



Anton Payments

Seed Round · Q2 2026

AI-NATIVE CROSS-BORDER PAYOUT INFRASTRUCTURE



— ACT I

The World Is Blind

The payout ecosystem has a data problem
it doesn't even know it has.

01

THE OBVIOUS PROBLEM — Cross-border payouts run on fragmented rails, manual compliance, and static rules. Every platform solves this independently. Costs scale linearly. Everyone knows.

02

THE HIDDEN PROBLEM

5x

The same payee gets discovered, verified,
and KYC'd **five separate times** across five platforms.

No shared intelligence layer. Every provider sees through a single merchant's lens. The ecosystem is flying blind — and every new platform makes it worse.

There is no cross-merchant payee intelligence. Anywhere.

Three Forces Converging

01

REGULATORY PRESSURE

Compliance is getting harder and more expensive

FINTRAC, FinCEN, EU AML directives are tightening globally. Compliance-as-afterthought is no longer viable.



02

PLATFORM EXPLOSION

Payee overlap is now the norm, not the exception

Creators, freelancers, and sellers work across 3-5 platforms simultaneously. Nobody connects them.



03

AI MATURITY

Cross-merchant intelligence is finally possible

Entity resolution, graph analysis, and adaptive scoring have reached the threshold. This couldn't be built five years ago.



All three had to converge. Now they have.



Every payout company sees
one merchant's payees.

Anton sees **all of them.**"

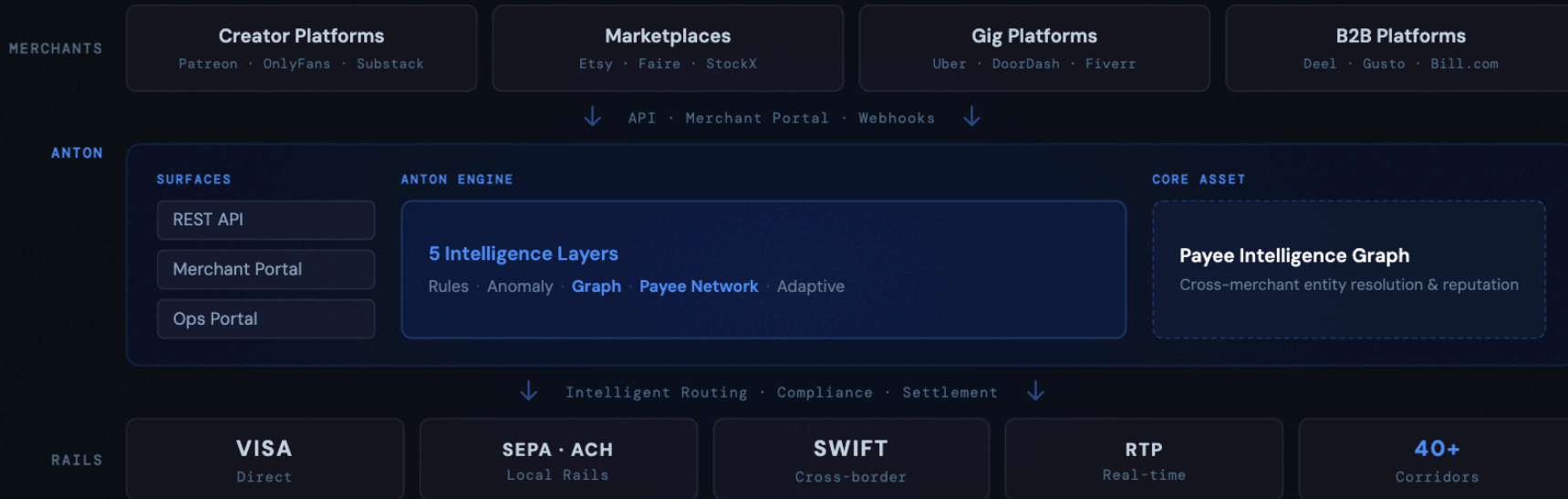
Entity fingerprinting creates a cross-merchant payee intelligence graph that gets denser and more valuable with every merchant onboarded. This graph doesn't exist anywhere else.

