OVERVIEW

Payslice

Embedded earned-wage-access

Payslice advances wages a worker has already earned through payroll and banking partners

Ubuntu Solutions, Inc. (dba Payslice)

June 2026 · Prepared for prospective facility partners

AT A GLANCE

Built for Global Scale

Payslice powers earned-wage access inside bank, payroll/EOR and fintech platforms. Workers tap to receive a portion of wages they have already earned; we fund the advance and recover it by deduction on the next payroll cycle — short-duration, self-liquidating paper.

~20x / yr

Capital turns

~.1%

Base loss rate

THE DEMAND

Global Workers need wages before payday

62%
of U.S. adults live paycheck to paycheck

78%
would scramble to cover bills after a one-week pay delay

90%+
of workers say they would pay a small fee for instant access

Delivered where workers already are

Embedded inside payroll, EOR and contractor platforms — **no standalone app to download, no direct acquisition cost.**

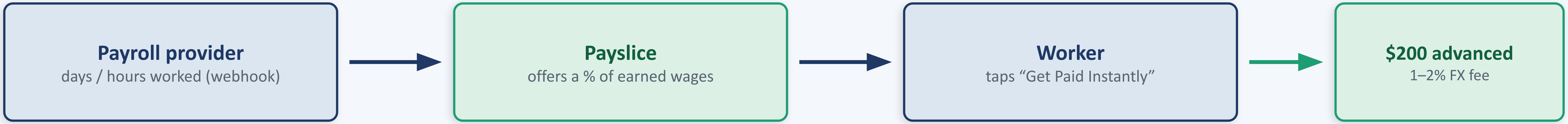
Bi-weekly and monthly pay cycles collide with daily expenses.

Workers effectively lend their employer interest-free labor while waiting for payday — a timing problem, not an income problem.

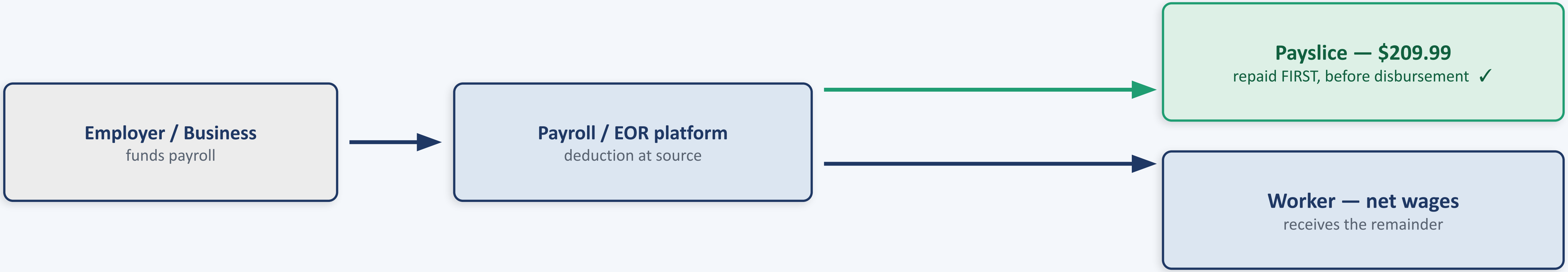
HOW IT WORKS

Example flow of funds

STEP 1 · SIXTH DAY OF THE MONTH — UNDERWRITE & ADVANCE



STEP 2 · FIFTEENTH DAY OF THE MONTH (PAYDAY) — REPAYMENT AT SOURCE



The worker never touches the $209.99 — it is recovered inside payroll, ahead of disbursement. There is no card charge to bounce and nothing for the worker to choose to repay.

TRACTION

Real users, real repayment, real revenue

ROI +

Advance book is performing

26,257+

instacash distributed + subscriptions + transactions

$60,195

Total Transaction Volume

Our focus is to optimize our heuristic rules and underwriting methodology before scaling Payslice. We achieved same-month profitability by being disciplined with spending and learning from every advance given.

