

WHOLESALE BANKING FOR BUYERS & SELLERS

The operating system for **wholesale.**

Wholesale, instant.

Raising \$5M seed · \$2.5M equity + \$2.5M reserve facility

ZEV OSTREICHER · FOUNDER & CEO · VERQO.COM

— VERQO IN 30 SECONDS

Terms for buyers. **Cash on Day 1 for sellers.**



PROBLEM

45–60

days to get paid · 5–6 tools



PRODUCT

1 system

orders · terms · payout ·
freight · books



PROOF

\$40K/mo

live on Verqo · 9 partners
committed



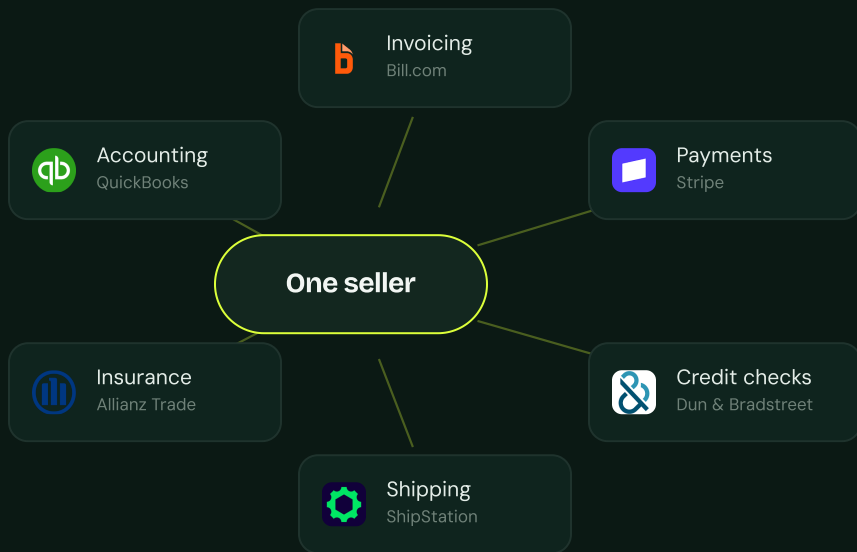
PLAN

\$524M/mo

GMV by month 24 · EBITDA+
Jun '27

— THE PROBLEM

Six tools to sell one order. Then 45–60 days to get paid.



45–60 days

to get paid · BRND's own: 60

40%

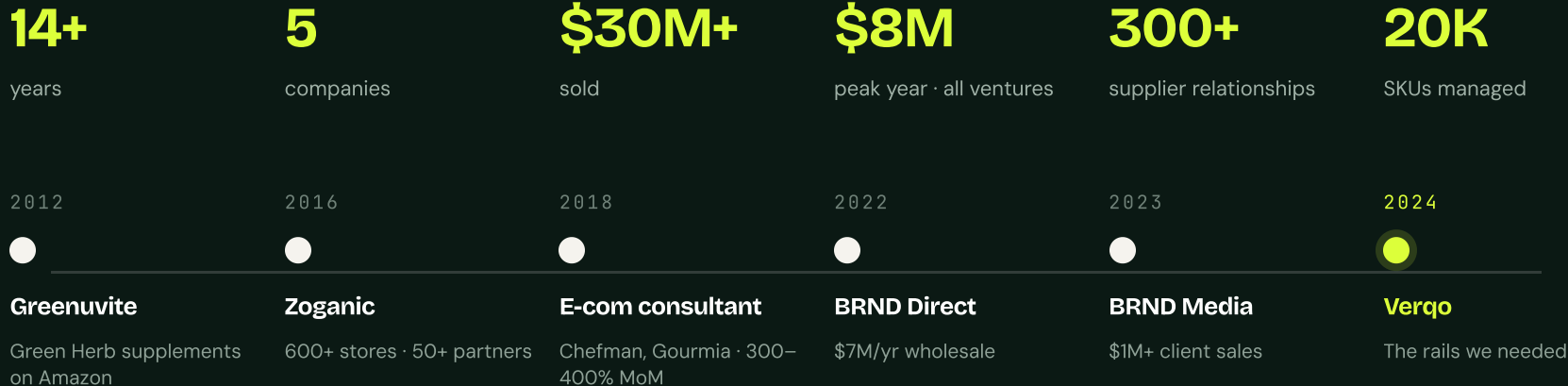
of US B2B invoices paid late

~2 people

\$146K/yr payroll to bill, chase & reconcile · \$18M seller

— WHY US · THE FOUNDER

We didn't study wholesale. **We lived it.**

[> BRND DIRECT](#)

IN THE PRESS

BevNET · Beverage Industry · Inc.

