SaaS

✗ Consulting

✓ **A Hybrid Model Built to be Profitable Day One.**

Redefining the Way You Think About Cash

Traditional Cash Management

Cash flow managed in the founder's head
between everything else

Chasing payments manually with spreadsheets
and gut feel

A full-time finance hire costs \$80-120K before
they touch a single invoice

Constant payroll anxiety — never confident you'll
cover next Friday



AR, AP, and cash forecasting in one platform



Automated collections with measurable recovery
metrics

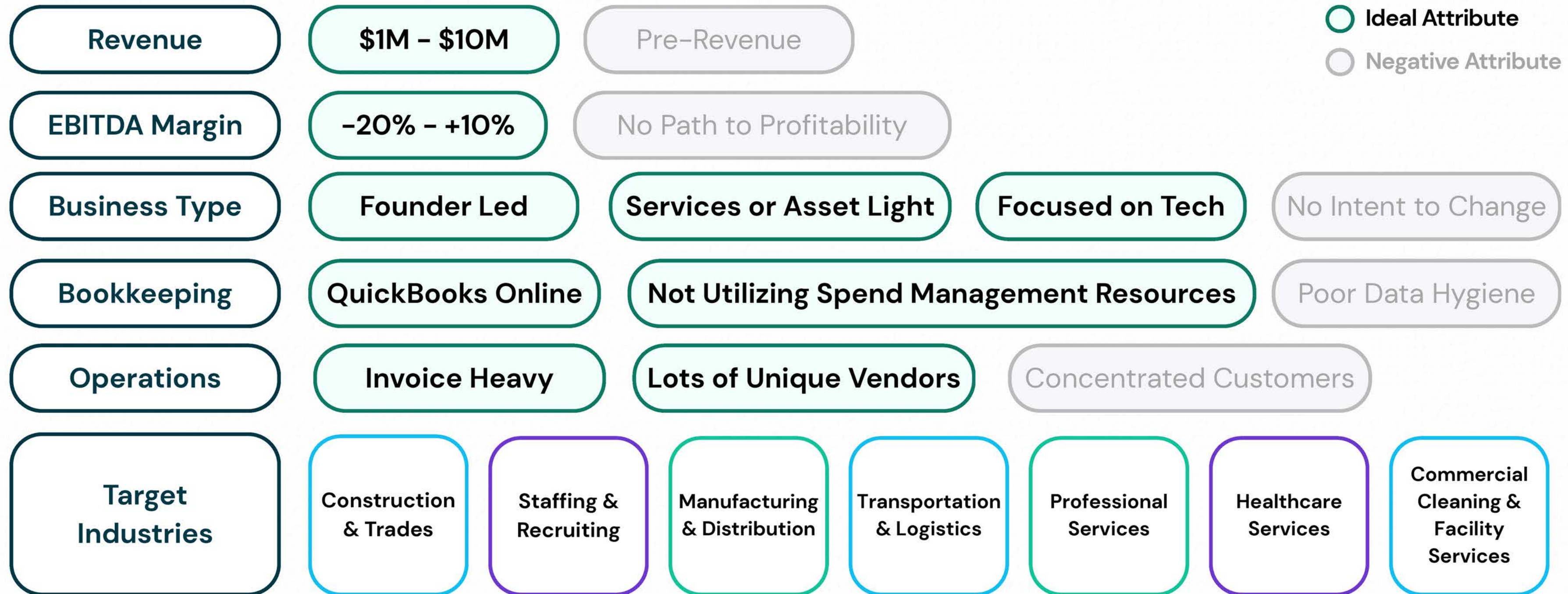


Aligned incentives — we only win when you collect



Real-time visibility into every dollar in and out

Ideal Customer Profile



TARGET MARKET

\$136.9B Cash Problem



5.9M Total U.S employer firms

3.51M estimated B2B businesses

\$113.7B

\$84.1B

Potential Agentic service fees. 3.5M businesses x \$2000/ month.

\$22.6B

Potential AR payment processing. \$1T in addressable AR volume x 50bps

\$6.9B

Potential interchange revenue from Virtual Cards. Estimated 30% of annual spend and by partnering we capture 25bps.

