SuprFi - Embedded Home Service Financing

1. Executive Summary

SuprFi enables home service businesses to offer instant, seamless financing options to their customers — right where they work.

SuprFi is a B2B2C embedded finance platform providing seamless point-of-sale (POS) consumer financing for the home services industry. Our solution integrates directly into the existing CRM and field service management (FSM) software, with an emphasis on providing solutions for multi-branch, multi-technician operators (e.g., pest control, HVAC, plumbing, roofing, electrical).

By embedding financing options directly into the technician's quoting process and existing workflows, SuprFi transforms a complex, high-friction sales obstacle into a simple, seamless "quote-to-close" workflow driving sales through higher conversion and AOV for our distribution partners, while providing homeowners with immediate, flexible, and transparent financing options for essential home repairs and services.

We believe the home services financing market is not a zero-sum game and will evolve into a multi-option environment as operators aim to maximize their customer approval rates and drive sales.

2. Problem & Opportunity

The U.S. home services market is valued at over **$500 billion**, characterized by high-ticket, non-discretionary (e.g., a new $10,000 HVAC system, a $15,000 roof) and unexpected/unplanned purchases and services (e.g., pest control exclusion and termite services).

- **For Homeowners:** These large expenses are often unexpected and unplanned. The primary barrier to purchase is not _need_ but _cost and cash flow_. Traditional options (credit cards, personal loans) are slow, have high interest rates, and involve a high-friction application process separate from the service quote. This bifurcation in the quote and application process results in significant drop off for sales reps / contractors and provides for an awkard customer experience.

- **For Home Services Businesses:** Financing is a critical sales tool, yet it's fundamentally broken.
  - **Workflow Friction:** Current solutions such as Wisetack operate largely outside the contractor's core CRM, which requires redundant data to be captured during the application process and creates complexity in the payment application and reconciliation process. Those solutions that do integrate with CRM's typically

require the application and approval workflow to take place in a separate application (I.e., embedded link in an invoice that pushes the user to a separate application to apply for financing).

- ○ **Technician Burden:** The technician, who generally has limited knowledge of financing, must juggle multiple applications, awkwardly present financing, and often ask the customer to manually re-enter data, which can result in reconciliation issues if the customer data does not match their customer profile in the core CRM.

- ○ **Lost Sales:** This friction leads to low adoption by technicians and high application abandonment by customers, resulting in millions in lost revenue.

3. The Solution: SuprFi

SuprFi makes *"Pay Later"* for home services as easy as *"Tap-to-Pay"* for retail. Our API-first platform seamlessly integrates with existing platforms and workflows, providing for a universal, scalable solution to offer financing across the home services industry.

Seamless Quote-to-Close Process:

1. **Quote:** A technician builds a quote for a "Termite Bait Station installation: $3,000" or "New HVAC Unit: $10,000" directly in their CRM on their tablet.

2. **Offer** (*future state*)**:** SuprFi's integration automatically displays financing options next to the total price (e.g., "or $160/month"). *There is no new app to open.*

3. **Apply:** The homeowner selects a financing option. The application is pre-filled with customer data, requiring only a few clicks to connect open-banking data and enter a SSN for a soft credit check.

4. **Approve:** A loan decision from our multi-lender waterfall is delivered in under 60 seconds, on the same screen.

5. **Close:** The customer e-signs, the job is marked as "Sold" in the CRM with a pending payment applied to the customer account on the basis of approved financing. The technician schedules services to be performed and the business is automatically funded (minus fee) following completion of services as flagged in the FSM platform.

4. MVP

Create a web-based application that syncs customer ID, job status, and payment data with CRM/FSM(s), starting with FieldRoutes (a ServiceTitan company).

- Generate text and/or email with embedded link to complete application process triggered by CRM; application will be pre-populated by transposition of customer data already captured within customer profile in CRM platform or if a customer is applying

for financing before they have been set up in the CRM we should push the data from the financing application into the CRM.

- Applicant will be asked to link their bank account via [Plaid] early in the application flow. This will serve to augment the underwriting process through utilization of open banking data in an effort to avoid a hard inquiry (below a certain loan $ threshold). If approved, this will also serve as the primary payment method for loan repayment (ACH).