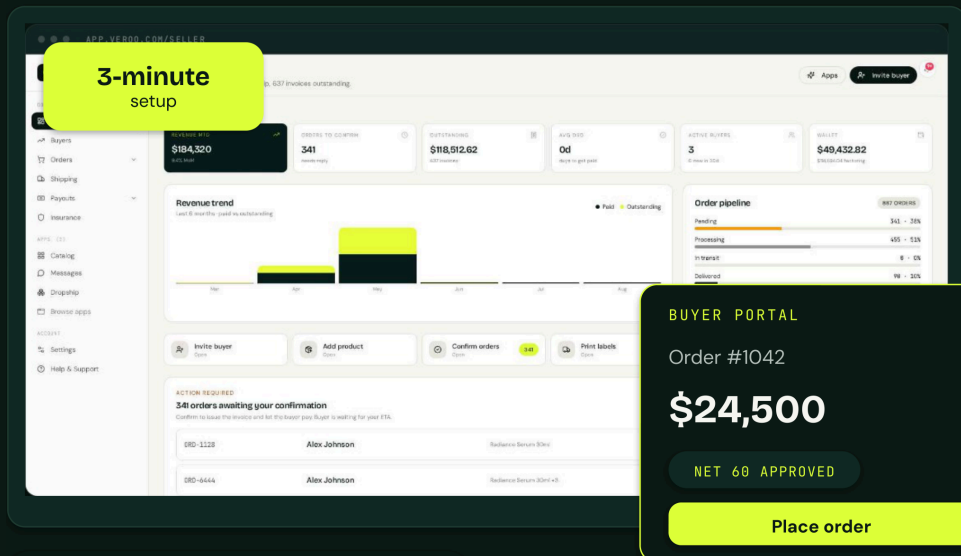
THE PRODUCT

One screen. Everything is one click.

PAID INSTANTLY

EVERY BUYER SCORED

ORDERS TO FREIGHT



Order

Buyer portal · pay by bank or card

LIVE



Finance

Net 30/60/90 for the buyer

NEXT



Insure

Cover on every order

NEXT



Ship

Parcel, pallet or truckload

NEXT



Get paid

Seller paid Day 1

NEXT

ILLUSTRATIVE · VERQO.COM/PITCH APP SCREENS

LIVE

running today

NEXT

with bank + credit partner

— THE DATA MOAT

Every buyer, scored. **From live network data.**

NEW BUYER · ILLUSTRATIVE

Northline Retail Co.

Wants **Net 60 · \$240,000**

WHAT NO CREDIT REPORT SHOWS

- Defaulted last week · Supplier A
- Defaulted · Supplier B
- 45 days late · Supplier C



VERQO TRADE SCORE

**HIGH RISK****Terms: prepay only**

Scored in seconds, before you ship

Credit bureau

Days old · thin file

Verqo

Every order on the network

Every order makes every score sharper: **our data moat.**

— BANKING AT THE CORE

Every dollar lands **already matched.**

EVERYONE ELSE · BANK SITS OUTSIDE



Order



Shipment



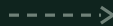
Insurance



Financing



Buyer payment



?

