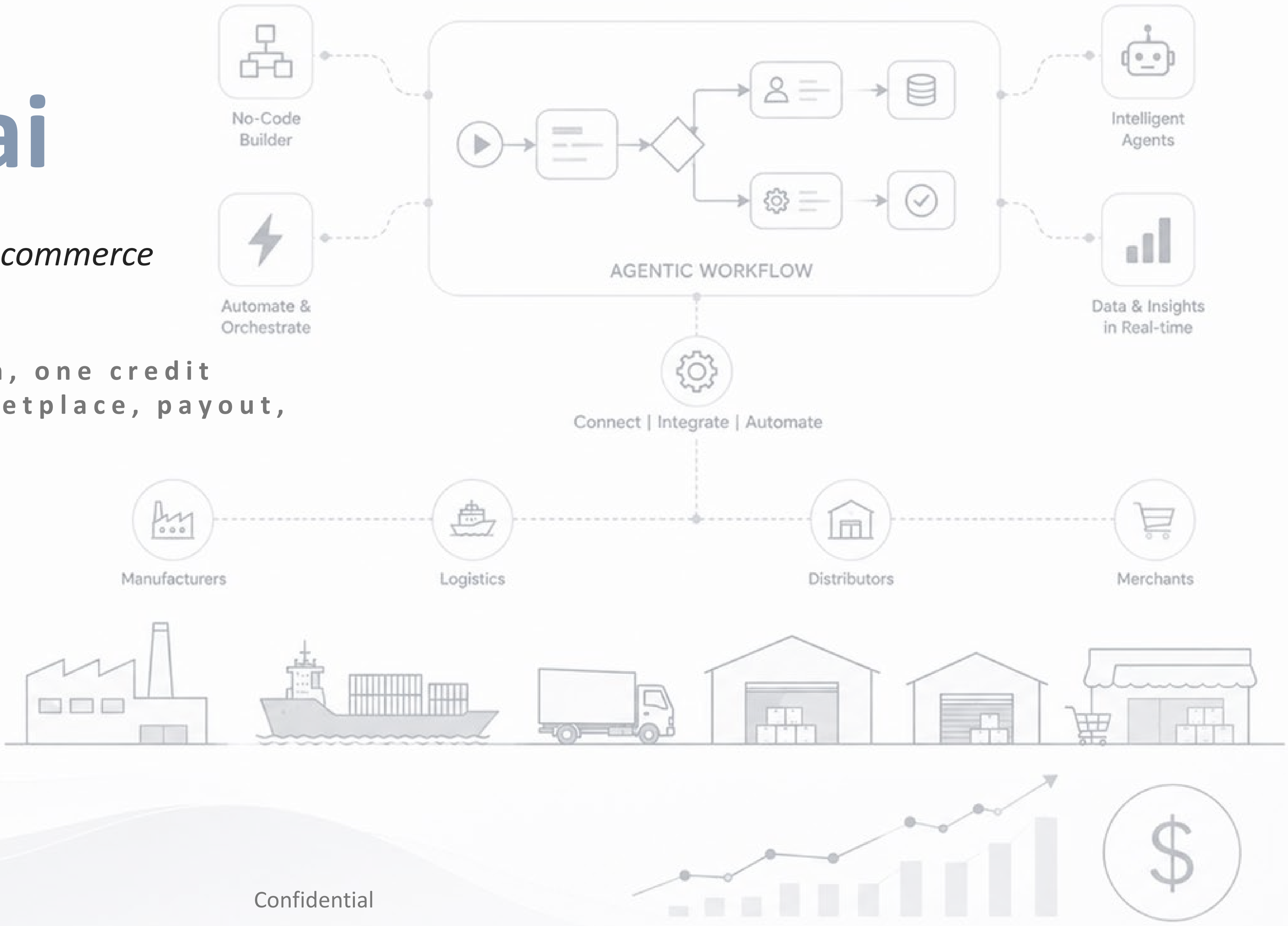
anyLedger.ai

The unified ledger for multichannel commerce

One ledger, one cash position, one credit decision — across every marketplace, payout, and channel

US market



Contact: sk@anyledger.ai

EXECUTIVE SUMMARY · PLATFORM CAPABILITIES + COMPETITIVE MOAT

Platform capabilities no competitor combines.

