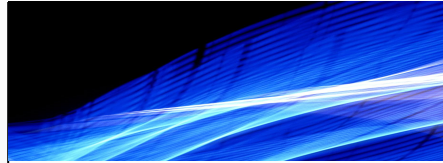
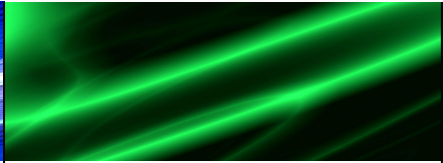

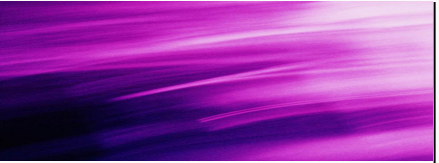


Messaging Canvas v4



Core Message Architecture

			
<p>Category Frame: The composable, modular embedded capital layer for SMBs—built together with vertical SaaS and marketplaces, delivered through transparent APIs that scale globally.</p>	<p>"Built Together. Evolved Funding. Powering Your Platform's Growth Loop."</p> <p>Capital that runs on your platform: co-created, transparent, with service excellence.</p> <p>Your platform + Our evolving capital infrastructure = Infinite growth possibilities.</p> <p>Marketing support and customer service that enriches every merchant journey.</p>	<p>Value Proposition (Platform):</p> <p>"Capital solutions built together with your platform, making funding feel like an upgrade, not an upsell."</p> <p>Co-create custom solutions that evolve with your merchants. From offer design to customer experience to white-glove service.</p> <p>Launch with our modular, composable API across 15 markets - transparency at every step.</p> <p>Your data + our infrastructure + dedicated customer service = a growth loop where they grow, you grow.</p> <p>Result: Industry-leading merchant activation, retention, and margin expansion through superior service.</p>	<p>"Fast, fair, transparent capital with white-glove service, flexing with your business rhythm."</p> <p>Crystal-clear pricing. Transparent decisions. Flexible payments that adapt to sales. No hidden fees.</p> <p>\$500 to \$1M+. Multiple products with dedicated support as your business evolves.</p> <p>Get capital when needed. Pay as business allows. Premium customer service every step.</p>

Five Proof Pillars

**Co-creation &
White Glove
Service**

**Modular,
Composable API
Architecture**

**Transparent
Governance &
Decisions**

**Intelligence &
Marketing
Excellence**

**Measurable
Growth Loop**

01

02

03

04

05

Digital twin precision + marketing automation driving qualified eligibility. Premium customer service with human expertise for complex cases. Dedicated build squads + white-glove onboarding. Bespoke journeys with full customer experience enrichment.

Composable modules allow custom configurations. Add products with minimal integration. Differentiated from rigid platforms like Pipe.

Full transparency on approval/denial reasons. Explainable decisions with clear rationale. Partners understand every outcome.

Digital twin precision + marketing automation. Premium customer service with human expertise.

They grow, you grow - transparent math. Platform growth metrics. Superior customer experience metrics.

Territory A: Capital that runs on your platform

Capital that runs on your platform: Built together, evolved funding, powered by service excellence.

01

Built Together for Your Platform.

Liberis is the composable capital OS built together with your platform.

Delivering evolved funding products behind your brand.

AI precision, transparent decisions, white-glove service.

Enriches every merchant journey.

02

Evolved Funding That Grows With You.

Your merchants stay in your ecosystem for capital needs.

Making funding feel like an upgrade, not an upsell.

Go live with modular, composable architecture—unlike rigid alternatives like Pipe.

Understand the math: transparent modeling of the growth loop effect.

03

Transparent, White-Glove Excellence.

Every approval is explainable. Every repayment is visible.

Territory A: Capital that runs on your platform

Capital that runs on your platform: Built together, evolved funding, powered by service excellence.

Open & Composable

Modular quickstarts, composable components. Co-creation squads deliver bespoke journeys. Differentiating from rigid platforms.