Bank statement

Matched by hand · weeks late

VERQO · THE BANK IS THE CORE

NEXT



Order



Shipment



Insurance



Financing



Buyer payment

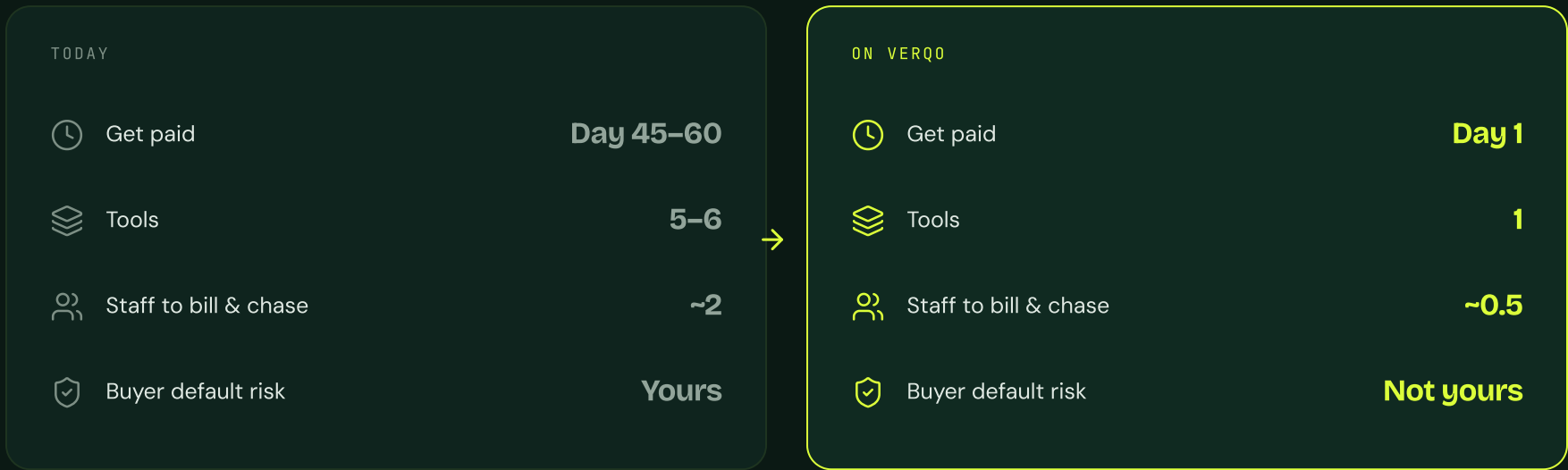
**Verqo ledger**

Reconciled the moment money moves

QuickBooks / NetSuite stay and sync

— WHY CUSTOMERS SWITCH

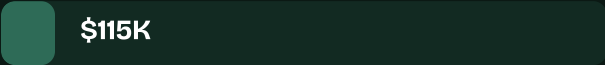
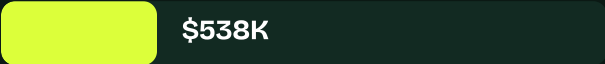
Paid on Day 1. Fewer people. One system.



\$6-7 saved per \$1 paid to Verqo · pays back in under a week

— WHAT A CUSTOMER SAVES

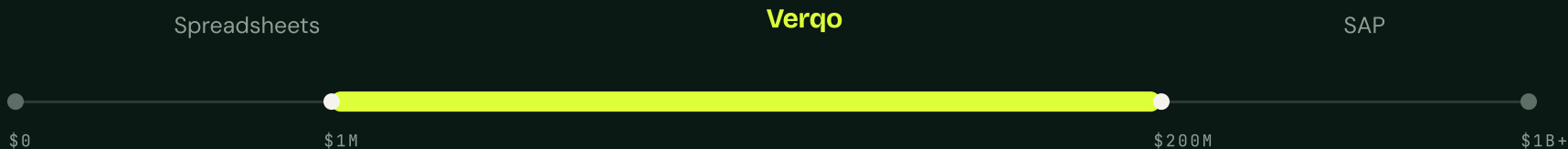
An \$18M wholesaler saves **\$538K a year.**

		% OF COST	STAFF FREED	CASH FREED
Starter \$2.4M sales	 \$115K	22%	0.5	\$0.28M
Growth \$18M sales	 \$538K	28%	1.4	\$2.1M
Pro \$45M sales	 \$1.18M	38%	2.5	\$5.3M
Enterprise \$90M sales	 \$2.09M	44%	2.8	\$10.6M

PER YEAR, NET OF EVERYTHING PAID TO VERQO • PUBLIC LIST PRICES + BLS SALARIES, OCT 2026

— WHO IT'S FOR

Built for the \$1M–\$200M seller.



Too big for spreadsheets. **Too small for SAP.**

OUR WEDGE**Beauty & personal care**

Food & beverage



Household & cleaning



Apparel & accessories



Pet supplies



Supplements & wellness



Toys & baby



Electronics accessories

— PROOF

Customer zero is our own. **Now live on Verqo.**

CUSTOMER ZERO · WHERE VERQO CAME FROM

> **BRND DIRECT**

The founder's wholesale distributor. Every pain Verqo fixes, we felt here first.