PLATFORM CAPABILITIES

Multi-ledger core

Parallel GAAP / marketplace / tax / management ledgers, posted from one source event.

MCP-like open protocol

Typed, permissioned interface — ChatGPT · Claude · Gemini act on the ledger safely.

Cross-channel scoring

Score A (financeability) + Score B (cash-flow health), ECOA-grade reason codes.

Multi-marketplace ingestion

Shopify · Amazon · Walmart · TikTok · Faire · Plaid bank truth · GL write-back.

AI agents (native)

Recon · forecast · replenishment · underwriting agents built in.

Two-sided financing rails

Broker origination (Y1–2) → captive warehouse (Y3+) → FI credit module (Y4+).

COMPETITIVE MOAT · ONLY ANYLEDGER.AI

Bank-grade SoR with Core Banking System Capabilities

typed, permissioned, auditable ledger

vs Agicap · Datarails · Astera · Coefficient · Safebooks — pull-and-drop

Native multi-ledger

cross-channel, unified across marketplaces

vs QuickBooks / Xero — single entity · A2X / Synder — recon only

Open protocol for agents

MCP-like, typed API for AI agents

vs static reporting APIs; no agent-safe primitives

Cross-channel underwriting

Score A/B on observed multichannel GMV

vs Shopify Capital / Amazon Lending — silo · Wayflyer / Ampla — single-source

25+ yr CBS operator resume

Colvir CBS · 60+ FIs across CA + Eastern Europe

vs fintech vendors, no bank operating history

~$1.05T marketplace GMV · ~$7.5B US SAM · 25+ yr CBS operator resume → Y5 SOM $80–150M ARR (captive) on ~$600M+ warehouse facility.

CUSTOMERS · CONSUMER + B2B MARKETPLACES

Multichannel merchants the legacy stack ignores.

~$1.1T

2025 addressable marketplace GMV (consumer + B2B)

300K+

active brands sell through various marketplaces and storefronts with

70%–80%

are multichannel sellers (est.)

Multichannel DTC brands

$500K–$50M GMV. Started on Shopify, now sell on 2–4 marketplaces.

- Outgrew QuickBooks single-entity
- Can't see real cash across channels
- Single-channel lenders underfinance them

Amazon sellers going multichannel

FBA-first sellers adding Shopify, Walmart, TikTok Shop.

- Amazon Lending only sees Amazon
- Reserves + floats compound across channels
- Reconciliation grows linearly with channels

Fragmented at every tier

SMB ($500K–$10M)

QuickBooks + A2X + spreadsheets

Mid-market ($10–50M)

Sage Intacct / NetSuite + A2X + BI tool + lender

Enterprise ($50M+)

Multi-entity NetSuite + custom integrators

DTC brands adding B2B / wholesale

Also sell wholesale via Faire, Ankorstore, Handshake, Abound, RangeMe, Amazon Business.

- Wholesale payout cadences differ per marketplace
- Retailer terms + returns need separate books
- Financing ignores B2B receivables entirely

