



# **The operating system for human-led payments sales**

**For agents, ISOs, and complex  
merchants Stripe can't serve.**

## Problem

# Structural Limits of Payments Sales



### **Growth is capped by headcount.**

Every new deal adds admin, underwriting work, and long-tail support. To grow, they hire, margins stay flat.



### **Admin Work Never Gets Easier.**

Every deal is as painful as the first. PDFs, re-entry, follow-ups, processor differences. None compound.



### **Critical Knowledge Lives in Humans.**

Approval logic, underwriting nuance, and risk tradeoffs live in top agents' heads — not systems.

**~70% of an agent's day is operational,  
not revenue-generating.**

## Solution

# A System Built to Scale Sales Teams



### Turn Headcount into Leverage

Deals scale through a shared system, not additional hires. Agents sell while the platform runs execution.



### Work That Compounds Over Time

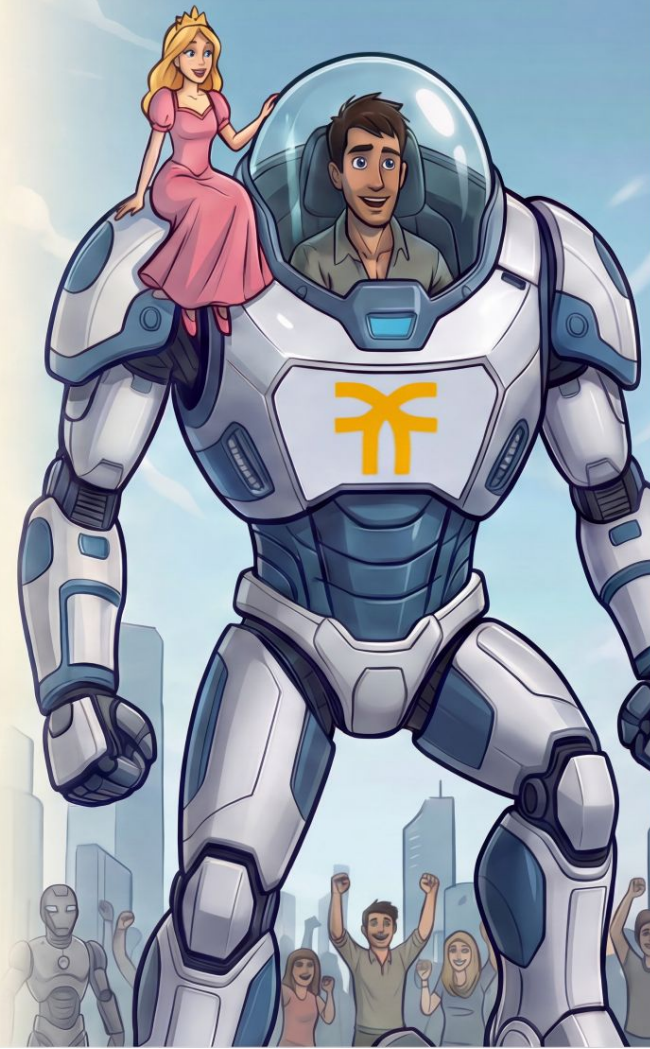
Each completed deal reduces future effort by reusing workflows, decisions, and operational context.



### Put Expert Decisions into the System

Approval logic and solutions engineering are embedded into the flow, not locked inside top agents.

**Twill is built for agents. Built to scale.**



# Under the Hood

## One System Runs the Deals

**Before Twill**  
(Fragmented, Manual)

### Lead Intake & Discovery



- Messy emails, missing info.
- High drop-off.

### Application Creation



- Manual re-entry, errors.
- Processor chaos.

### Underwriting & Decisioning



- Guesswork, back-and-forth.
- Stalled deals.

### Stips & Pushback



- Email chasing.
- Slow momentum.

### Approval & Activation



- Manual coordination.
- Poor visibility.