NOT COUNTED AS VERQO REVENUE

LIVE ON VERQO TODAY

\$40K / mo

2

orders / month

3

customers

Amazon vendor · TikTok Shop seller · Whatnot seller

CATEGORY PROOF · HOKODO

+40%

conversion

+30%

order size

when B2B buyers get terms

COMPANY'S OWN CLAIMS

BRND before Verqo: **60 days** to get paid · **2%** bad debt · **Net 15–30** terms → on Verqo: **paid Day 1** · **0%** bad debt on the seller

— TRACTION FROM DAY 1

9 wholesale companies **ready to sign up.**

Magnify Global.

est. \$5M / yr

Beauty brands



est. \$5M / yr

HBA distributor



est. \$40M / yr

B2B marketplace

ASHLEY  STEWART

est. \$100M / yr

Plus-size retail



est. \$5M / yr

Online retail

svelte
BRANDS

est. \$8M / yr

Brand portfolio

Allied Luxury

est. \$5M / yr

Luxury wholesale

AEC Brands Group

est. \$5M / yr

HBA wholesale

EC SCOTT
— BEAUTY —

Luxury. Logistics. Legacy.

est. \$22M / yr

Prestige beauty

EST. COMBINED SALES

\$195M / yr

IF 10% RUNS THROUGH VERQO

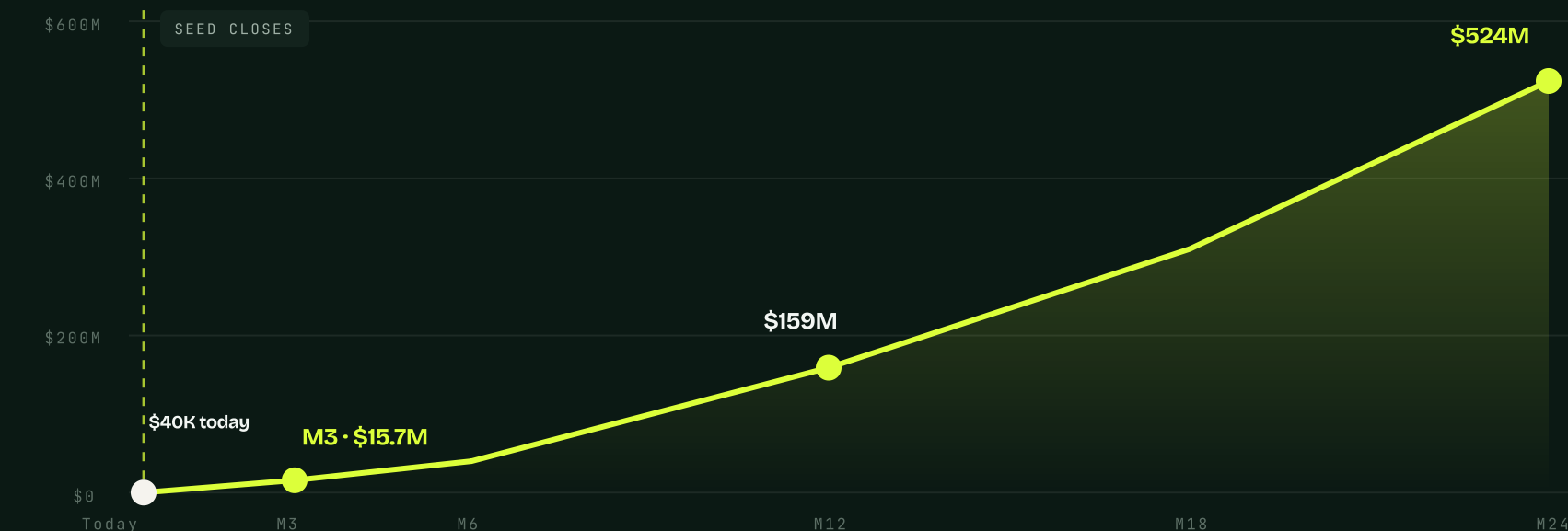
\$20M GMV / yr

COMMITTED PER FOUNDER

No signed LOIs yet

THE PLAN • 24 MONTHS

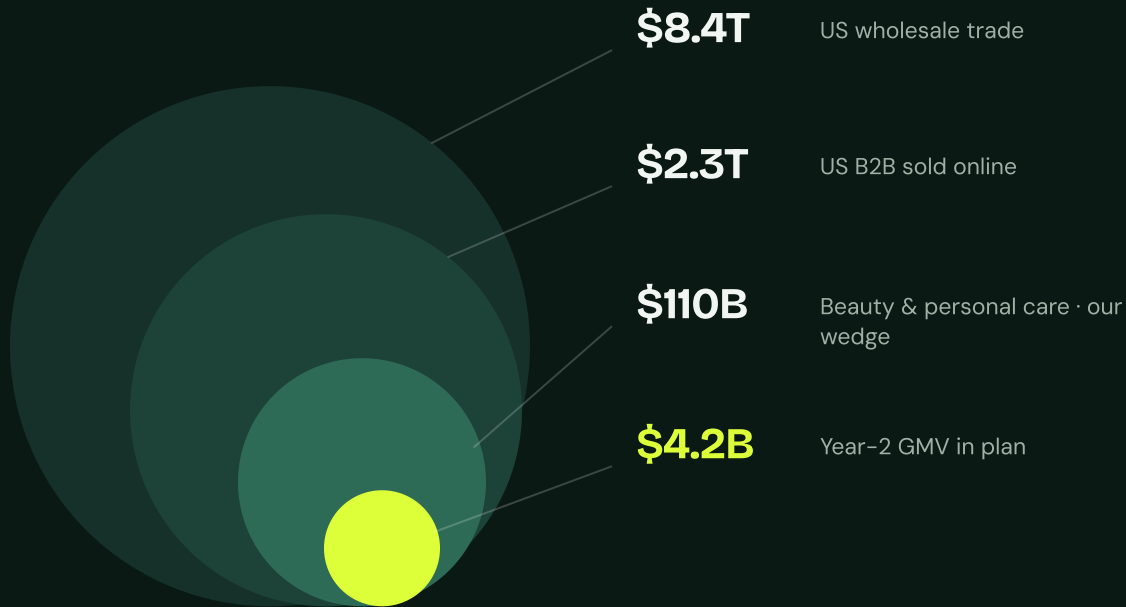
From \$40K a month today to \$524M a month in 24.



Revenue run-rate \$8.0M M12 → \$25.9M M24 of which SaaS ARR \$1.7M → \$5.4M EBITDA+ Jun '27

— MARKET · WHY NOW

An \$8.4T market. 73% still offline: email, PDFs, phone.



WHY NOW



Instant rails

RTP 2017 · FedNow 2023



Buyers expect terms

Faire taught Net 60

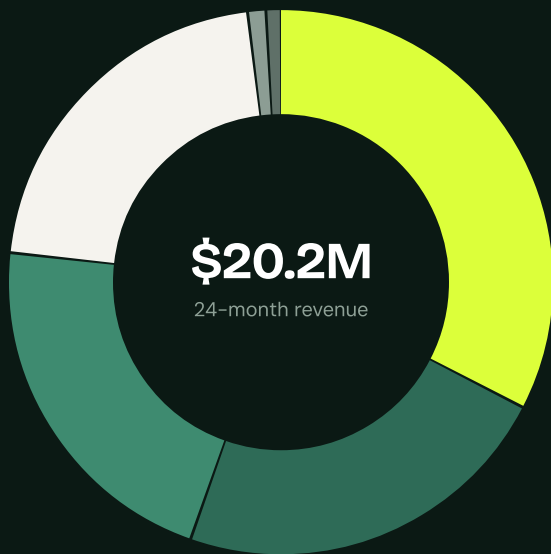


AI underwriting

Small invoices now worth scoring

BUSINESS MODEL

Buyers free. Sellers pay. **We earn on the money that moves.**



● Financing	0.25% / 30 days	\$6.61M
● Shipping	5% markup	\$4.61M
● Payments & payouts	0.3-0.5% payout	\$4.32M
● Subscriptions	\$99 → \$3,999 / mo	\$4.30M
● Insurance + apps	7% of premium	\$218K
● Dropship	per order	\$186K