PROBLEM

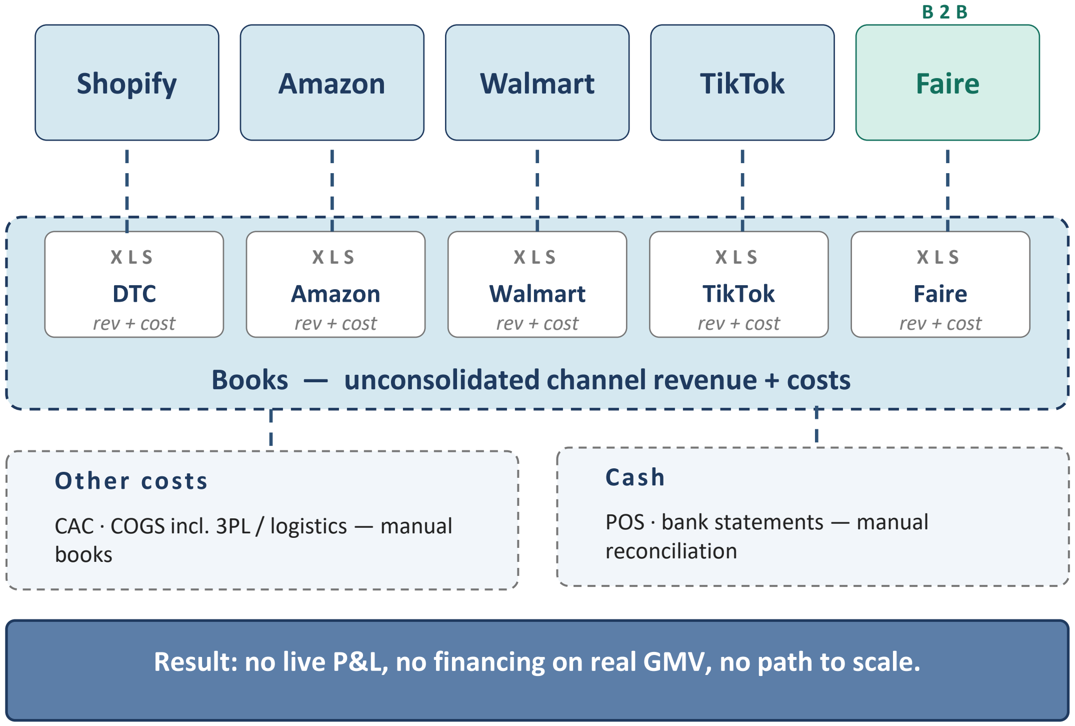
Multichannel merchants run blind on a fragmented ledger.

The pain today

- Every marketplace is a black box — own payout cadence, fees, reserves, refunds.
- QuickBooks / Xero model a single entity, not a multichannel cash flow.
- Hours per week wasted into spreadsheet reconciliation — growth means more spreadsheets, not fewer.
- Outsourced SMB accounting adds weeks of lag — **no live P&L**, **no timely balance sheet**, **no cross-channel financials**.

- Inventory financing is offered on stale single-channel data (Shopify Capital, Amazon Lending), leaving multichannel growth underfinanced.
- 14–90 day payout floats plus DD+7 reserves create chronic working-capital strain.

Multichannel Sales



Rising CAC · logistics · materials — real-time cost + inventory balancing is now survival, not luxury.

SOLUTION

AI-native, unified ledger - across channels/campaigns/products.

Source data

- Marketplaces / DTC / POS
- Marketing / Ad spend (CAC)
- COGS incl. 3PL / 4PL
- Cash position (bank · Plaid)
- Credit facilities & financing

Core

anyLedger.ai

Multi-ledger System of Record (SoR)

- Secure MCP-like protocol & encrypted SoR
- AI agents (recon · forecast · underwriting)
- Cross-channel scoring engine

Outputs

- Unified product/campaign view
- Real-time / predicted cash position
- CAC / unit economics
- Capital ROI / Margin

Lenders

Used by

AI agents
ChatGPT
Claude
Gemini

CRM
QB/Xero
Inventory
3PL /OMS
Ad mngmt

Unified multichannel ledger

Single source of truth across Shopify, Amazon, Walmart, TikTok Shop, eBay - payouts, fees, reserves, refunds, returns normalized.

Real-time P&L

Settlement events from every channel posted into one ledge - **Predicted balance**. The cash merchants have or will have - not when QuickBooks catches up.

Financing on real GMV

Inventory and PO financing underwritten on cross-channel observed GMV - **1.5–3×** the line a single-channel lender can offer.

MCA / growth capital

Cross-channel performance becomes the credit score. **Underwriting the brand**, not the marketplace silo.

WHY WE SOLVE THIS

Why merchants want this - and want it now.