Potential Growth Levers

\$10.9B

Deposit accounts

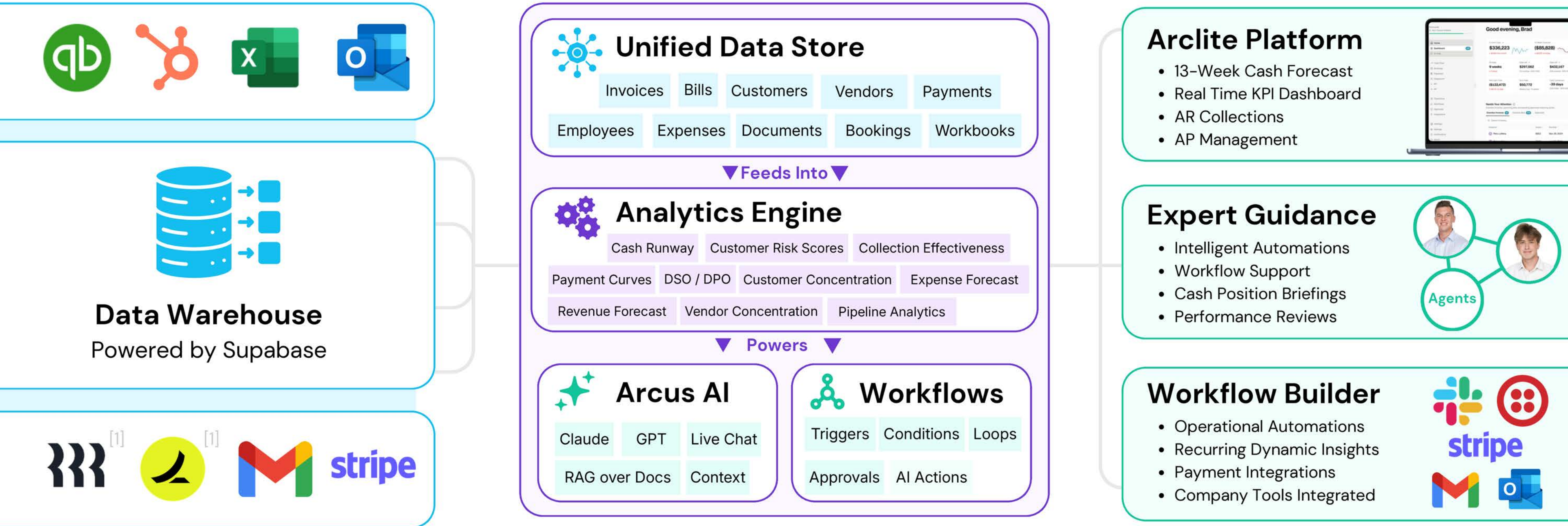
\$8.8B

Working Capital Loans