UNIT ECONOMICS

In June, the same-month book turned profitable

JUNE 2026 · BOOK MARGIN

+40%

For every $1 of revenue, $0.32 is profit after all operating costs.

Revenue	$3,271
Cost	$1,948

Self-liquidating, short-duration paper — proven on our own capital.

How we got here since December

- Optimized user onboarding to filter for our ideal user
- Tightened collections to 80%+ and right-sized advance limits to the data.
- Held originations to a self-liquidating pace so the book repays within the cycle.

SIGNED — DOVLY

A credit-building partner now feeding qualified, in-cohort leads straight into Payslice — exactly the channel your investment scales.

THE ASSET

One receivable, defined

~$300
Average instapay
Capped at the lesser of 10% of earned wages or $200

$4.99-9.99
Fee per advance
≈ 7% gross yield per ~15-day cycle

~15 days
Average life
Disbursement to payroll-cycle repayment

~20x
Capital turns / year
Self-liquidating, sub-30-day paper

~.1%
Base portfolio loss
Repaid before wages are disbursed

At source
Collection
Payroll deduction — structurally senior

No consumer underwriting. We advance only already-earned wages and recover them from the same wage stream. Covered-EWA structure (CFPB Dec 2025 safe harbor).

FLAGSHIP PARTNERSHIPS

Five partners moving through the pipeline. **1,370,000+ workers** already named.

ShorPay

SIGNED CONTRACT

$3.5M

raised · Polychain Capital (YC)

Payroll platform actively integrating Payslice as its first live payroll channel — a force-multiplier into whole employer payrolls.

Native Teams

LEGAL REDLINE

120,000 users

users · LATAM + Eastern Europe

Global payroll / EOR platform with international, cross-border reach. Finalizing contract redline with legal.

Ugly Cash

LEGAL REDLINE

100,000 users

users · LATAM · ~4 wks to launch

In contract redline and targeting eng launch in roughly four weeks. Direct B2C wallet distribution + stablecoin-native payout.

Multiplier

CEO CONVERSATIONS

150,000 users

users · US + India

Global EOR platform. In second-round conversations directly with the CEO.

Dovly

SIGNED CONTRACT

1,000,000+

users · signed partner

Signed contract — live partnership with over 1,000,000 users. Payslice's largest committed distribution channel to date.

1,370,000+ workers already in the pipeline

Dovly (1M, signed) + Native Teams (120k) + Ugly Cash (100k) + Multiplier (150k) — before ShorPay's payroll reach.

EXECUTIVE TEAM

Brian Gerrard

CEO, FOUNDER

Exited first company to if(we) (NASDAQ: MEET). Bootstrapped a global staffing agency to $3.5M across LatAm & Africa. Prev. Twitch, The NBA. UVA.

Rich Skinner

DATA SCIENCE, FOUNDING TEAM

Director of Data & Policy at CashApp. Harvard, MS in Data Science. Deep expertise in financial data systems and risk.

Gabriel Rojas

ENGINEERING, FOUNDING TEAM

10+ years as a full-stack blockchain & smart-contract engineer (Hydrogen Labs, Defiant). Worked across the US, Germany & LatAm.

ADVISORS & INVESTORS

Hector Virgen

ADVISOR

Previously Engineering Leader at earned wage access product Brigit (acquired for $450M).

Cédric Waldburger

INVESTOR / ADVISOR

Co-Founder of Dfinity; raised $250M. 45+ venture investments.

Artia Moghbel

INVESTOR / ADVISOR

Founder of Draft Ventures (Notion, Thrive Market). Previously Greycroft VC.

twitch · HARVARD UNIVERSITY · Greycroft · COLUMBIA UNIVERSITY IN THE CITY OF NEW YORK · UNIVERSITY of VIRGINIA · DFINITY · Liquity · brigit

Next Steps

Available in the data room:

- 36-month operating model — draws & profitability across three ramps
- Flow-of-funds and credit-quality overview
- Borrowing-base template, cohort loss curves, partner agreements (on request)

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