Every brand now runs a multi-marketplace, multi-channel business in real time — and every agentic AI framework being built for commerce needs a bank-grade, AI-native system of record that today does not exist.

FINANCE GAP

Cash bites hardest while you grow.

35%

of US online retailers had cash-flow stress in 2024 — while growing.

14–21d

Amazon payout cycle. Suppliers paid 30–90 days before sale. Ads paid daily.

Net 45–60

B2B receivables on wholesale lines — the gap lives in unaggregated ledgers.

PLATFORM GAP

Incumbents are expensive and blind.

5–10%

Wayflyer flat fee. Parafin 1.05–1.13 factor. Shopify Capital — single-channel.

~60%

NetSuite e-commerce dashboards accuracy. Sage is finance-only. Xero entry-level.

Fragmented

QBO + A2X + spreadsheets at SMB. NetSuite + A2X + BI + lender mid-market.

TREND

The bundle is being assembled — by others.

Settle × Finaloop

partnered to glue capital + real-time books — two products, not one.

ACP · UCP

OpenAI / Stripe (Sept 2025) · Google / Shopify (Jan 2026) — agents buy direct.

MCP standard

10,000+ public servers · ChatGPT App Store opened Dec 2025.

TECHNOLOGY

Bank-grade core. Multi-ledger by design. Agent-accessible.

EXTERNAL AGENTS

Conversational + programmatic.

- ChatGPT
- Claude
- Gemini
- External APIs

→

AGENT GATEWAY

MCP Server

typed · permissioned

→

LEDGER TEMPLATES

Pre-built · instantiable.

- Multichannel Margin
- Wholesale AR
- AD spend
- 3PL Inventory
- B2B CAC
- Co-finance Facility

→

AnyLedger CORE

AI-based **no-code platform** with drag-n-drop UI, enabling new microservice creation within minutes upon (authorized) request

Multi-ledger architecture

Parallel GAAP / marketplace / tax / management ledgers posted from one source event.

Temporary Ledgers

Created on the fly for campaign tracking and A/B testing

AI agents

Channel orchestrator · forecast · replenishment · ad-ROI · underwriting agents.