\$3.4B

Factoring Solutions

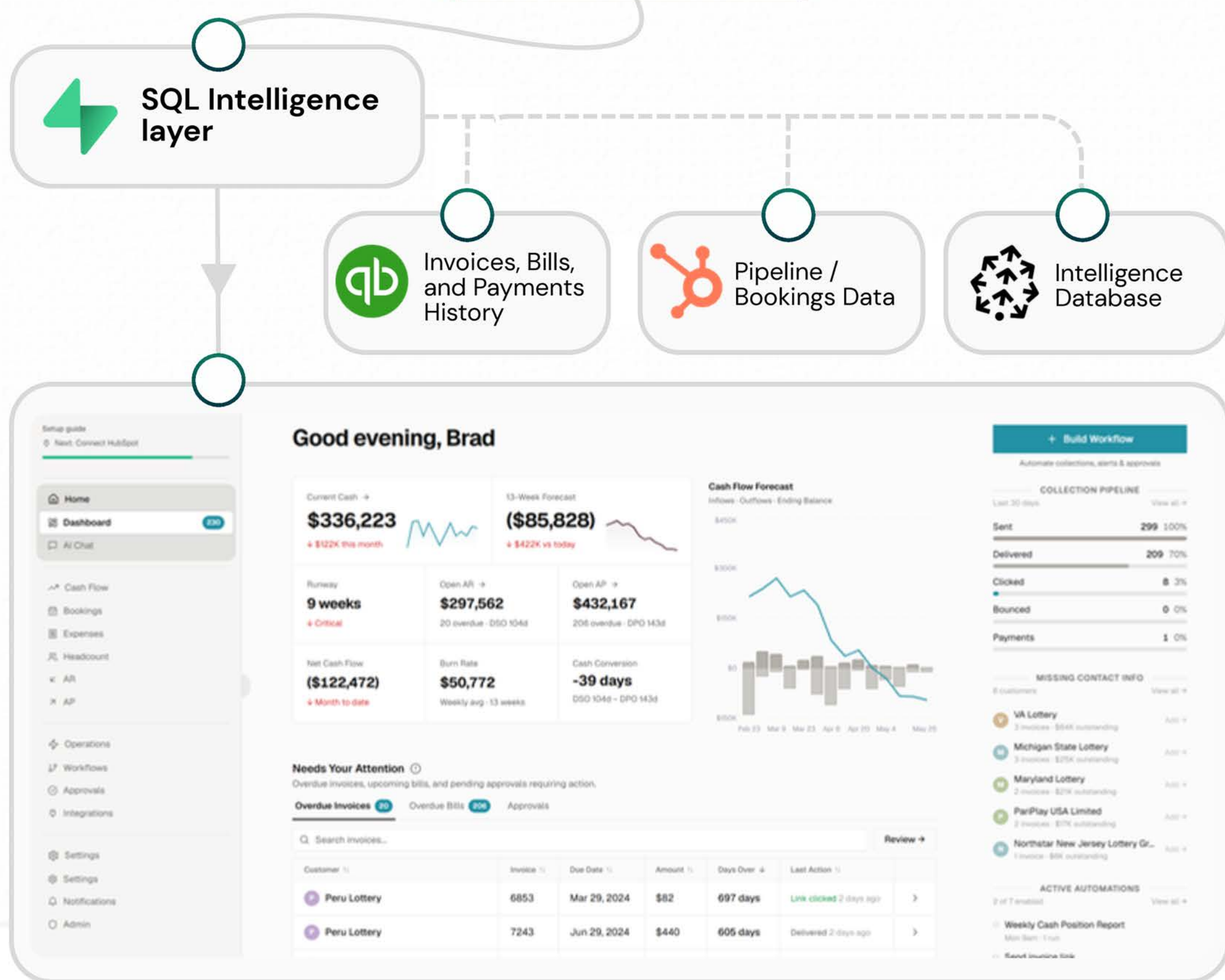
Data Ingestion → Data Analysis → Product Delivery