Evolved Product Ladder

Credit Builder → Flex → LOC → Term. Evolved funding products that adapt. Extensible architecture for new financial products.

Intelligence + Service

Digital twin precision + white-glove customer service. Marketing automation + transparent decisions. Human expertise when needed.

Modular API Architecture

Composable modules orchestrate payouts, compliance. Add products with minimal effort. Unlike monolithic alternatives

Growth Loop Economics

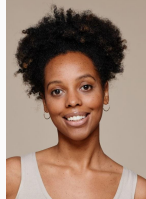
They grow, you grow - transparent metrics. Activation, retention, GMV lift. Clear math on the growth loop effect.

Speed: Co-creation programs launch on your timeline with dedicated support.

Control: Theme surfaces; transparent routing decisions; A/B test by vertical.

Scale: Global compliance, premium service, marketing excellence at every stage.

Elevator Pitch by Persona



GM/P&L

Create a growth loop: they grow, you grow. Premium service and marketing support drive activation while evolved funding products adapt to every merchant cohort.



CFO

Transparent math you can model—see exactly how the growth loop compounds. Clear economics with predictable funding supply and measurable ROI.



Product/Dev

Composable, modular architecture—not rigid like Pipe. Build with components that adapt. Add products and markets with minimal integration effort.



Risk/Compliance

Full transparency on every decision—why we approve, why we deny, how we handle each case. Policy-driven controls with explainable outcomes you can audit and trust.



CHANNEL PARTNER / ISOs

White-glove service and marketing support your reps can sell with confidence. Transparent fees, faster closes, enriched customer experience.

Creative Expressions: A

01

Capital where it belongs.

Embedded in your platform. Native to your merchants.

02

Built together. Evolved funding.

Co-created capital that makes funding feel like an upgrade, not an upsell.

03

White-glove service. Crystal transparency.

Enriched customer journeys. Explainable decisions. Marketing excellence.

04

One API. Infinite growth moments.

From \$500 to \$1M+. From Credit Builder to Term Loans. All behind your brand.

05

Intelligence that pays.

Get smarter with every transaction. Deliver better offers over time.

Manifesto: A



Capital built together, creating your platform's growth loop

Small businesses don't need another disconnected lender. They need evolved funding that feels native, making capital feel like an upgrade, not an upsell.

Liberis brings that evolution inside your ecosystem through co-creation. We build together, delivering composable modules that adapt. One integration creates a growth loop: when they grow, you grow.