Encrypted Ledgers

Fully encrypted DB with RBAC/ABAC and Auth 2.1 +

AUTH
Keycloak · JWT

API GATEWAY
KrakenD

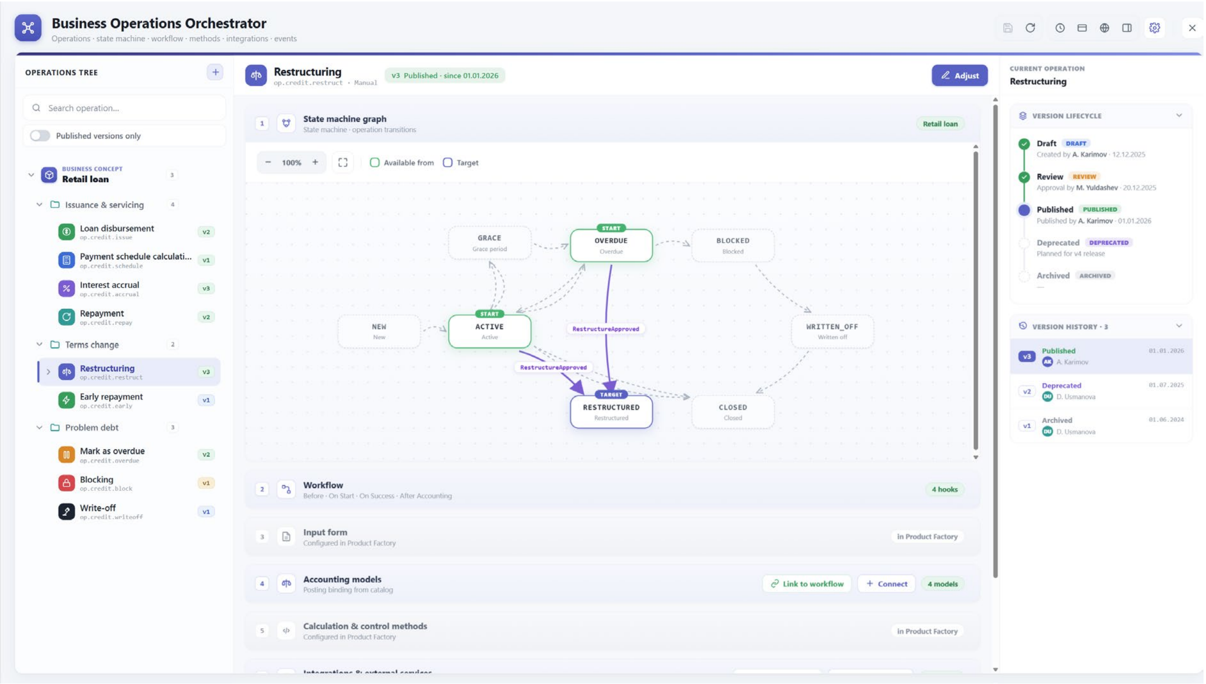
MESSAGE BROKER
NATS · Kafka

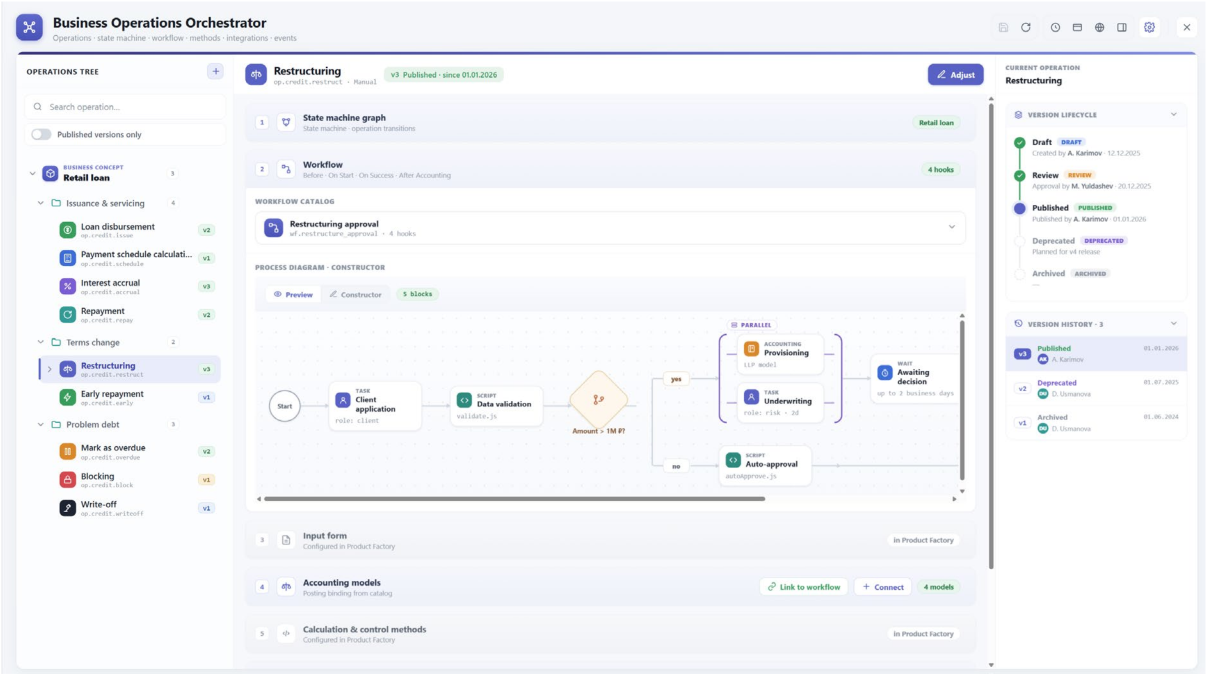
EXTERNAL INTEGRATIONS
FI marketplace · banks · factors · Shopify · Amazon · Plaid · ERP · WMS

STACK
Python · Django · TypeScript · React · PostgreSQL · in-memory cache · Kubernetes · Docker — SOC 2 · 99.99% target SLA.