[1] Integration in Process

Know Your Cash

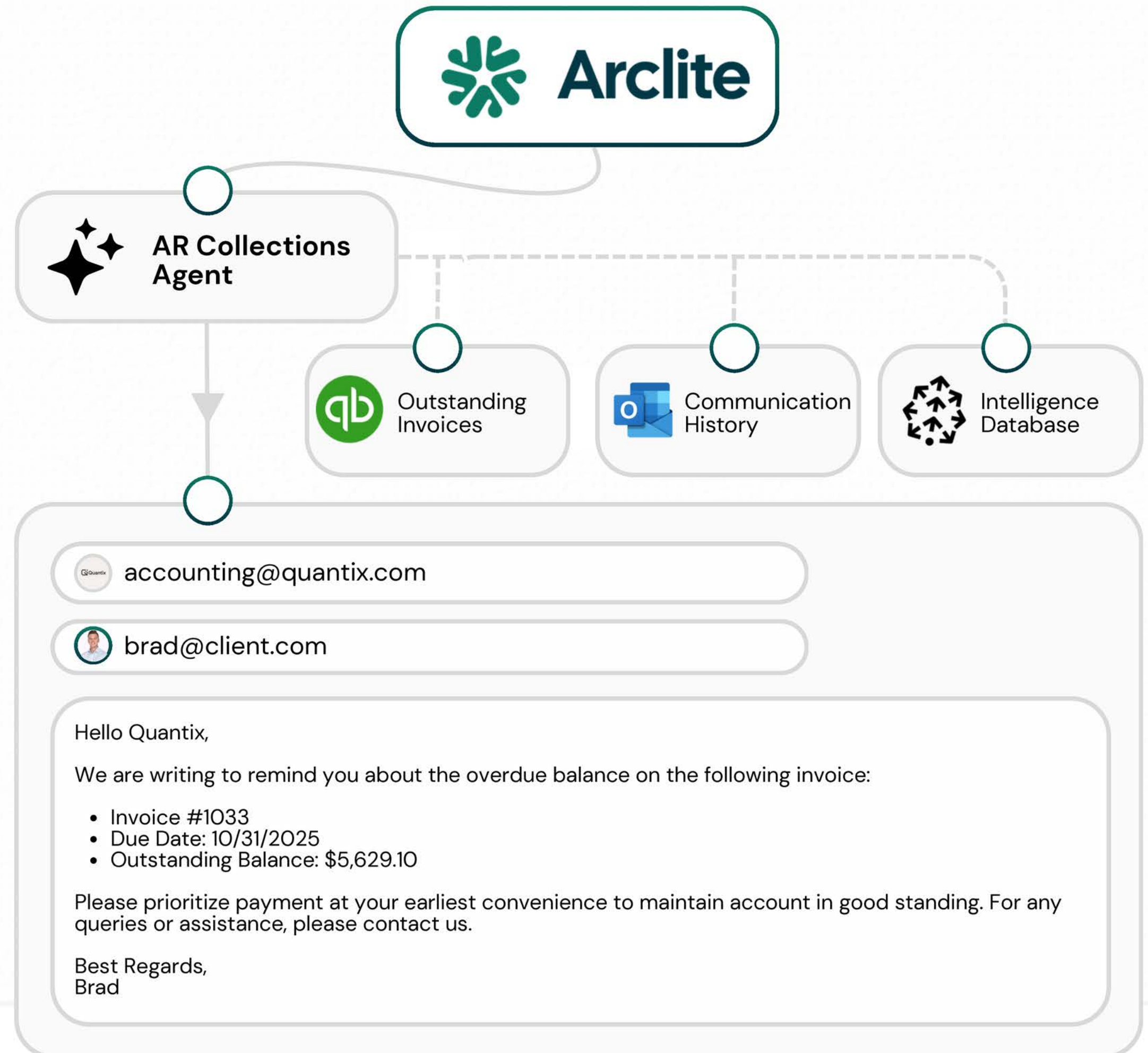
This dashboard reflects a system-level approach to cash flow forecasting driven by real AR and AP behavior rather than static assumptions. As the platform learns from historical patterns, forecasts improve over time and CFO input becomes reusable across clients, enabling repeatable workflows and expanding margins.