White-glove service and transparent intelligence

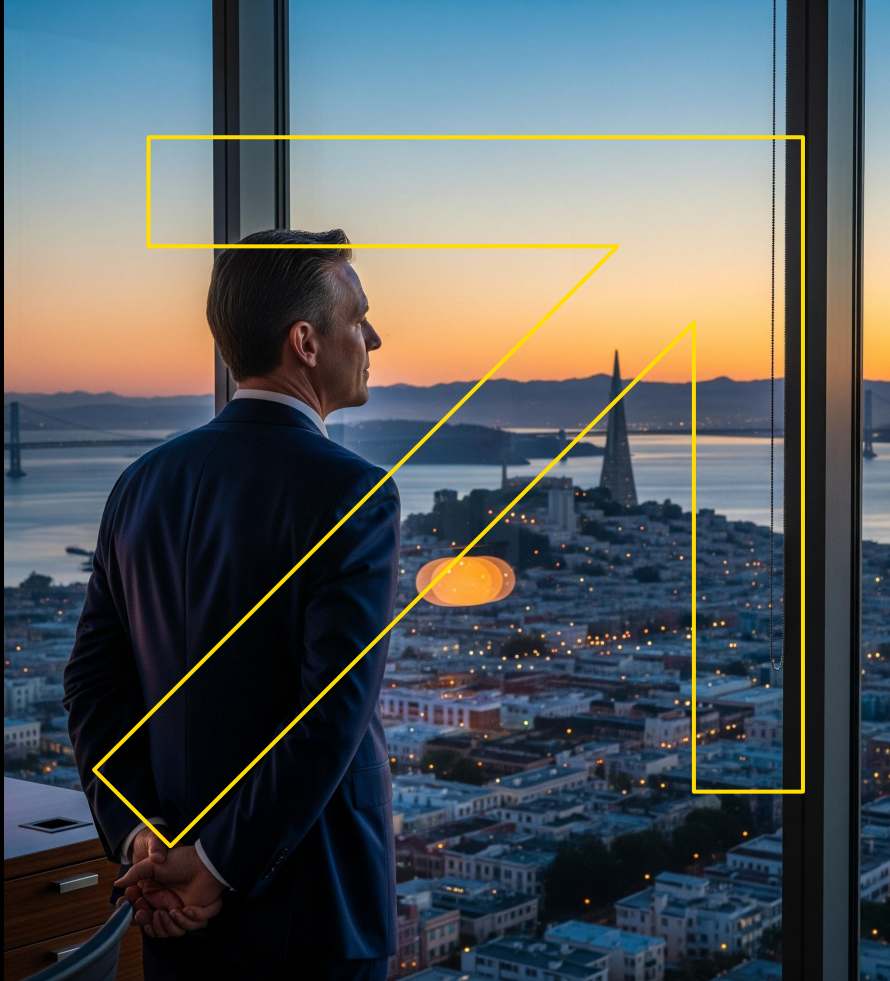
Our platform combines AI precision with human expertise—transparent decisions you can explain, premium customer service that enriches every journey, and marketing automation that drives real activation.

Partners see exactly why we approve or deny. Merchants experience service excellence at every touchpoint. Everyone understands the math.

Composable architecture that differentiates

Unlike monolithic alternatives, our modular API lets you compose custom experiences. Add products without re-integration. Scale globally with local excellence. Build once, deploy everywhere—but always with your unique differentiation.

This is capital that runs on your platform: transparent, composable, and built to create sustainable growth loops where success compounds.



Elevator Pitch: A

Liberis is the composable Capital OS built together with platforms to create sustainable growth loops—where merchant success drives platform growth.

We co-create evolved funding solutions that make capital feel like an upgrade, not an upsell. Our modular architecture (unlike rigid alternatives like Pipe) lets you compose custom experiences that adapt to every merchant's journey.

What sets us apart: White-glove customer service that enriches every interaction. Marketing excellence that drives activation. Complete transparency—partners understand every approval, every denial, every outcome.

Behind the API: AI precision meets human expertise. Explainable decisions. Premium support. Clear math showing how the growth loop compounds—they grow, you grow.

For platforms: New recurring revenue, stronger retention, competitive differentiation through superior merchant experience.

For merchants: Transparent, fair funding with dedicated support—capital that flexes with their business rhythm.

Liberis. Built Together. Composable, Evolved Funding.

Boilerplate: A

Liberis helps platforms build sustainable growth loops through co-created capital solutions.

We serve as your composable Capital Layer - delivering evolved funding products that make capital feel like an upgrade, not an upsell. Built together with your team, our solutions adapt to your merchants' journeys with white-glove service excellence.

Our modular, transparent platform differentiates from rigid alternatives like Pipe - offering composable modules you can configure, transparent decisions you can explain, and premium customer service that enriches every interaction. From Credit Builder to Term Loans, our evolved funding ladder grows with your merchants while our marketing automation drives activation. Behind the scenes: AI-powered underwriting with human expertise provides full transparency on why we approve or deny.

White-glove customer service enriches every touchpoint. Clear mathematics shows how the growth loop compounds; when your merchants grow, you grow.

For platforms: Create new revenue streams, strengthen retention, and differentiate through superior merchant experiences—all with transparent economics you can model and measure.