TECHNOLOGY

anyLedger: No-code AI service platform





Team has invested **$6.5M** and **2 years** into designing and building the platform

Embedded LLM · Persistent & dynamic workflow orchestration · No-code system for core banking microservices and integrations · Embedded coding agent · Automated reconciliation for calculations, data types, tasks, and workflow management.

ANYLEDGER PLATFORM · MODULES CATALOG

90 modules across 8 functional areas — full CORE BANKING-grade coverage.

Core System & Settlement / Cash — 10

10 modules

General Ledger · Clients & Counterparties · Affiliated Persons · Settlement / Cash Ops · Card Index of Unpaid Docs · Electronic Collection Orders · VAT Invoice Register · Cash Withdrawal Requests · Cash Desk · Cash Collection

Payments, Loans & Collateral — 11

11 modules

Payment System · International Payments · Intl Payment Requests · Loans · Overdrafts · Credit Lines · Master Credit Agreements · Leasing · Factoring · Collateral Management · Problem Debt

Deposits & Trade Finance — 8

8 modules

Term Deposits · Deposit-Guarantee · Demand Deposits · Conditional Deposits · Standing Orders · Guarantees · Letters of Credit · Documentary Collection

Compliance & Risk — 6

6 modules

Regulatory Reporting · AML / CFT · Currency Control · Credit Risk (Provisioning) · Credit Register Interface · Credit Bureau Interface

Retail, Cards & Remote Channels — 17

17 modules

Payment Acceptance · Transfers w/o Account · MT System Agreements · Single Window MTS · Western Union · MoneyGram · Safe Deposit · Exchange Office · Processing System Interface · Card System Back Office · Credit Cards · Loyalty / Bonuses / Co-branding · Payroll Projects · Remote Banking BO · Internet Bank (Legal) · Mobile Bank · Loan Origination Pipeline

Bank Treasury & Markets — 18

18 modules

Client Financial Analysis · FX Market · Money Market · Interbank Credit Lines · Interbank Syndicated Loans · Client FX / Dealing · Exchange-Traded Equities & Bonds · Own Securities · OTC Equities & Bonds · Derivatives · Securities Depository · Brokerage Services · Custody & Trust · KASE Interface · Liquidity Management · Limit Management · Securities Holders Register · Central Securities Depository

Administrative & Internal Ops — 8

8 modules

Contract Management · Accounts Payable · Accounts Receivable · Fixed Assets · Inventory Count / Stocktaking · Inventory (Goods & Materials) · Personnel / HR · Payroll

Analytics, Management & Accounting — 12

12 modules

Budget Planning · Actuals Accounting · Income & Expense Allocation · Funds Transfer Pricing · Activity-Based Costing · Controlling · Management Reporting · IFRS Reporting · US GAAP Reporting · Asset & Liability Mgmt · Tax Accounting · Scoring

anyLedger.ai is a completely new platform built on 25+ years of module-level operating experience across 60+ FIs.

PRICING · CUSTOMER SEGMENTS · MULTICHANNEL INTERNET BRANDS

3 tiers — pricing scales with GMV + module attach.

SMB

$500K–$10M GMV

~35–45K US · dual-channel

PLG · Shopify App Store · Amazon Seller Central · self-serve

PRICING

$0 · $149 · $399 / mo

- Free: 1 channel, read-only
- $149/mo: 3 channels, full reconciliation, GL write-back
- $399/mo: unlimited channels + AR forecasting + basic financing

Attach: financing (4–8% on funded GMV) · Datarails / Coefficient connector

MID-MARKET

$10–50M GMV

~8–12K US

Direct + ERP-SI partner · integrate-first (alongside QB / NetSuite)

PRICING

$18–40K ACV

- Core ledger + cross-channel reconciliation
- AR forecasting + cross-channel financing
- B2B / wholesale receivables (Faire, Ankorstore, Handshake)

