



Embedded Home Service Financing

Vision

- To be the default, seamless "Pay Later" option for the **\$500+ billion** U.S. home services market, turning every service technician into a point-of-sale financing expert

Mission

To empower every home services business with integrated, responsible, and instant financing — helping consumers afford essential upgrades and unforeseen services without financial strain.

Our mission is twofold:

- **For consumers:** Offer transparent, accessible financing options to manage urgent and unforeseen home repairs and services.
- **For businesses:** Reduce friction and drive conversion for medium to high-cost services

Executive Summary

SuprFi is an API-first, B2B2C embedded finance platform providing seamless point-of-sale (POS) consumer financing for the home services industry.

- **Embedded Lending:** We integrate directly into the existing CRM and Field Service Management (FSM) software used by multi-branch operators (e.g., HVAC, plumbing, pest control).
- **Frictionless Workflow:** We transform complex financing into a simple "quote-to-close" process within the technician's existing workflow, driving higher conversion and Average Order Value (AOV).
- **AI Edge:** We utilize AI underwriting and open-banking data to offer instant, soft-credit approvals for essential repairs, targeting the underserved sub-\$5,000 market

Opportunity

The high-friction financing process costs contractors millions in lost sales.

For the Homeowner: Cost is the Barrier

- Home service expenses (e.g., HVAC, roof, pest exclusion) are often **unexpected and unplanned**.
- The primary barrier to purchase is **cost and cash flow**, not need.
- Traditional financing options (credit cards, banks) are **slow** and involve a high-friction application process **separate** from the service quote.

For the Home Services Business: Workflow is Broken

- **Workflow Friction:** Current POS solutions are "bolt-on," requiring redundant data entry outside the contractor's core CRM.
- **Technician Burden:** The technician must juggle multiple applications and awkwardly ask customers to manually re-enter data, leading to low adoption and high abandonment.
- **Competitor Gap:** Existing players either focus on high-ticket (>\$10K) projects (GoodLeap, GreenSky) or are less specialized in enterprise-level operators (Wisetack).

Opportunity

The Homeowner Challenge

High-ticket, unexpected home repairs create cash flow barriers. Traditional financing is slow, high-friction, and separate from the service quote—resulting in significant drop-off.

- \$10,000 HVAC replacement
- \$15,000 roof repair
- \$3,000 pest control exclusion

The Contractor Problem

Current financing solutions operate outside core CRMs, creating workflow friction, technician burden, and lost sales worth millions.

- Redundant data entry
- Multiple applications to juggle
- High customer abandonment rates

The Solution

SuprFi makes "Pay Later" for home services as easy as "Tap-to-Pay" for retail.

CRM-Native Workflow

Our core differentiator: We are a **"built-in"** feature, not a "bolt-on" solution. Solves the "last-mile" adoption problem, requiring **zero training** for the technician.

Competitors are often outside the contractor's core CRM, creating complexity in reconciliation and payment.

AI Cash-Flow Underwriting

Leverages instant **soft-credit approvals** and cash-flow underwriting for **\$500–\$5,000** loans, eliminating hard inquiries that harm conversion rates.

Competitors often force a hard credit pull for a final offer or don't offer soft pulls for lower-value tiers.

Multi-Lender Waterfall

By routing applications through multiple lending partners, we achieve **higher approval rates** ("second-look" financing), capturing more sales for the contractor.

Single-lender programs miss out on a significant percentage of potential customers

Seamless CRM Integration

Our API-first platform integrates directly into existing Field Service Management platforms, eliminating workflow friction and enabling a true quote-to-close experience.

Two-Way Data Sync

Customer info, appointment status, and financing status flow seamlessly between SuprFi and CRM platforms

Pre-Filled Applications

Customer data automatically populates financing forms via API trigger rules between SuprFi and CRM

Automated Merchant Funding

Payments trigger automatically when job status changes to "complete" in CRM

Quote-to-Close Workflow

- **Quote:** Technician builds a quote in their CRM (e.g., \$3,000 Termite job)
- **Offer (Future State):** SuprFi's integration **automatically displays financing options** (e.g., "or \$160/month") on the same screen—**no new app to open**
- **Apply:** Customer selects an option. The application is pre-filled with CRM data, requiring minimal input (e-sign, SSN)
- **Underwrite:** The applicant links their bank account via **Plaid** to enable open-banking data utilization, which aims to **circumvent the need for a hard inquiry** below a certain loan threshold.
- **Approve:** A loan decision from our multi-lender waterfall is delivered **in under 60 seconds**.
- **Close & Fund:** The job is marked "Sold" in the CRM. The business is **automatically funded** (minus fee) once the job status changes to "complete".

Market Opportunity

- **Total Market Size:** U.S. Home Services market is \$500+ billion.
- **Target Segment:** \$500–\$20,000 ticket size, focusing on urgent, unplanned home repairs where the need for financing is immediate and high.
- **Key Trend Validation:** Financing applications for essential repair work jumped 37% in the 23 months leading up to December 2024, validating our focus on non-discretionary repair financing.