For merchants: Fast, fair, transparent funding with dedicated support—flexible payments that adapt to business rhythms, premium service at every step.

~~Liberis transforms platforms into growth engines—where co-creation, transparency, and service excellence power sustainable success.~~

Liberis. Built Together. Composable, Evolved Funding.

DRAFT VERSION 4

Territory B: Growth Engine

We know your merchants, and give them what they need, when they need it.

01

We understand merchants' rhythm: sales cycles, seasonality, platform activity - to predict when funding will help them grow, not strain them. It's capital that anticipates, not interrupts.

02

Partners get an open, modular API built to fit their product, not the other way around. Test, brand, and deploy fully native funding flows with total UX control.

03

We measure what matters: how embedded funding increases retention, repeat revenue, and platform loyalty. Transparent dashboards turn partner data into proof points.

We help platforms know when and how to offer capital so merchants can act with confidence. Our intelligent signals learn from each merchant's behavior to trigger right-time offers directly inside your experience. No friction, no black boxes. Partners stay in full control of the UX and economics, with open APIs and reporting that tie capital directly to measurable growth: higher seller retention, greater transaction volume, and stronger platform loyalty. Fair, data-driven, and transparent. Liberis makes capital feel like an upgrade, not an upsell.

Offers are triggered by real merchant behavior, not generic models, ensuring timing and fit feel natural.

Partners can integrate funding in any workflow or interface, maintaining native UX and brand integrity.

A decade of embedded finance partnerships across SaaS, payments, and marketplaces informs every deployment.

Real-time data shows how funding drives usage, revenue, and retention

Territory B: Growth Engine

We know your merchants, and give them what they need, when they need it.

Merchant Intelligence

Liberis leverages first-party behavioral signals, partner data, and dynamic underwriting models to anticipate merchant demand and deliver the right offer at the right time — without jargon or opaque scoring.

Proprietary machine learning stack processes live partner data (sales volume, platform usage, seasonality) to predict when capital will unlock growth.

85% of underwriting decisions automated; remaining 15% handled by Ada, a generative AI underwriter whose recommendations are accepted by human reviewers 70% of the time

Modular Platform

Partners can deploy Liberis through a single, modular API — one integration, infinite configurations. Each module (registration, offer, repayment) is composable, enabling flexible UX and product creation.

API v3 built from years of partner feedback; one integration supports 15 markets.

Built-in multi-product architecture supports revenue-based finance, flexible repayment, and contextual capital products (e.g., Payment Delivery at checkout).

Co-Creation

Liberis co-designs every product with partners, embedding into their merchant journeys, not the other way around. This creates bespoke capital experiences that reflect real workflows and business models.

Vegaro Pay Delivery embedded in checkout flow for salons; fully tailored to partner UX.

Platform's modularity allows partners to test, iterate, and deploy in agile sprints without re-integration.

Scale Without Complexity

Liberis abstracts the messiness of multi-market regulatory, payment, and compliance operations so partners can scale capital programs globally through one integration.

One API connects to local payment rails (FedNow US, Faster Payments UK) for instant disbursement.

Compliance, KYC, and KYB handled through pre-integrated local providers.

Consistent merchant experience and reporting framework across 15 markets ensures scalability without fragmentation.

Growth Loop Metrics

Transparent math showing the growth loop effect. They grow, you grow - measurable platform lift. Clear economics without hidden fees or complex APR framing.

Partner dashboards benchmark conversion, repayment, and GMV lift vs. peer cohorts.

Reporting integrates directly into partner analytics stacks for real-time revenue and retention tracking.

Transparent pricing: fixed, predictable fees; no hidden charges or opaque "APR" framing — just clear economics partners can model.

Elevator Pitch by Persona



GM/P&L

Liberis turns your platform into a revenue engine — creating growth loops and surfacing right-time capital offers that lift seller retention, GMV, and loyalty without adding operational drag or risk.