- Once financing is accepted by the applicant, the loan status will move to 'pending' with funding to take place following a change in the job status to 'complete' in the FSM platform. This will be achieved using trigger rules from the core CRM's API.

5. GTM Strategy

Our primary market is **large, multi-branch, multi-technician home service operators**. Initial focus will be on $500-$20,000 ticket size, positioning us on the lower end of the market for urgent, unplanned home repairs and services and those requiring less purchase consideration from the applicant.

Why this segment?

- ○ **Scale:** One "enterprise" sale unlocks hundreds or thousands of technicians, who then effectively act as sales reps for SuprFi.

- ○ **Standardization:** They have mandated the use of CRMs (ServiceTitan, Jobber, Housecall Pro, FieldRoutes, PestPac, GorillaDesk, Briostack, Workwave, etc.), making our integration a scalable, single plug-in solution.

- ○ **High Volume:** They represent a disproportionately large share of high-ticket job volume and low(er) value, high frequency services.

- ○ **AI Underwriting:** Utilize AI underwriting and open-banking data to offer financing for lower value loans without the need for a hard inquiry. We expect a hard inquiry will be a secondary requirement in the event the applicant does not agree to link their bank account, data is insufficient to underwrite, or loan terms warrant.

- **Distribution Channels:**

- ○ **Direct Sales** *(Immediate)***:** A targeted B2B sales motion focused on the top [500] largest home service providers in North America.

- ○ **Channel Partnerships** *(mid-term)***:** Deep integration with key CRMs, enabling us to be co-marketed as a "preferred partner" within their app ecosystems, and ultimately offer a fully embedded solution wherein the entire quote-to-close process can be managed within a single ecosystem.

- ○ **Marketplace** *(long-term)***:** A B2C model where consumers can apply for financing directly on the SuprFi Marketplace, shop quotes between our network of approved

vendors/service providers, and select the option that best fits their need (pricing, timing, product, etc.). Once the vendor is selected, SuprFi will handle the rest of the process.

- ○ **White-label** *(TBD):* Offer a white label installment-based financing solution for operators and home services professionals.

6. Economics

Our revenue model is simple, transparent, and aligned with our partners' success.

- **Primary Revenue Stream(s):**
  - ○ MDR: [<3.9%] of the total loan value *(differs for direct sales and marketplace)*
  - ○ Revenue share with funding partners
  - ○ Servicing fee
  - ○ Interest and fees
  - ○ Monetization of turndowns and data
- **Value Proposition:** The merchant is willing to pay a fee (MDR) for this service as it directly drives high-value sales and increases conversion on otherwise lost sales. For sales driven through the SuprFi Marketplace, merchants are willing to pay a premium as we are meaningfully reducing their CAC by bringing high-value, high-intent customers. Lenders are willing to pay a revenue share for sourcing high-quality loans and a servicing fee as SuprFi will manage the full lifecycle of the loan.
- **Capital Model:** We will initially operate a capital-light marketplace model. We are the technology layer, sourcing loans through our merchant partners that are funded by our network of origination partners. SuprFi will act as the servicer for these loans during the duration of the loan term.

  - ○ **Stage 1**: to expedite speed to market, we will initially operate as a marketplace platform

  - ○ **Stage 2:** establish BaaS partnership with an origination partner; SuprFi to acquire and service loans

  - ○ **Stage 3:** obtain lending license(s) for direct origination model

  - ○ **Stage 4:** expand funding options (forward-flow, securitization, etc.)

7. Competitive Advantage

- **CRM-Native Workflow:** Our primary differentiator is not offering financing, but embedding it within existing CRM platforms. Existing players are "bolt-on" solutions; we are a "built-in" feature *(future state)*.

- **Distribution:**

    - Current offerings are targeted toward the independent contractor. We are an enterprise solution built to support businesses of scale and leverage their network of technicians as sales reps.

    - As we scale and build our roster of merchant partners, we'll offer a Marketplace where customers can apply for financing directly with SuprFi and "shop" for services / products within our approved network.

- **Technician Adoption:** Our platform is designed for the technician, requiring zero training. If they can build a quote, they can offer financing. This solves the "last-mile" adoption problem.

- **Reduced Friction at POS:** SuprFi removes the need to capture duplicative/redundant customer information and aims to circumvent the need for a hard inquiry for lower value purchases (significant drop-off point in the application process for competitors).