Attach: managed migration · financing partnerships · premium support

ENTERPRISE

$50M+ GMV

multi-entity NetSuite / SAP

Direct + ERP-SI · augment-then-replace via anyLedger Migrate

PRICING

$60K+ ACV

- Multi-entity consolidation (statutory + IFRS + mgmt ledgers)
- Full migration bundle (adapters + Airbyte + Astera)
- FI credit module surface (Phase 4)

Attach: full QB/Sage/NetSuite replacement · Treasury Prime embedded banking

Financing overlay (all tiers): advances at 2–2.5% net spread · factoring of verified AR / marketplace settlements at 1–2.5% fee, 80–90% advance. Cross-channel underwriting accretes margin as GMV grows.

ADDRESSED MARKET & COMPETITIVE LANDSCAPE

Unified multichannel finance is the unfilled middle.

Market sizing

TAM	**$15–25B**	eCom finance pool (US): inventory + MCA + working capital · ~$30–50B multichannel receivables
SAM	**$7.5B**	$500K–$50M GMV multichannel merchants $25–35K/yr addressable spend
SOM (Y5)	**$50–90M** · **$80–150M**[1] ARR	Broker: origination fee (30–40%) via Wayflyer / Ampla / Settle — no balance sheet. Captive (Y3+): full ~3% net spread on ~$2–3B funded book with a ~$600M credit facility.

[1]0.7–2.0% of US SAM (broker → captive)

Competitive landscape

Single-channel capital – POTENTIAL PARTNERS

Shopify Capital · **Amazon Lending** · **eBay Working Capital** · **TikTok Shop credit**. Only see their own silo.

SoRs- COMPETITION

MT Ledger · Rillet ·Campfire · Dual Entry · FinaLoop . Bookkeeping & finance only — no vertical specialization, no cash position, no financing layer.

Pull-and-drop finance / FP&A and Reconciliation - POTENTIAL PARTNERS

Agicap · Datarails · Astera · Coefficient · Safebooks · **A2X** · **Synder** · **Webgility.** Aggregate + spreadsheet — not a system of record, no cash position.

Inventory finance - POTENTIAL PARTNERS

Wayflyer · **Clearco** · **Ampla** · **Settle**. Capital without the ledger; underwrite on single-source data.

Horizontal SMB accounting – COMPETITION / REPLACEMENT TARGET

QuickBooks · Xero · NetSuite · Sage Brightpearl. Channel-blind, no financing vector.

Where anyLedger.ai sits — the only player combining unified multichannel ledger + cross-channel underwriting + capital, with an open MCP-like protocol for AI agents.

MARKET SHARE CAPTURE

From eCommerce / Supply Chain to Core Banking

PHASE 1 · eCOMMERCE

Own the books of multi-channel merchants

Plaid (bank truth) + Shopify / Amazon / ShipBob ingestion, write-back to QB/Xero/NetSuite. Anchor partners: Agicap, Datarails, Astera, Coefficient. Distribute via Shopify App Store + Amazon Seller Central (freemium).

PHASE 2 · B2B + FINANCING

Extend ledger into revenue stack; monetize scoring

CRM/OMS integrations (HubSpot, Monday, Salesforce) feed AR forecasting. TMS integration for freight P2. Merchant financing: advances + factoring on cross-channel observed GMV — cross-channel scoring is the moat.

PHASE 3 · MIGRATE & REPLACE

anyLedger Migrate — replace QB / Sage / NetSuite

Productize migration machinery from Phases 1–2: absorb-adapters (Rutter long-tail) + Airbyte bulk + Astera extraction. Add inventory/asset subledgers (Cin7, Linnworks). Marketplace distribution via app stores.

PHASE 4 · EMBEDDED + CBS

Streamline CORE BANKING

Portfolio-based credit module sold to FIs — continuous pre-scoring from live P&L, deposit-guaranteed transactions across merchant, freight, and trade financing

PHASE 4

Embedded banking + FI credit module. Treasury Prime deposit-guarantee accounts (FBO / virtual) securing factoring and settlement reserves. Portfolio-based credit module sold to FIs — continuous pre-scoring from live P&L, deposit-guaranteed transactions across merchant, freight, and trade financing. | PHASE 0 spine (Plaid + Shopify / Amazon / ShipBob ingestion, GL write-back) runs underneath all four phases.