6 REVENUE LAYERS • MODEL V6, NOV '26 - OCT '28

— UNIT ECONOMICS

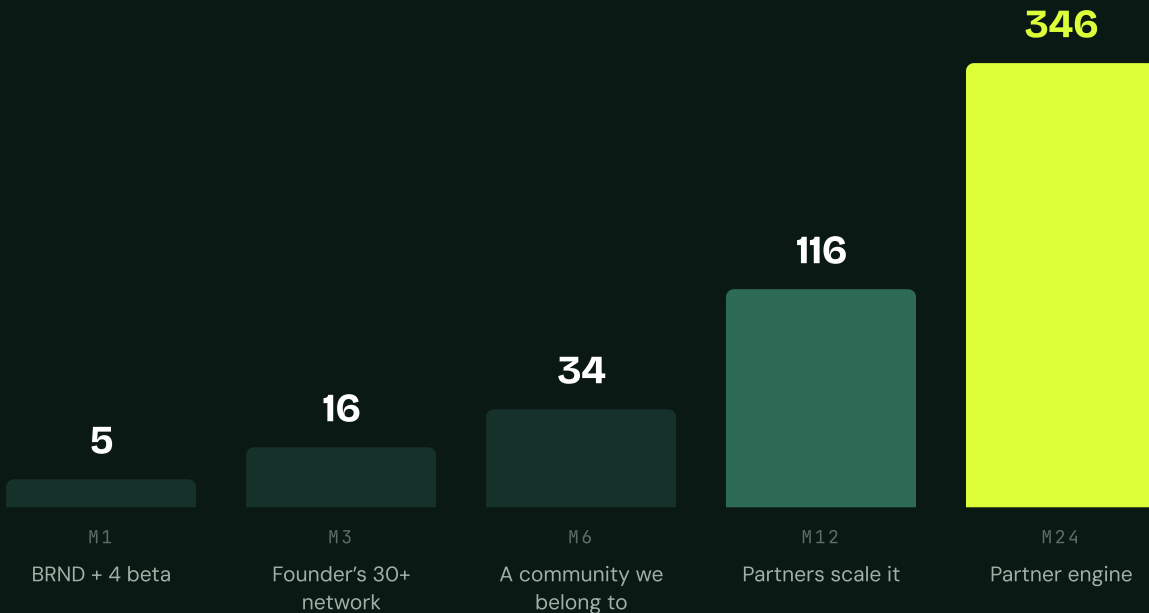
Priced per buyer. **CAC back in under a month.**

STARTER • \$99	GROWTH • \$599	PRO • \$1,499	ENTERPRISE • \$3,999		
\$1K	\$6K	\$14K	\$28K	\$4.0K	CAC per seller, fully loaded
revenue / seller / mo	revenue / seller / mo	revenue / seller / mo	revenue / seller / mo	0.9 mo	CAC payback
Gross profit \$880	Gross profit \$4K	Gross profit \$9K	Gross profit \$19K	28×	LTV : CAC
Churn / mo 4.0%	Churn / mo 2.5%	Churn / mo 2.0%	Churn / mo 1.5%	69%	gross margin
LTV \$22K	LTV \$176K	LTV \$466K	LTV \$1.3M	85%	net revenue retention
 2 buyers incl. +\$30 / buyer	 10 buyers incl. +\$25 / buyer	 50 buyers incl. +\$20 / buyer	 100 buyers incl. +\$15 / buyer		

GO-TO-MARKET

Our network first. Then partners bring the next seller.

ACTIVE SELLERS



PARTNER CHANNELS

**CFOs & accountants**

25% of SaaS for 2 yrs

**Insurance partners**

intros to their clients

**Shipping + 3PL**

their brands onboard

**Lending brokers**

buyers needing terms

COMPETITION

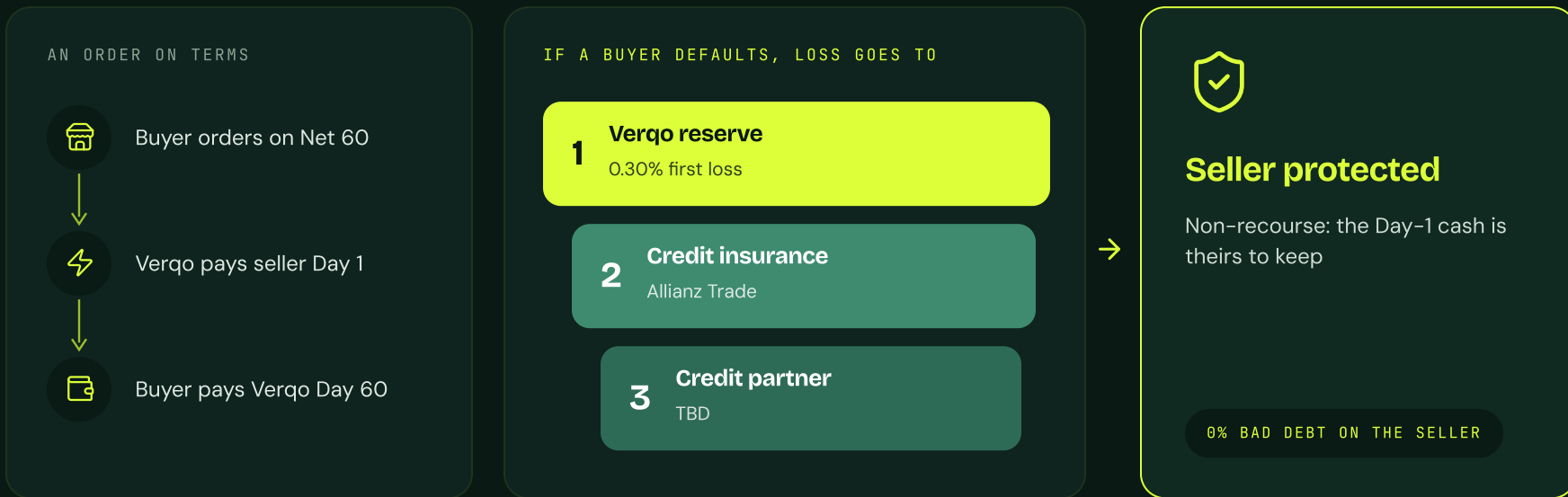
Others own a slice. **Verqo owns the whole order.**