- **Customer Journey:** offer a seamless application and approval process.

- **Multi-Lender Waterfall:** By routing applications through multiple lenders, we achieve higher approval rates ("second-look" financing) than single-lender programs, capturing more sales for the contractor

SuprFi's **AI Underwriting engine** and **Distribution Focus** are key competitive advantages:

SuprFi Advantage	Investor Rationale	Competitor Weakness
AI Underwriting for Low-Ticket Purchases / Services	Leverages instant **soft-credit approvals** and cash-flow underwriting for $500–$5,000 loans, eliminating hard inquiries that harm customer credit and result in lower conversion rates.	Competitors often reserve soft-pulls only for pre-qualification, forcing a hard pull for a final offer, or don't offer them for lower-value financing tiers.
Multi-Branch Enterprise Focus	Targets large, repetitive revenue sources (e.g., national pest control, multi-state HVAC) by integrating directly into their **Field Service Management (FSM) software**.	Most competitors focus on general contractor adoption, resulting in a fragmented, high-churn customer base of small-to-medium-sized businesses.
Compliance/Liability Shield	By acting solely as the technology platform connecting the lender to the merchant (a true B2B2C embedded model), SuprFi isolates itself from the compliance and liability risks associated with aggressive loan marketing or installer fraud that plague players like GoodLeap.	Established players often incur regulatory risk due to their closeness to either the originator or the contractor, especially in high-volume solar finance.

8. Competitive Landscape

The Point-of-Sale (POS) financing market for Home Services is highly fragmented yet dominated by a few established players. SuprFi competes primarily against three categories: **Dedicated Vertical Players**, **Horizontal/BNPL Platforms**, and **Traditional Lenders/Credit Cards.**
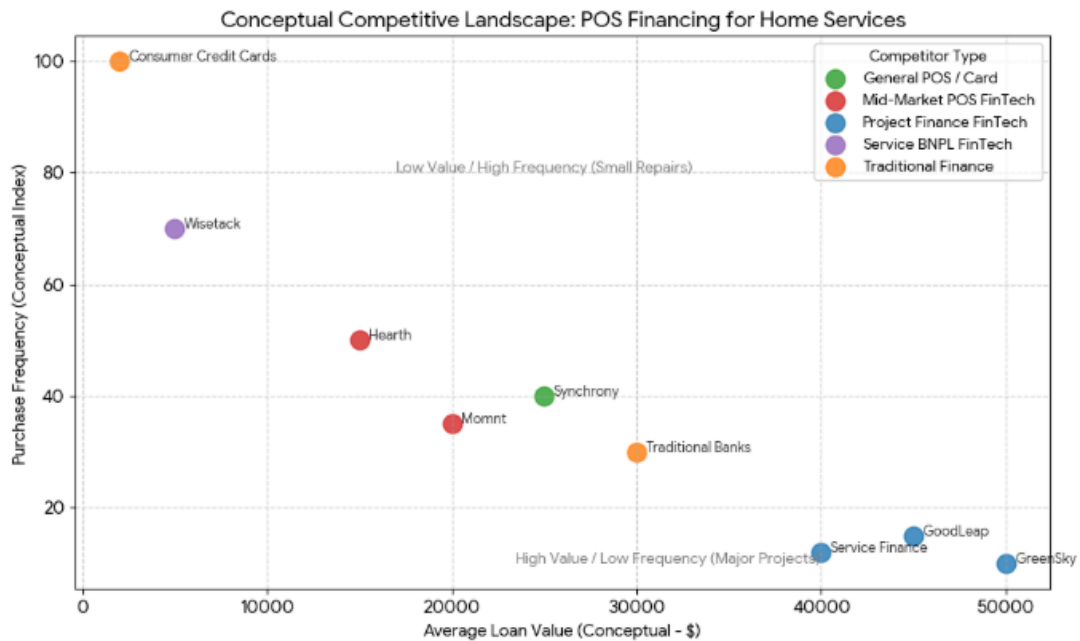
Our strategy is to focus on the essential, **sub-$5,000 market** for repairs and services and offer a superior application and onboarding flow including an **AI-driven underwriting model** to win distribution partners who are currently underserved by the high-ticket specialists.