WHO WE ARE · CORE BANKING SYSTEMS TRACK RECORD

Who we are.

The team created and deployed Colvir CBS — a core banking system in production for 25+ years, running at 60+ regional banks, national post, and central banks across Central Asia and Eastern Europe. **anyLedger.ai** is a completely new next-gen platform with home in Irvine, CA

EXPERIENCE

60+ banks implemented across CIS countries — tailored to regional business specifics.

AMONG THEM:

PLUS global market projects:

anyLedger.ai ALREADY WORKS WITH

Crypto Banking & Blockchain

One large project uses the anyLedger.ai core.

Successfully passed Compliance Control Ltd assessment — holds an active PCI DSS v4.0 certificate: the highest global standards for processing, transmitting, and storing cardholder data.

Integration completed with BIN sponsors REAP · POMELO · RAIN.

Implementation experience across CIS banking and fintech · international security standards (PCI DSS 4.0).

TEAM

Builders with operating depth in AI, commerce & banking.

Co-Founder & CEO

Sanzhar Kettebekov, Ph D

AI, Business Architecture

25 yrs IT, **MIT CSAIL** Research Faculty. Fortune 500 IT consulting (Hyundai, Toyota, Allianz Insurance, VISA). CEO innovation fund ($50M), funded 90+ startups. Led $**450M** M&A for eCommerce

Co-Founder & CTO

Aleksey Semenov

Core Banking Systems

20+ years in banking automation software. Led **60 regional core banking** implementations. Delivered national-scale banking transformation programs.

COO & Compliance

Torsten Thieme

Digital Banking, Compliance

20+ yrs consulting (Accenture, Deloitte, PwC) + ING. ThiemeBieg co-founder. Blockchain payments.

TEAM: 8 FTEs + 14 ½ FTEs

The team created and deployed Colvir CBS — a core banking system in production for 25+ years, running at 60+ regional banks, national post, and central banks across Central Asia and Eastern Europe.

anyLedger.ai is a completely new platform. Bank-grade discipline applied to eCommerce is the operator's resume, not a vendor claim. Team has invested **$6.5M** and **2 years** into designing and building the platform

THE ASK · SEED ROUND

$3M seed to close Phase 1 (0–12 months).

USE OF FUNDS

$1.2	**Engineering + Product**	Multi-ledger core, marketplace connectors (Shopify, Amazon, Walmart, TikTok, Faire), Plaid bank truth, MCP-like open protocol, AI agents.
$0.8	**Go-to-Market**	Shopify App Store PLG launch, Amazon Seller Central app, community + content (Shopify Plus, Amazon seller groups), agency channel.
$0.6M	**Regulatory + security**	SOC 2 Type II, Plaid data-partner review, security baseline, compliance framework for the SoR.
$0.4M	**Reserve / buffer**	Runway cushion + first design-partner pilot credits.

PHASE 1 EXIT MILESTONES (Q4 2027)

500–1,500	SMB customers on freemium + paid tiers ($149 / $399)
20–50	mid-market build partners (integrate-first, alongside QB/NetSuite)
4	anchor partnerships live: Plaid · Agicap · Datarails · Astera · Coefficient
Live	Plaid + Shopify + Amazon + ShipBob ingestion; GL write-back to QB / Xero / NetSuite

Y3+ FOLLOW-ON · CAPTIVE WAREHOUSE FACILITY

~$400–800M senior warehouse (SOFR + 250–400 bps) + ~$50–120M equity first-loss · base case ~$600M + $75M = ~$675M stack · sized to Y5 captive ARR $80–150M at ~3% net spread on ~$2.5–5B annual funded volume

$6.5M and 2 years already invested by the team. Contact: Sanzhar · sk@anyledger.ai