ARCLITE AR

Get Paid Quicker

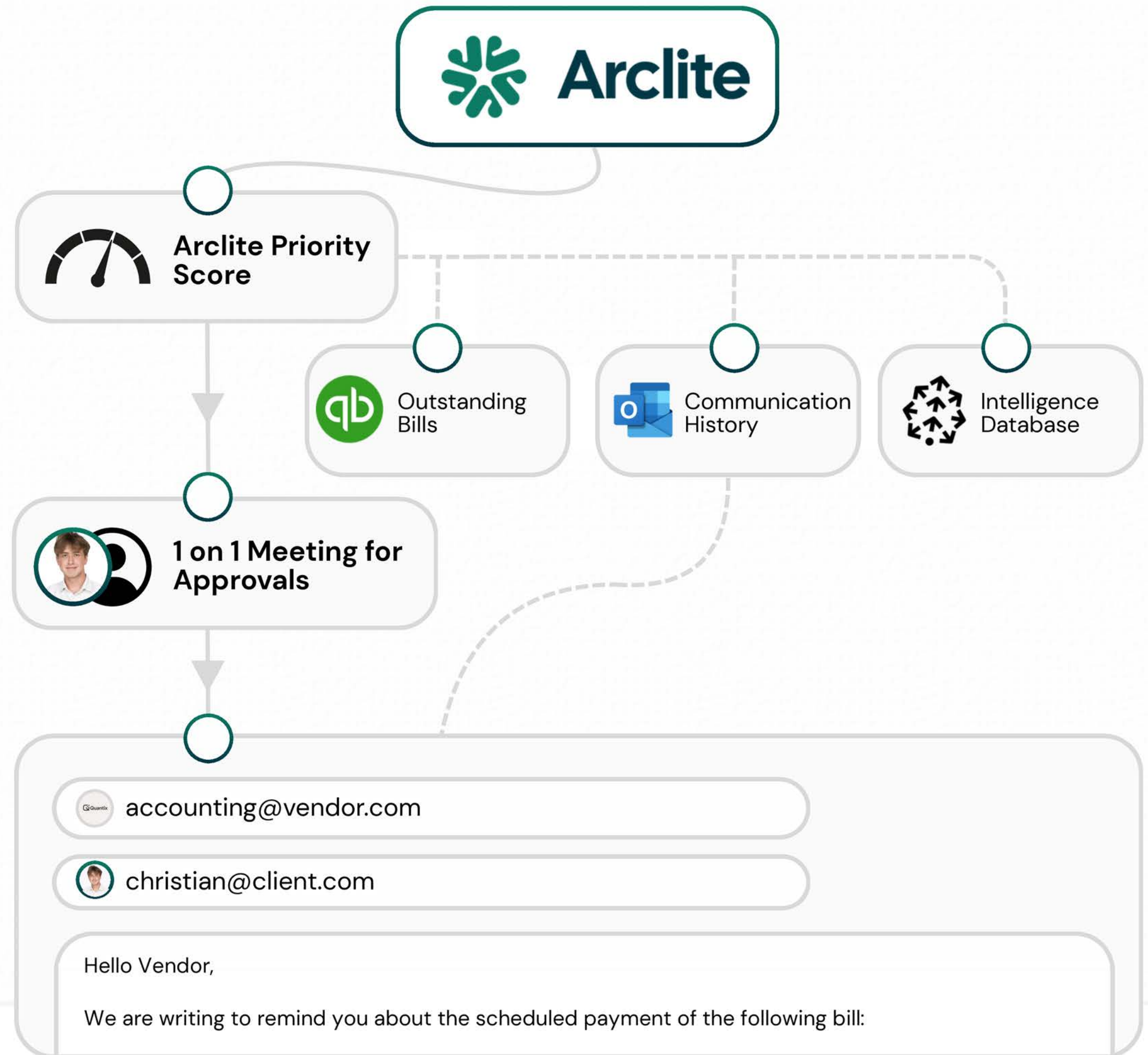
Arclite automates accounts receivable by executing context-aware follow-ups based on invoice history, prior communications, and customer payment behavior. Routine collections run automatically, with CFOs stepping in only for exceptions—reducing manual effort, speeding up cash collection, and improving consistency.