— ACT II

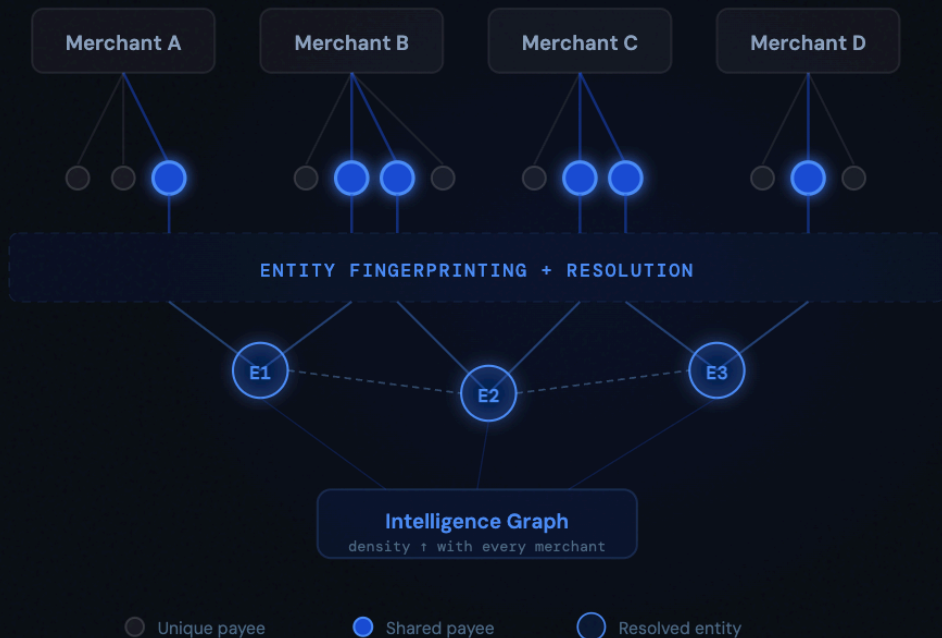
The Machine

How Anton builds the only cross-merchant payee intelligence graph in payments.

How It Works



The Payee Intelligence Graph



WHAT THE GRAPH ENABLES

Cross-Merchant Fraud Detection

Flag once, protect every merchant instantly.

Accelerated KYC

Known payees onboard faster. No redundant verification.

Cross-Platform Velocity

See patterns no single merchant can see alone.

Payee Reputation Scoring

Built over time, across merchants, with every transaction.

Every merchant we add makes every other merchant safer.

Anton Engine — Five Intelligence Layers

05

Adaptive Recalibration

Learns from outcomes. Recalibrates its own models. Living intelligence.

04

Payee Network Intelligence

Cross-platform behavioral patterns, predictive risk, reputation scoring. Gets smarter every day.

STRATEGIC MOAT

03

Graph Intelligence

Cross-merchant entity connections, relationship mapping, cluster analysis.

STRATEGIC MOAT

02

Anomaly Detection

Per-merchant behavioral analysis. Catches deviations from established patterns.

01

Deterministic Rules

Sanctions screening, regulatory requirements, velocity limits.

TABLE STAKES

Layers 1, 2, and 5 are what every serious payout company needs. Sanctions screening, anomaly detection, and model tuning.

These make Anton a great payments company.

THE MOAT

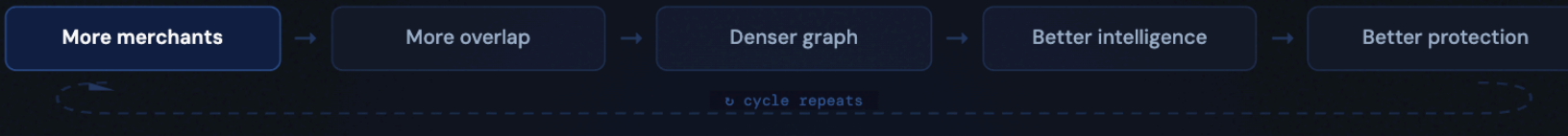
Layers 3 and 4 only work because of the cross-merchant Payee Intelligence Graph. No other provider has this data.

A competitor starting today would need months or years to build the graph density required to even begin.

Layers 1, 2, and 5 make Anton a great payments company.
Layers 3 and 4 make Anton a data intelligence company.

The Data Flywheel

LOOP 1 Graph Density



LOOP 2 Intelligence Quality



The moat widens with time.