	Verqo	Wholesail	TreviPay	Resolve	Faire	Slope	Balance
Net terms for buyers	●	○	●	●	●	●	●
Seller paid fast	●	○	●	●	●	○	●
Wholesale ordering	●	—	—	—	●	—	○
Shipping + insurance built in	●	—	—	—	○	—	—
Bank account + instant payout	●	—	—	—	—	—	—

● yes ○ partial — no

— WHO CARRIES THE RISK

Seller paid Day 1. Buyer default never lands on them.



Funds held at **Cross River Bank** · \$2.5M → \$7.5M reserve facility covers the bank's ACH hold

 TEAM

We run wholesale. **Now we're building its rails.**

**Zev Ostreicher**

FOUNDER & CEO

14+ yrs wholesale · 5 companies

BRND Direct · Zoganic

**David Levy**

HEAD OF OPERATIONS

Onboarding · fulfilment

Prior: Fabiwood

**Basi Hershkowitz**

SALES DIRECTOR

Founder-led sales, beauty network

E-commerce experience

**Dom Byno**

DATA & AUTOMATION

Catalog AI · underwriting data

E-commerce data expert

**Bootstrapped to a live product****\$800K** invested · founder, friends & family**\$690K**

peak burn

5 → 19

team, M1 → M24

Jun '27

EBITDA-positive

— THE VISION · ROADMAP

Every category has an owner. **Wholesale has none.**

**Ramp**

Corporate cards

**Stripe**

Online checkout

**Shopify**

Ecommerce

**verqo****Wholesale**

\$8.4T · NO OWNER YET

ROADMAP

NOW · NOV '26

2027

2028

2029+



Live with BRND + beta

Terms + Day-1 pay · Series A