### Post-Activation & Support



- Ops burden on agents.
- No scale.

**With Twill**  
(Unifid, Automated)



### Lead Intake & Discovery

- Guided intake.
- Structured readiness.



### Application Creation

- Auto-extracted, normalized.
- Pre-filled.



### Underwriting & Decisioning

- Embedded rules.
- Real-time viability.



### Stips & Pushback

- Tracked requests.
- Guided merchant flow.



### Approval & Activation

- Automated activation.
- Clear status.

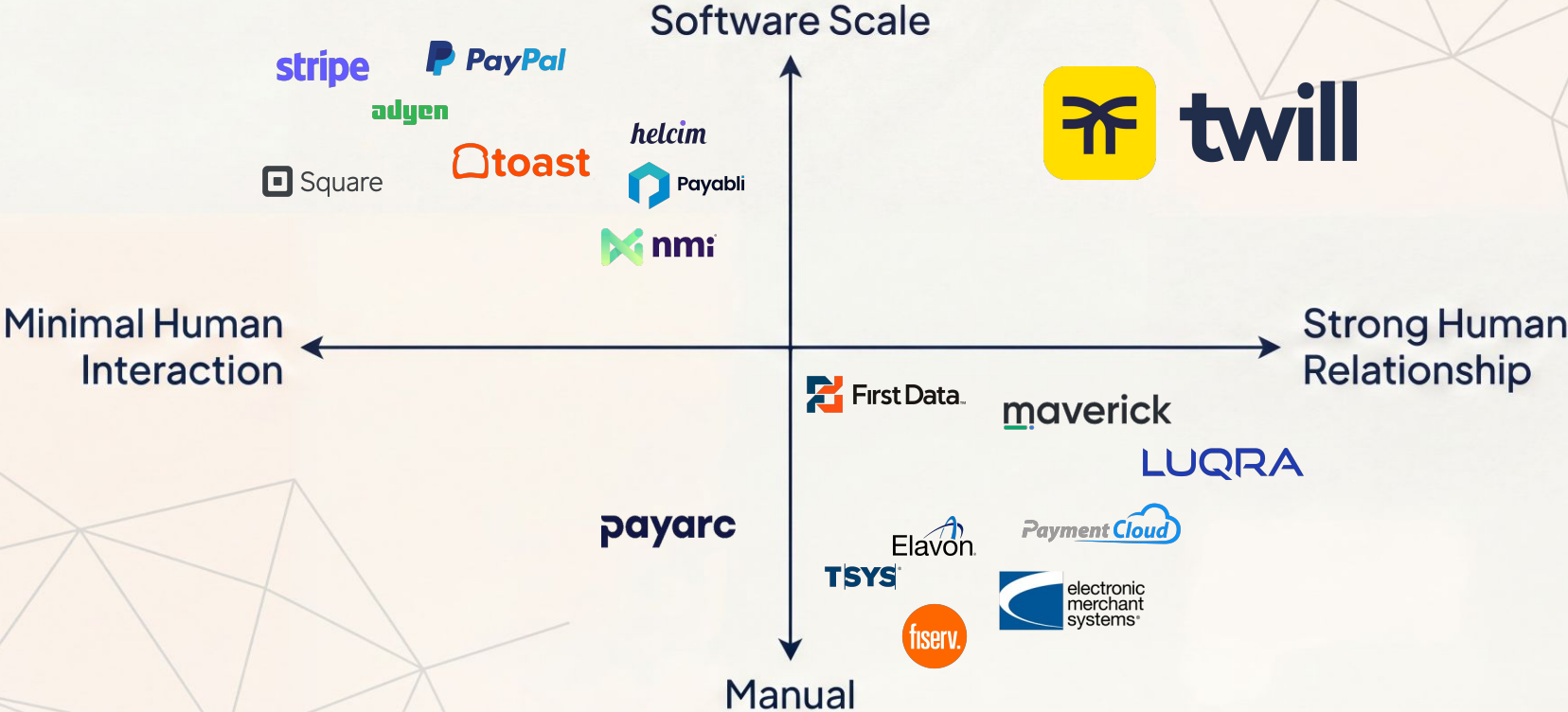


### Post-Activation & Support

- Structured support.
- Scalable ops.