A competitor starting from zero has no graph, no behavioral history, and no way to offer cross-merchant intelligence.

Compliance by Design, Not by Retrofit



COMPUTE

GKE on Google Cloud

Cloud SQL PostgreSQL, Memorystore Redis, Pub/Sub event bus, VPC isolation



SECURITY

Basis Theory PCI Vault

End-to-end tokenization, Secret Manager, zero raw card data exposure



IDENTITY

Persona + WorkOS

KYB/KYC/UBO verification via Persona, merchant and ops auth via WorkOS

CERTIFICATION PATH

Baker Tilly engaged for SOC 2 Type II, PCI DSS, ISO 27001

Infrastructure audit complete: 85/100 cert readiness

85

LICENSING

FINTRAC and FinCEN MSB registrations pending

MTL and EMI license applications to follow post-registration

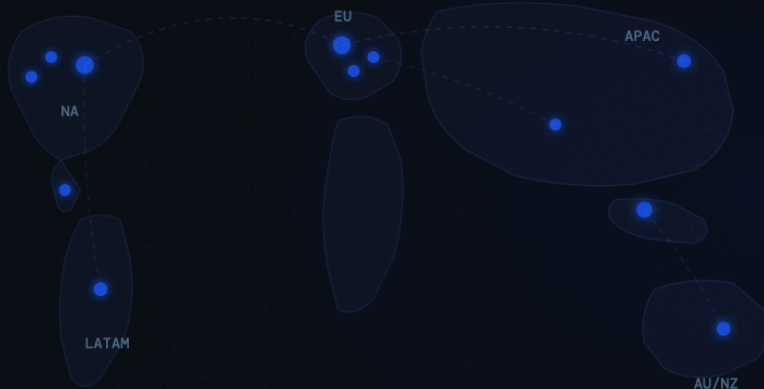
"You can't build a cross-merchant intelligence layer on infrastructure that isn't auditable, compliant, and secure from day one."

— ACT III

Credibility + Opportunity

Twenty years of payments experience applied to a market that's ready for this.

Global Rail Coverage



40+ CORRIDORS

RAIL NETWORK

- **Visa Direct**
Real-time push-to-card globally
- **Local Banking Rails**
ACH, SEPA, Faster Payments, PIX
- **SWIFT + RTP Networks**
Cross-border wire and real-time settlement

INTELLIGENT ROUTING

Optimal rail selected per transaction based on cost, speed, and compliance requirements.

Every new corridor multiplies the graph's value for every merchant already on the platform.

Ryan Olson — Founder & CEO



HEADSHOT

20

Years in Payments

Sole Founder

Lean by design, AI-first

Built and operated cross-border payout infrastructure at scale

Co-founded a compliance-first payout company. Led integration of Visa Direct, CurrencyCloud, PayPal Hyperwallet, and Centiglobe rails.

Achieved ISO, SOC 2, and PCI DSS certifications

Hands-on experience navigating the exact regulatory and compliance landscape Anton operates in.

Built and operates a creator platform

Subscription billing, real-time video, AI-powered content moderation. Understands the merchant side — is a payout recipient.

AI-augmented operations model

Multi-agent orchestration for development. AI-first across every function.

"I've spent twenty years watching the payout ecosystem fly blind. I built Anton to fix it."