Why Now?

Three Trends Driving Our Growth

37%

Repair Financing Surge

Jump in applications for essential repair work over 23 months (vs. 7% decline for replacements)

\$252B

Embedded Finance Market

Projected global market size by 2029, growing at 16-30% CAGR

70%

AI Tool Adoption

Home service professionals trying AI tools in 2024; 57% reported increased revenue

High mortgage rates and home prices create "stay-in-place" mentality, driving demand for essential maintenance and repair financing while discretionary spending declines.

Target Market

Multi-Branch, Multi-Technician Home Service Operators

Scale Advantage

One enterprise sale unlocks hundreds or thousands of technicians who become SuprFi sales reps

Standardization

Mandated CRM usage makes integration scalable

High Volume

Disproportionate share of high-ticket jobs and high-frequency services

Pest Control

Termite exclusions, bait stations, ongoing treatments

HVAC

System replacements, emergency repairs, maintenance

HVAC

System replacements, emergency repairs, maintenance

Roofing

Leak repairs, shingle replacement, full roof systems

Competitive Landscape

The POS financing market is **fragmented** but dominated by **high-ticket specialists**. SuprFi targets the underserved high-frequency, low-value repair segment.

[Insert Table with Key Competitors]

Competitive Advantages

- **CRM-Native Workflow:** Built-in feature, not bolt-on solution. Seamless integration within existing platforms eliminates technician training and data re-entry
- **AI Underwriting:** Soft-credit approvals and cash-flow underwriting for \$500-\$5,000 loans eliminate hard inquiries that harm credit and reduce conversion
- **Enterprise Focus:** Target large, multi-branch operators for repeatable revenue vs. fragmented small contractor base
- **Multi-Lender Waterfall:** Route applications through multiple lenders for higher approval rates and "second-look" financing
- **Compliance Shield:** Pure B2B2C platform model isolates SuprFi from regulatory risks plaguing competitors like GoodLeap

Go-to-Market Strategy

Initial focus: \$500-\$20,000 ticket size for urgent, unplanned repairs requiring less purchase consideration

- **Direct Sales (Immediate):** Targeted B2B sales to top 500 largest home service providers in North America
- **Channel Partnerships (Mid-Term):** Achieve deep vertical integration with key CRMs to be co-marketed as a "**preferred partner**," enabling a fully embedded, single-ecosystem solution.
- **Marketplace (Long-Term):** Launch a B2C **SuprFi Marketplace** where consumers can apply directly for financing and shop quotes from our approved vendor network.

Business Model & Economics

We operate a **capital-light marketplace model**. SuprFi is the technology layer that sources loans through merchant partners, which are then funded by our network of origination partners.

Primary Revenue Streams

- **Merchant Discount Rate (MDR)** <3.9% of the total loan value, paid by the merchant
- **Revenue Share:** Paid by lending partners for sourcing high-quality, high-intent loans and managing the customer funnel
- **Servicing Fees:** SuprFi acts as the servicer for the life cycle of the loan
- **Interest & Fees:** on loan originations
- **Other:** Data, monetization of turndowns, etc.

Value Proposition

- **To Merchant:** The MDR is justified because the service directly drives high-value sales and converts otherwise lost sales.
- **To Lender:** The revenue share is paid because SuprFi drastically reduces the lender's Customer Acquisition Cost (CAC) by bringing high-value, high-intent customers.

Capital Strategy

- **Stage 1:** Marketplace platform
- **Stage 2:** BaaS partnership with loan acquisition from banking partners
- **Stage 3:** Obtain lending licenses and originate loans directly
- **Stage 4:** Securitization, forward-flow, etc.

Early Traction

Active pilot conversations with:

- **Proforce Pest Control:** 11 branches, 150+ technicians across Southeast
- [Other]
- [Other]

Meet the Team

Gabriel Gil

CEO, Co-Founder

15+ years building and leading finance at high-growth startups, PE-backed businesses, and public companies. Former Head of Finance at **Zilch (BNPL fintech)** and senior finance leader at Chewy, GameStop, and Spark Networks.

Doug Rose

COO, Co-Founder

12 years of experience leading product across fintech, consumer and AI, from seed-stage through to hypergrowth at 5 venture back start-ups. Currently CPO of The Lucky Group (proptech financing), and formerly VP of Product and GM at **Zilch**, and Head of Product at Streetbees (AI).

The Ask

Funding Target:

Seeking a \$**[3-5]**M Seed Round

Use of Proceeds

- **Engineering Resources:** To build a scalable, API-first platform
- **Sales & Marketing:** To execute the Direct Sales GTM motion
- **Partner Relationships:** To establish key channel partnerships and secure lending/origination partners