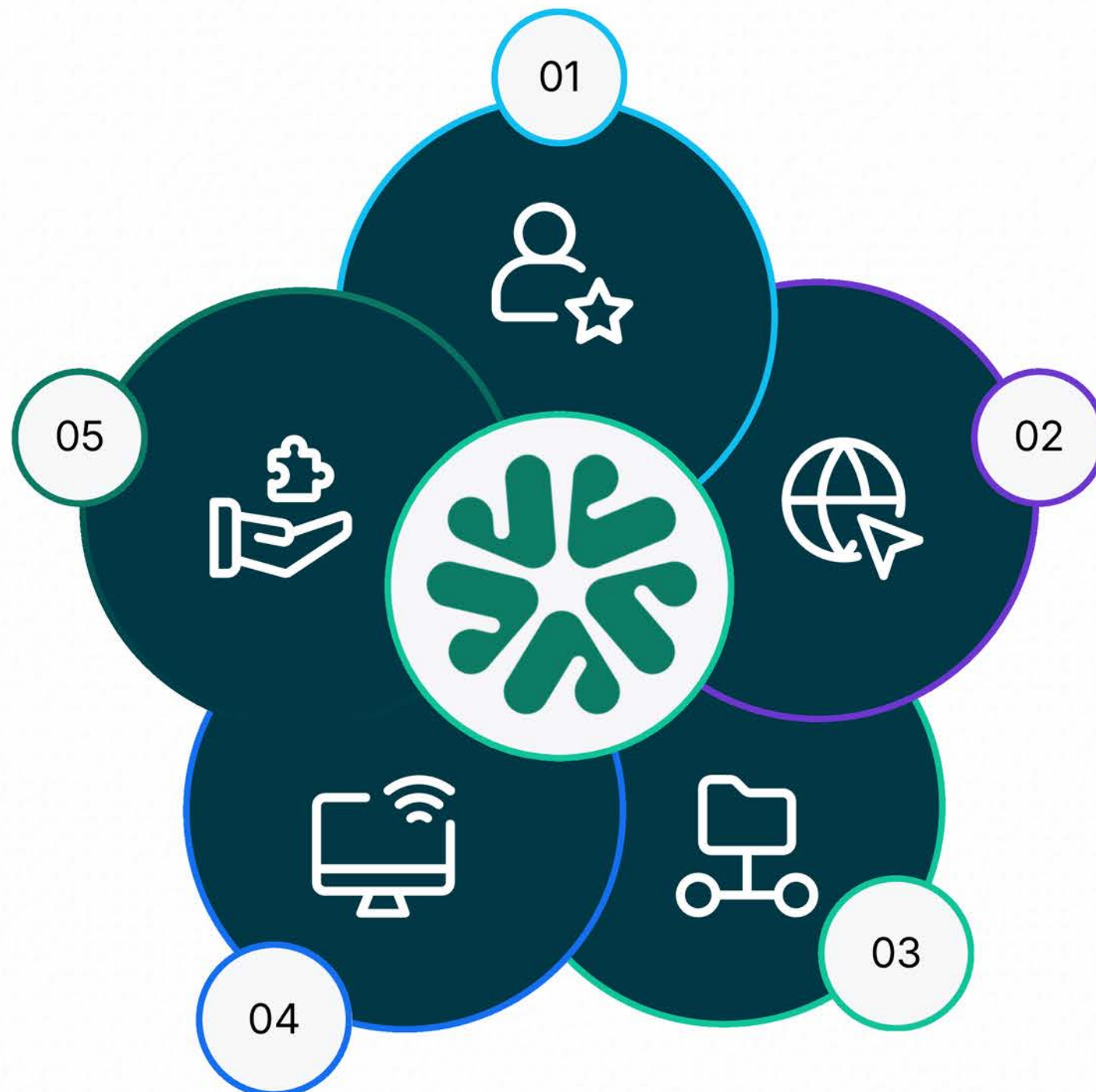
ARCLITE AP

Regain Control

Arclite prioritizes bills using real-time vendor communication, QBO data, and proprietary intelligence. We then pair automation with client approval to ensure every dollar leaves the company intentionally. Payments run with confidence, vendors stay informed, and operators stay firmly in control of their cash.



A Services Firm with 10x Leverage



Services Profit Center

- 01 Monthly retainers provide stable, high-margin cash flow that funds ongoing technology and AI development.

Investment in AI

- 02 Continual deployment of agentic finance workflows enhances automation, accuracy, and scalability.

Operating Leverage

- 03 AI-driven workflows eliminate manual processes, materially improving service margins and capacity.

Data Creation

- 04 AI workflows generate unique data that drives sharper insights and higher-value client outcomes.

Expansion

- 05 Launch platform access to broaden market reach and unlock scalable, diversified revenue..

Win From Every Angle

Product

Full-Service AI

Strategy

Direct-to-SMB | AI-Managed
Cash Operations

Offerings

- AI collections agent handling outreach, follow-ups, and escalation autonomously
- Automated cash flow analysis and weekly strategy reports pushed to customer
- Intelligent AP timing recommendations and vendor payment scheduling
- Human escalation paths only when AI determines it's needed (edge cases, disputes)

Pricing

\$2K / month
+ payment processing

Channels

Direct to SMB
Factoring Partner Referrals

Hybrid

Partner-Sourced | Arclite
Delivered

- Partner owns Client relationship
- Arclite Delivers the underlying cash flow services
- Biweekly touchpoints, automated workflows with human escalation
- Partner earns referral margin without delivery burden

\$999 – \$1500 / month
+ payment processing

All partner channels, upgraded when partner lacks delivery capacity.