Market Opportunity

\$XX_T TAM
Global cross-border B2B payout volume

\$XX_B SAM
Platform and marketplace payouts in target verticals

\$XX_B SOM
Creator + digital marketplace payouts, initial corridors

Market sizing to be finalized with sourced data

GROWTH VECTORS

01 Creator Economy
Subscriptions, tips, multi-platform creators

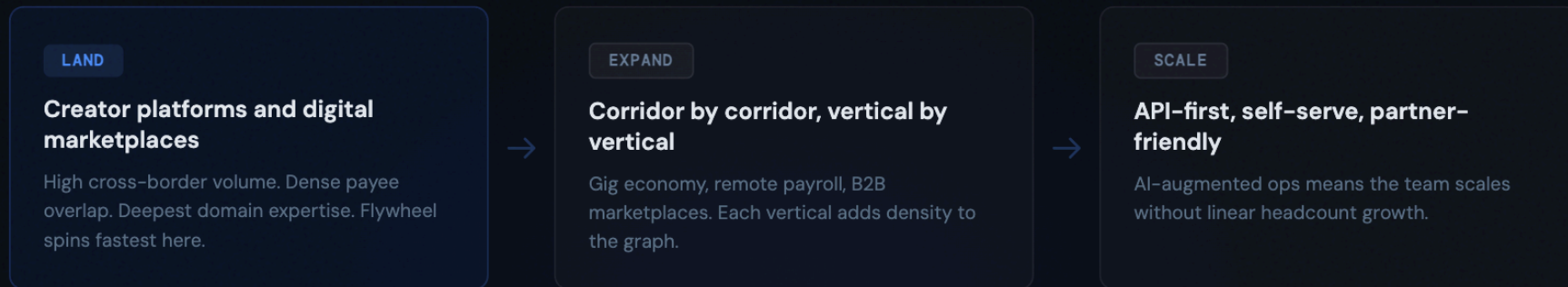
02 Remote Workforce
Cross-border contractor and payroll payments

03 Digital Marketplaces
Seller payouts, commission disbursement

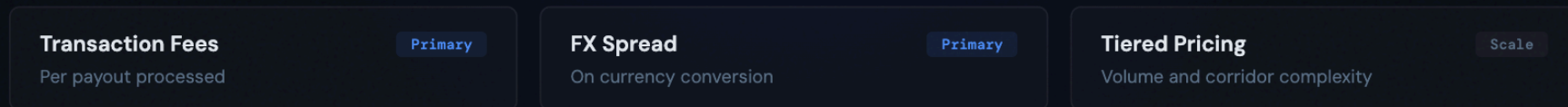
04 Gig Economy
On-demand driver, delivery, freelance payouts

**Our SOM isn't just the easiest market to enter.
It's the densest graph to build.**

Go-to-Market & Revenue



REVENUE MECHANICS



CAC decreases as graph density increases — merchants in dense verticals get better protection from day one.

— ACT IV

The Close

We didn't launch fast. We built it right.
Here's where we are and what we need.

Building Right, Not Fast

85

/ 100

Cert Readiness Score
Infrastructure audit complete

13/13

E2E Tests Passing
Full API suite built and tested



Compliance Findings
Zero critical, high, medium, or low

DOCUMENTATION

11 branded compliance policy documents

AP-POL-001 through AP-POL-011 finalized. Audit-ready with full version control.

ARCHITECTURE

Anton Engine v2.0 design spec complete

Five intelligence layers designed. Multi-repo architecture with AI development orchestration.

CERTIFICATION

Baker Tilly engaged

SOC 2 Type II, PCI DSS, ISO 27001 certification path active.

REGULATORY

FINTRAC + FinCEN registrations pending

MTL and EMI license applications to follow post-registration.

"We haven't launched because we're building the foundation for a data intelligence company, not just a payment processor."

RAISING

\$X.X_M

SEED ROUND

RUNWAY

18 months

USE OF FUNDS

Licensing + Compliance

FINTRAC, FinCEN registrations. MTL/EMI applications. SOC 2, PCI DSS completion.

Production Infrastructure

GKE production cluster, CI/CD, monitoring, binary authorization.

Graph Seeding

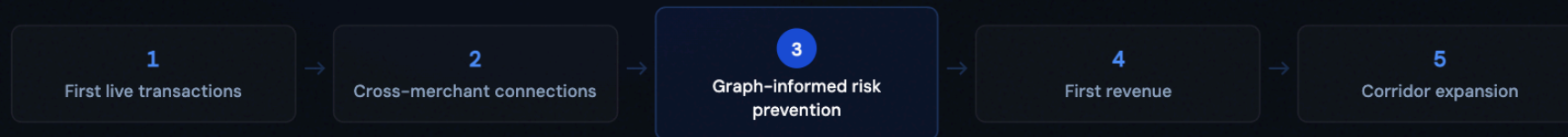
CORE ASSET

First 3-5 merchants in creator/marketplace vertical. Build initial graph density.

Team

Key hires as needed. Lean by design.

18-MONTH MILESTONES





The payout ecosystem is flying blind. Anton sees everything.

Ryan Olson — Founder & CEO

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"We're building the payee intelligence graph that the biggest players in payments will eventually need — and can't build themselves."



— APPENDIX

Additional Information

Supporting materials available upon request.

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