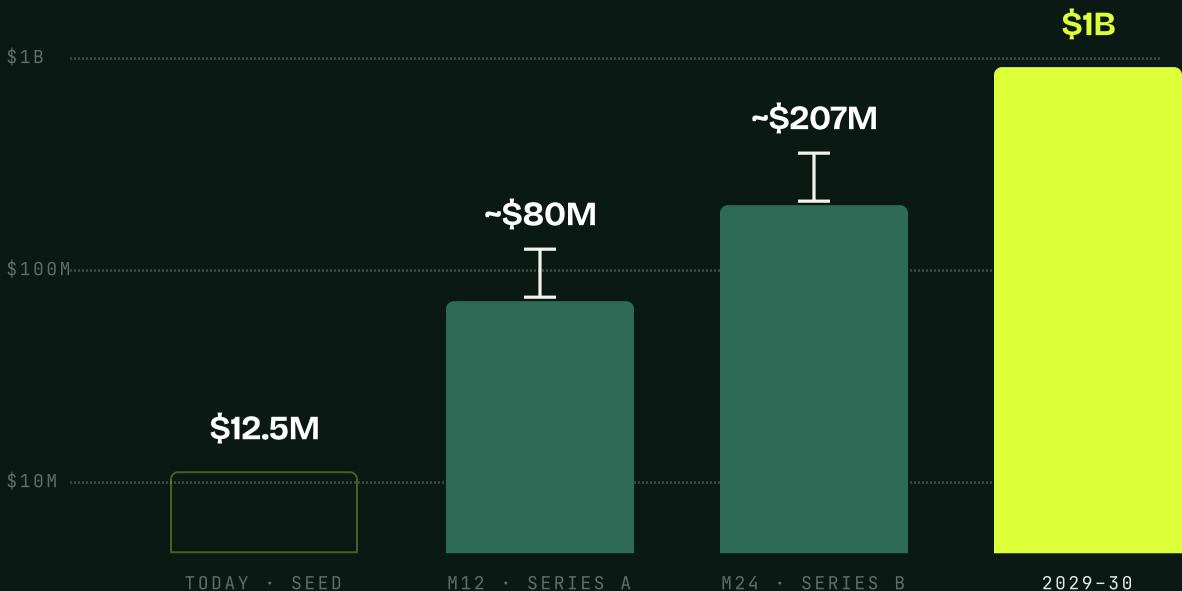
Banking + cards · Series B

Marketplace · global rails

The #1 wholesale operating system: one network for every buyer and seller.

VALUATION PATH

Priced on proof today. **Built to compound to \$1B.**



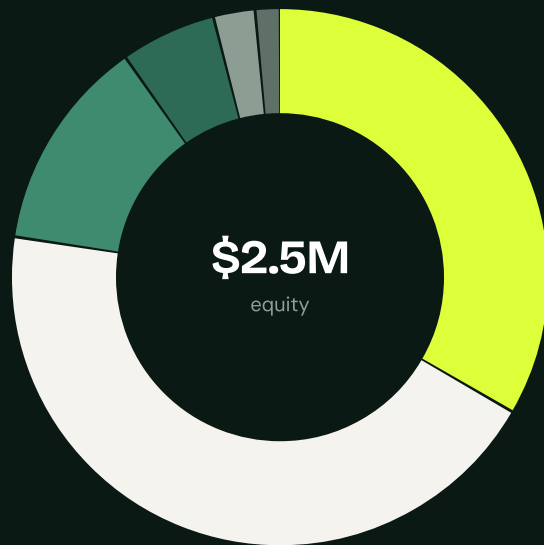
WHAT MOVES US UP THE RANGE

- ✓ Signed seller LOIs
- ✓ 5+ live sellers beyond BRND
- ✓ Bank + credit partner signed
- ✓ NRR above 100%

\$10M → ~\$20M cap as these land

USE OF FUNDS

\$2.5M equity runs the company. The facility is held, not spent.



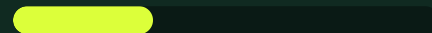
● Team & hiring	\$835K
● Runway & growth reserve	\$1.10M
● Platform, banking & compliance	\$320K
● Fees & one-time	\$144K
● ACH dispute insurance	\$62K
● GTM & partners	\$38K

Runway & growth reserve: ~5 months of opex if revenue lags, or faster hiring if it doesn't

DEBT • \$2.5M RESERVE FACILITY

\$2.5M

Funds the bank reserve behind Day-1 payouts

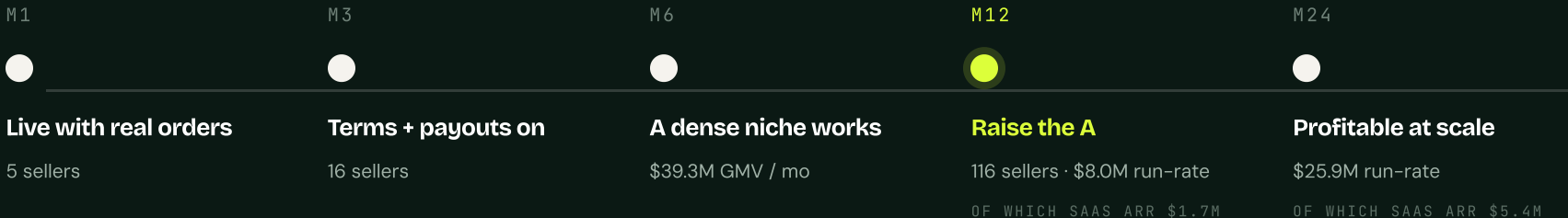


\$2.5M now → \$7.5M accordion

Borrowed, repaid as each hold releases

— MILESTONES TO SERIES A · THE ASK

\$2.5M equity gets us to a Series A in 12 months.



THE ASK

\$2.5M equity
+ \$2.5M reserve facility

Post-money SAFE · **\$12.5M cap** (proposed)

EBITDA-positive **Jun '27**

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