White Label

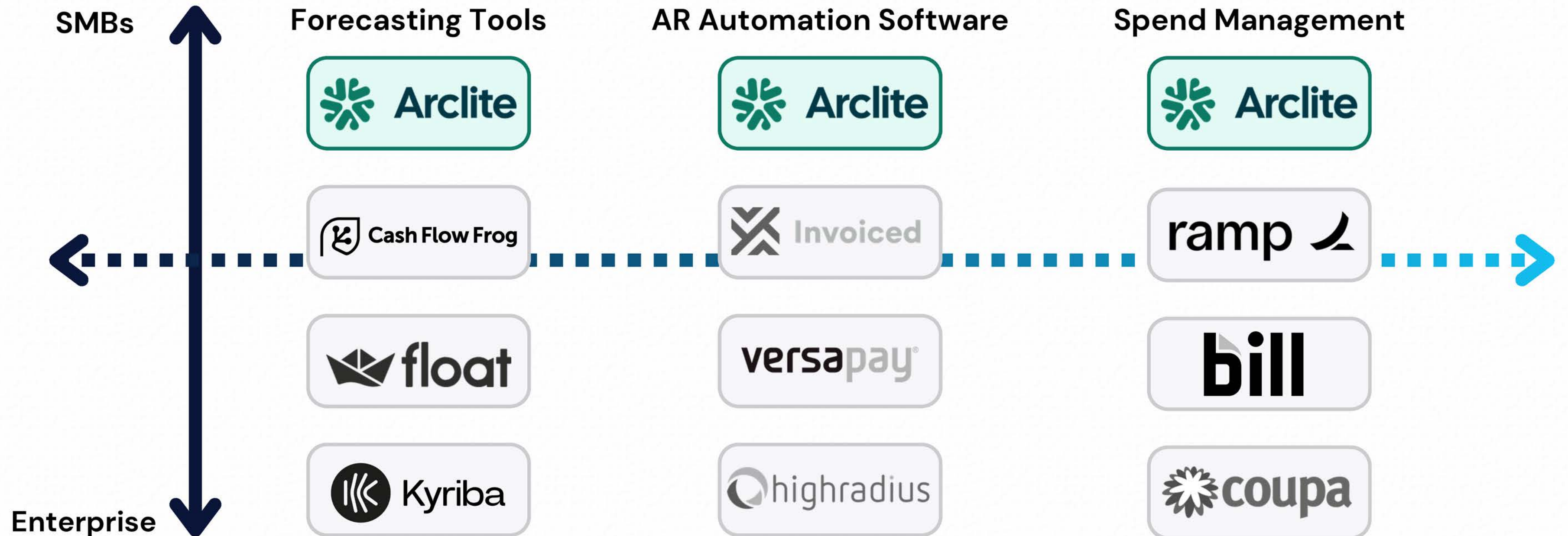
Partner Delivered | Powered by
Arclite

- Partners deploy Arclite platform under their own service offering
- Proprietary collections playbook and workflow templates
- Partner Training and Certification
- Partner Brand Client-facing Dashboards
- Arclite provides software, partner delivers the service

\$299 / month
+ payment processing

BPOs, Accounting firms &
Fractional CFO service providers

SMBs Deserve Better Cash Infrastructure



OUR TEAM

Experienced Service Providers with Deep Technical Expertise



Brad Couch

Spent 7+ years in private equity and as an outsourced CFO embedded inside small businesses. Owning cash flow, building reporting frameworks, and standing up financial infrastructure for 10+ portfolio companies and clients with \$100M+ in combined revenue. Saw firsthand how financial chaos compounds when growing companies are still running everything out of spreadsheets with no real-time visibility into their cash position.



Christian Carr

The COO who turns complex data into clear, decision-ready insights. Previously, Christian was a Senior Analyst at Venture First, where he served as the head of specialty asset valuations. He also led financial modeling and deck development for CFO clients. Christian graduated from Farmer School of Business at Miami University (Finance & Entrepreneurship) and is a CFA Level II candidate.

CFO Experience

\$100M+

Revenue
Supported

20+

CFO
Roles

1,000+

Employees
Aided



Valuation Experience

200+

Valuations
Completed

\$1B+

Total Asset
Appraised

\$3M+

Revenue
Generated



Engineering Backed by World Class Talent



Wiley Simonds

Technical Partner & Engineering Lead

Wiley has spent years building custom software solutions. As founder of n2o, he leads a team of top performing engineers out of UVA – developers known for clean, scalable, production ready work.