**Agents Sell. Twill Runs the Funnel.**

# Competitive Landscape

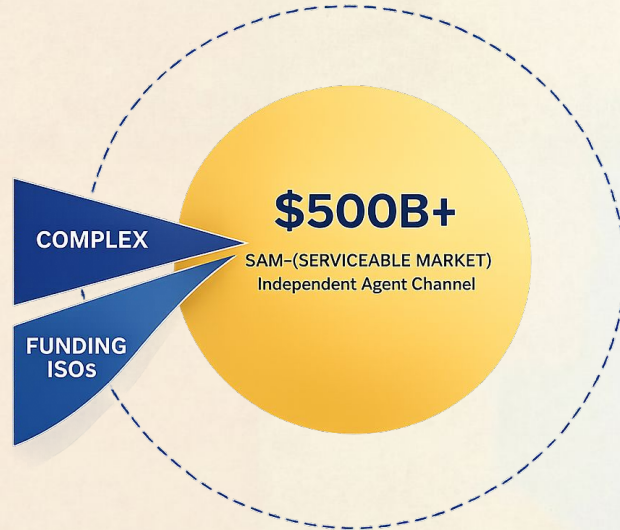


# A Large Market

Entered Through a Sharp Wedge

**\$10T+**

Annual US Card Volume



TAM (TOTAL ADDRESSABLE MARKET)

These segments exists because:

- Relationships drive this industry
- Deals are complex and high risk
- Self-serve platforms fail here

**Complex, high touch merchants are where automation matters most**

# Distribution Leverage Economics

Land Once, Expand Repeatedly



Initial CAC once per partner



Revenue grows after acquisition:

- More merchants onboard
- Existing merchants increase volume
- Cohorts Expand



Incremental merchants carry **near-zero CAC**



LTV driven by duration x volume



**Twill acquires distribution once and monetizes it repeatedly.**

# Traction



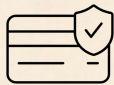
**4** Live Partner Offices



**30+** User Agents



**40+** Live Merchants



**~\$5M** Monthly Payment Volume



**\$40K** in MRR



**~75 bps** Blended Margin



**Zero churn** Among live Partners



**80%** Lower Cost to Serve

# Team



## Michael Wright

Founder, CEO

- Co-founded & scaled PaymentCloud to exit (2022).
- 10+ years in payments & SMB GTM.
- Led 0→1 & 1→scale across verticals.



## Nader Atrchin

Co Founder, CTO

- Previously Data Scientist at C3.ai. Built ML systems for Fortune 500s.
- MFE, UCLA Anderson.
- Math & Computer Olympiad medalist.



## Martin Elias Costa

Founding AI Scientist

PhD-trained neuroscientist,  
10+ yrs applied data science



## Sparsh Shrivastava

Principal Software Engineer

8+ YOE



## Raymond Ehizoba

Front End Engineer

10 years of experience



## Ahmadreza Abdoli

Business Analyst

MBA, quantitative finance,  
strong modeling.

**Smart, Senior Team. Shipping fast across AI, Product, and Payments.**

# Seed Round

Raising \$3M



## Marketing & GTM

Hire a top-tier agency and a GTM Lead



## Hunters (Business Development)

Hire 2–3 senior BD specialists to source and close high-quality agents and ISOs.



## Product & Engineering

Maintain a lean team while filling critical gaps in QA, Front End, and AI Engineering.



## Founder Salaries

Ensure full-time focus and execution velocity.

Capital scales execution, not experimentation.



**Stripe scaled by removing  
humans.**

**We scale by empowering them.**