1. Dedicated Vertical Giants (The Primary Threat)

These platforms dominate high-ticket, planned home improvements but present operational and product gaps in the high-frequency, lower-value service sector SuprFi targets.

Competitor	Primary Focus	Competitive Gaps Exploited by SuprFi	Recent Market Activity (2024–2025)
GoodLeap	Solar & Sustainable Home Improvement	Primarily focused on **>$10K projects** and often has opaque, high dealer fees. Their deep integration in the solar sector makes them poor fit for general HVAC/Plumbing/Pest Control contractors.	**Liability and Regulatory Headwinds:** The company has faced arbitration losses and legal scrutiny regarding opaque fees and responsibility for defunct installer partners. This signals compliance and liability risk for large distributors.
GreenSky	High-Ticket Home Improvement (Windows, HVAC)	Known for a **slow, high-friction application process** (up to 15 minutes) and is losing ground to more agile fintech competitors who offer faster, mobile-native experiences.	**Integration Challenges:** Following its acquisition, GreenSky has experienced integration and operational churn. Competitors actively position themselves against GreenSky's lack of transparent, publicly disclosed transaction fees.
Wisetack	Smaller Home Services (The Direct Fintech Rival)	The closest competitor, offering soft-credit-pulls for loans up to ~$25,000. Their primary vulnerability is less sophistication in **multi-loan structures** and a lack of specialization in enterprise-level service operators.	**Aggressive Growth:** Continues to gain market share in the essential repair sector through seamless integration and transparency, validating the market space SuprFi is targeting.

While we recognize Wisetack's first-mover advantage, we believe the home services financing market is not a zero-sum game and will evolve into a multi-option environment as operators aim to maximize their customer approval rates (similar to the current checkout process for an ecommerce transaction).

Conceptual Competitive Landscape: POS Financing for Home Services

9. Key Market Trends

1. The Shift to High-Frequency Repair Financing

The market is moving away from purely high-ticket, discretionary *replacement* projects toward non-discretionary *repairs* and essential services. This is a direct consequence of rising interest rates and housing costs, which incentivize homeowners to maintain their current property rather than move or fully renovate.

Trend	Data Point & Impact	Reference
Surge in Repair Financing Applications	Financing applications for essential **repair work jumped 37%** in the 23 months leading up to December 2024. This contrasts with a 7% decline in applications for replacement equipment during the same period.	**Source:** FTL Finance data cited in *Homepros* (Mar 20, 2025)
"Stay-in-Place" Mentality	High mortgage rates and elevated home prices have stalled existing home sales, causing a drop in residential improvement spending. However, essential home maintenance and repairs remain a spending priority, creating a stable floor for SuprFi's target market.	**Source:** Homepros report citing HARDI (Mar 20, 2025)

2. Explosive Growth of Embedded Finance

The integration of financial services directly into non-financial platforms (Embedded Finance) is one of the fastest-growing fintech sectors, validating SuprFi's B2B2C distribution model.

Trend	Data Point & Impact	Reference
Market Size and CAGR	The global Embedded Finance market is projected to reach **$251.5 billion by 2029** (or potentially as high as **$384.8 billion** by 2029, depending on the research firm), growing at a Compound Annual Growth Rate (CAGR) of **16.1% to 30.0%** over the forecast period.	**Source:** MarketsandMarkets (Jul 5, 2024); KBV Research (2023–2029 forecast)
B2C Model Dominance	The **B2C segment** (which includes POS consumer lending like SuprFi's) is expected to hold the highest growth rate within embedded finance, driven by customer demand for seamless, integrated financial solutions at the point of need.	**Source:** MarketsandMarkets (Jul 5, 2024); KBV Research (2023–2029 forecast)

3. Rapid Technician AI & Workflow Adoption

The willingness of home service professionals to adopt new technology, especially AI and seamless workflow tools, supports SuprFi's strategy of embedding its product into the technician's Field Service Management (FSM) software.