Core Technical Capabilities:

- Agentic AI & LLM Workflow development
- ERP API Integrations
- Full-stack web platform engineering
- Scalable data pipelines & SQL intelligence

Built on a Foundation of Technical Depth



Competitive
Engineering Pipeline



Custom Intelligent
Software Firm



Years Working
With Arclite Founders



Srimaan Bakkari



Luke Steinbicker



Alex Chung

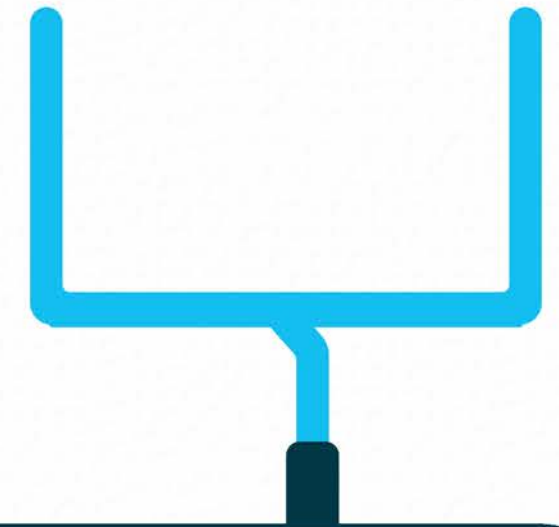


Manda Lee



Ella Lee

We Are Building The Ultimate Cash flow Suite



Today

2027



Key Cash Operations Metrics



Automations that Impact Cash Position



Know What Matters in Real Time



Workflows that Trigger Action Instantly



Autonomous Agents Power Cash Ops

AI agents handle AR, AP, reconciliation, and forecasting 24/7



Benchmark Data Drives Decisions

Real-time performance compared to peer cohorts



Modular Financial Infrastructure

Plug-and-play financial tools tailored to SMBs



Integrated or Partnered Banking Layer

Automated sweeps, liquidity optimization, and yield management

The Moat is Built. The Exits Will Follow.



Strategic Acquisition

Any major fintech missing the SMB cash flow layer buys us to fill the gap. We become their product. The data, relationships, and infrastructure are already built.



Private Equity Roll-Up

A PE firm consolidating SMB financial services recognizes Arclite as the foundational platform upon which everything else is built. Predictable recurring revenue. Sticky clients. Defensible moat.

✓ Recurring Revenue ✓ Platform Play ✓ High Retention



Public Markets

Once the banking layer is live, Arclite is no longer a software company. It is a financial institution with a technology moat and that is a public markets story that commands a premium multiple.



Software companies get acquired.
Financial institutions go public.

Why Arclite Makes Sense

\$136B

Massive TAM

3.5M

Target SMB Businesses

3

Main Paths to Liquidity

Seeking **\$500K** to Unlock Scale, Velocity, and Market Entry

Use of Funds



Growth Capital
\$250,000



Product Development
\$150,000



Client Acquisition
\$100,000

NOW

Capital Raise

Close funding with strategic partners to fuel operations and accelerate growth. Beta testing 5 clients.

Q1 26

Product Launch

Conclude beta test for initial product launch. Marketing Strategy Initiated, 5 + paying clients by end of Q1.

Q2 26

Tech Investment

Partner with N2O to deepen platform capabilities and expand infrastructure. 20+ clients by end of Q2.

Q3 26

Scale

Scale marketing and client acquisition across verticals to reach 50+ clients and \$500K ARR.

Terms of the Raise

Instrument	Convertible Promissory Note
Raise Moment	\$500,000
Interest Rate	7.00% per annum
Maturity Date	24 months from issuance
Valuation Cap	\$5,000,000
Conversion Discount	20% (converts at 80% of next round price)
Qualified Financing Trigger	Automatic conversion upon closing of \$1M+ equity raise
Use of Proceeds	Working capital, product development, and client acquisition



Brad Couch

Chief Executive Officer

bcouch@arclite.ai

(502) 615 - 7615