CFO

Gain transparent, defensible revenue from embedded capital. Fixed-fee economics, full ROI visibility, and automated reporting make growth predictable — not speculative.



Risk/Compliance

Liberis abstracts the complexity — KYC, KYB, and regulatory adherence across 15 markets handled behind one compliant API. You scale safely, with full transparency.



SMB

Get fast, fair funding right inside the tools you already use. Offers appear when business needs them — one clear cost, flexible repayments, no surprises.



Product/Dev

One modular API, infinite flexibility. Build, brand, and ship embedded capital experiences natively in your UX — with live data, sandbox control, and no re-integration.

Creative Expressions: B

01

Know. Predict. Power Growth.

Turn merchant data into right-time funding. One platform that sees opportunity and acts on it, automatically.

02

Fast. Frictionless. Embedded.

Drop a single API into your flow. Deliver funding where merchants work, without friction, forms, or fuss.

03

Transparent by Design.

No black boxes. No hidden fees. Just clear data, fixed costs, and measurable growth, in real time.

04

Let's Build it Together.

Co-create embedded finance products that fit your UX, your data, your merchants, not someone else's template

05

Scale the growth loop. Measure everything.

Clear metrics showing how merchant growth drives platform success.

Manifesto: B



Growth begins with transparency and service excellence.

Every merchant journey tells a story through data—but success comes from understanding, not just analyzing. We see the patterns, explain the decisions, and enrich every interaction with white-glove service. This transparency creates trust. Trust creates growth. Growth creates a loop where merchant success drives platform expansion: they grow, you grow.

Composable architecture that differentiates from rigid alternatives

Unlike monolithic platforms like Pipe, our modular API lets you compose custom experiences. Marketing automation that converts. Customer service that retains. Transparent math that builds confidence. Every module is independently scalable. Every decision is explainable. Every merchant gets premium support that makes funding feel like an upgrade, not an upsell.

The growth engine powered by partnership

For platforms: Measurable impact, predictable returns, competitive differentiation through superior merchant experience.

For merchants: Transparent funding with dedicated support—flexible payments that adapt to business rhythms.

This is more than technology. It's a growth engine where transparency, service excellence, and composable architecture create sustainable success.

Liberis. Your platform growth engine. Let's grow together.



Elevator Pitch: B

Liberis is the Transparent Growth Engine - a next-generation embedded capital platform that transforms how platforms and their merchants grow together.

We help partners truly understand their merchants: the rhythms of their sales, the moments they expand, the signals that predict when funding will make the biggest impact, creating a sustainable growth loop.

Our intelligent platform translates that data into right-time capital, offered seamlessly inside the platform's native experience, under its own brand, with one clear cost and full transparency.

Behind the scenes, a modular API powers instant decisioning, local compliance, automated repayment, and live performance tracking across markets.

For platforms, it means measurable new revenue streams, stronger retention, and a scalable way to add value.

For merchants, it's capital that just works: fast, fair, and perfectly timed. Liberis makes growth predictable, transparent, and built into the flow of business itself.

Liberis. Know your merchants. Power their growth.

Boilerplate: B

Liberis helps platforms turn merchant insight into merchant growth.

We serve as a transparent growth engine for your business, providing embedded business funding that's personalized, real-time, and designed to scale.

Our platform reads live sales data to surface right-time capital offers inside your experience — under your brand, with one simple integration.

Behind the scenes, our modular API automates underwriting, repayment, and compliance while giving partners transparent performance data they can measure and model.

For platforms, that means a sustainable growth loop and stronger retention without operational lift or regulatory complexity.

For merchants, it's fast, fair funding that feels native to the tools they already use — predictable, flexible, and perfectly timed.

Liberis brings capital closer to the point of need — transforming every platform into a growth engine for the small businesses it serves.

Liberis. Know your merchants. Power their growth.

Thank You

We look forward to
iterating this draft with
you to completion.