Trend	Data Point & Impact	Reference
AI Tool Adoption	**70% of home service professionals** have reported trying AI tools in 2024. Of those, **57% reported increased revenue and jobs** from using the technology.	**Source:** Housecall Pro Survey cited in *Home Business Magazine* (Oct 23, 2025)
Workflow Digitization	Contractors are actively seeking digital tools to handle administrative tasks. AI-driven tools for content and admin are the most popular use case (65% adoption), confirming the demand for frictionless solutions that save time in the field—a core benefit of SuprFi's platform.	**Source:** Housecall Pro Survey cited in *Home Business Magazine* (Oct 23, 2025)

Recent Marketing Activity:

Synchrony partnership (Apr 2024): [Synchrony and ServiceTitan Join Forces to Streamline Home Improvement Financing](#)

GreenSky Financing partnership (Jan 2025): [Use GreenSky® Financing in ServiceTitan Mobile](#)

Affirm partnership (Sep 2025): [Affirm partners with ServiceTitan to bring smart, flexible payment options to the trades](#)

10. Product

Borrower Experience:
- Text or link triggered from CRM → pre-filled financing form.
- Soft pull via credit bureau API (Experian Boost, Equifax, or TransUnion).
- Plaid integration for account linking and future payment setup.
- Instant approval and e-signing.
- Payment plan setup and automatic disbursement after job completion.

Merchant/CRM API Layer:
- Two-way data sync between SuprFi and CRM:
  - Customer info
  - Appointment status
  - Financing status (pre-qualified, approved, funded)
  - Payment disbursement status
- Read/write access via open API
- Authentication via OAuth or secure API keys

Third-Party Integrations:
- Credit Bureau: Experian Boost (fastest to integrate via API)
- Banking + Payments: Plaid for income verification + recurring payments
- KYC/Identity: Persona or Alloy for customer verification
- Lender Network: Integration with lending partners (via API or webhooks) for automated underwriting (unless we do our own underwriting tbd)

11. Tech Stack

Layer	Tooling	Description
Frontend	React (Next.js or Vite)	Web-based borrower portal
Backend	Node.js / Express	API orchestration, webhook management
Hosting	Vercel	Fast deployment for MVP
Data	PostgreSQL / Supabase	Customer, loan, and transaction data
Integrations	Plaid, Persona, Experian APIs	External data and verification
CRM Bridge	API	Syncs job, customer, and payment info

12. Traction

Secured significant interest from the following companies and are in active conversations to pilot our Minimum Viable Product (MVP).

- [Proforce Pest Control](#): provides residential and commercial pest control services with 11 branches and +150 technicians across the Southeast, including Florida, North Carolina, South Carolina, Virginia, and Georgia. **Note: Gabriel (Co-founder) is an active investor and CFO for Proforce Pest Control.**

- [Rack Electric](#): a leading, full-service, state-certified electrical contractor in Florida, specializing in the provision, installation, and maintenance of whole-home and commercial Automatic Standby Generator systems, alongside comprehensive HVAC, EV charging, and new construction electrical services.

- [Matthews Turf Management](#): a specialized lawn treatment company focused on delivering superior, golf course-quality turf results through science-based programs, including scheduled applications for fertilization, targeted weed control, and expert pest management (fire ants, mole crickets, fleas/ticks) across the Augusta, GA, and CSRA regions.

13. Founders

- [Gabriel Gil](#), CEO:

- [Doug Rose](#)**,** COO: Doug Rose is a seasoned product executive, strategist and growth leader with over a decade of experience leading breakthrough digital products across the fintech, consumer and AI sectors, from seed-stage through to hypergrowth. As Chief Product Officer of The Lucky Group, Doug leads product strategy, innovation, and go-to-market execution for the company's expanding home financing ecosystem. Prior to joining The Lucky Group, Doug helped scale Zilch from a seed-stage fintech to a unicorn-valued company in under three years. As Zilch's first product hire, he launched their award-winning consumer finance app, growing monthly active users from 1,500 to over 250,000 and transaction volume to $100 million per month. Doug's experience spans five venture-backed startups across Europe and the U.S., where he has consistently built, scaled, and commercialized high-impact products—from secured credit cards and e-commerce platforms to AI-powered insights tools. His leadership has helped startups navigate funding rounds from pre-seed to Series C, consistently turning vision into traction and user value. Doug is passionate about building products that solve real-world problems, particularly for underserved markets.

15. The Ask

Seeking $[3-5] million seed round

15. Use of Proceeds

- Engineering resources to build a scalable platform
- Sales and marketing personnel
- Establish key partner relationships

Appendix:

Logo Designs: