



Anton Payments

Seed Round · Q2 2026

THE INTELLIGENCE LAYER FOR GLOBAL PAYOUTS



— ACT I

The World Is Blind

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

Cross-border payouts are fragmented, manual, and expensive. Everyone knows. —

5x

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

There is no cross-merchant payee intelligence. Anywhere.

Three Storms Converging

\$274B

REGULATORY PRESSURE

Global AML fines since 2008. And enforcement is accelerating.

FINTRAC, FinCEN, EU AMLD6 — regulators aren't slowing down. Compliance-as-afterthought is dead.

3–5x

PLATFORM EXPLOSION

The average creator or freelancer now works across 3–5 platforms.

Every platform pays them independently. Nobody connects the dots.

Now

AI MATURITY

Entity resolution, graph intelligence, and adaptive scoring just crossed the threshold.

This couldn't be built five years ago. It can now. And the incumbents aren't building it.

Three forces. One window. You either bolt it on, or build it as the core.

Every payout company sees one merchant's payees.

Anton sees all of them.

— ACT II

The Machine

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

How It Works

Creator Platforms

Marketplaces

Gig Platforms

B2B Platforms

SURFACES

REST API

Programmatic payout submission, payee management, webhooks

Merchant Portal

Self-serve onboarding, payout tracking, payee directory

Ops Dashboard

Review queues, compliance screening, manual overrides

ANTON ENGINE

Adaptive Recalibration

Payee Network Intelligence

MOAT

Graph Intelligence

MOAT

Anomaly Detection

Deterministic Rules

5 layers · 40 TRS rules · 17 ORS rules

CORE ASSET

Payee Intelligence Graph

Cross-merchant entity resolution & reputation

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The Payee Intelligence Graph

EXISTING



4 platforms. 4 silos. Zero shared intelligence.

WITH ANTON



Same 4 platforms. Connected intelligence. Every payee visible.

Every merchant we add makes every other merchant safer.

What the Engine Actually Does



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

Global Rail Coverage



40+
ACTIVE CORRIDORS

RAIL NETWORK

5 rail types



Push to Card

Real-time push-to-card globally

Instant



Push to Bank

ACH, SEPA, Faster Payments, PIX

Same-day



Push to Wallet

PayPal, Venmo, Cash App, Apple Pay

Instant



Push to Crypto

Stablecoin and cryptocurrency payouts

Instant



SWIFT + RTP

Cross-border wire and real-time settlement

T+0-1



INTELLIGENT ROUTING

AI selects the optimal rail per transaction — balancing cost, speed, and compliance in real time.

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

Compliance by Design, Not by Retrofit

85 / 100

Certification Readiness

Internal readiness audit completed. SOC 2, PCI DSS, and ISO 27001 certification path active with Baker Tilly.

COMPUTE

GKE on Google Cloud

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

SECURITY

Basis Theory PCI Vault

End-to-end tokenization. Zero raw card data exposure.

IDENTITY

Persona + WorkOS

KYB/KYC/UBO verification via Persona. Merchant and ops auth via WorkOS.

LICENSING

FINTRAC and FinCEN MSB registrations pending

MTL and EMI license applications to follow post-registration.

The Data Flywheel



Loop 1: Graph Density

More merchants → more overlap → denser graph → better protection → attracts more merchants

Loop 2: Intelligence Quality

More transactions → behavioral data → smarter engine → lower loss rates → better pricing

The graph doesn't start from zero. It starts from everywhere.

— ACT III

Credibility + Opportunity

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

Market Opportunity

\$154B

annual revenue

from \$31.6T in cross-border B2B payment volume
Growing to \$280B by 2030

TAM **\$154B revenue** Global cross-border B2B payments

SAM **\$8-15B** Cross-border payout infrastructure (→ \$30-50B by 2030)

SOM **\$200-400M** Creator + marketplace payouts, initial corridors

No single non-bank player holds >1% share · Creator economy: \$205B → \$480B by 2027
· 1.57B freelancers globally

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

Why Not the Incumbents?

THE LANDSCAPE TODAY

Processors

PAYEE VISIBILITY

Single merchant

Built to process, not to learn.

INTELLIGENCE

Per-merchant rules

Stripe · Adyen · Checkout.com

CROSS-MERCHANT DATA

None

Payout Platforms

PAYEE VISIBILITY

Single merchant

Middleware. No intelligence layer.

INTELLIGENCE

Basic screening

Payoneer · Tipalti · Hyperwallet

CROSS-MERCHANT DATA

None

Consumer Platforms

PAYEE VISIBILITY

Own ecosystem only

Rich data. Will never share it.

INTELLIGENCE

Deep but siloed

PayPal · Cash App · Wise

CROSS-MERCHANT DATA

Walled garden

Every player sees one merchant. Every system was built that way.



Cross-merchant payout intelligence

PAYEE VISIBILITY

Cross-merchant

Every payee visible across every connected platform

INTELLIGENCE

5-layer AI engine

Rules, anomaly, graph, network, adaptive — built as core, not bolted on

CROSS-MERCHANT DATA

Core architecture

The Payee Intelligence Graph. Gets denser with every merchant.

Built from day one to see across merchants.

They'd have to rebuild from the ground up. We already did.

Ryan Olson — Founder & CEO



Ryan Olson

Founder & CEO

20 years in payments

Sole founder

Built cross-border payout infrastructure from the ground up

Two decades integrating global payout rails, navigating regulatory frameworks, and building systems where compliance is the foundation — not the afterthought.

Operated across high-risk, multi-jurisdictional verticals

First-hand experience in verticals where compliance isn't optional and regulators don't give second chances. Understands what platforms actually need because he's lived the operational reality.

Designed and built Anton's entire stack as a solo founder

Go backend, GKE infrastructure, Terraform IaC, the Engine architecture, the compliance policy suite, the merchant portal — all built with an AI-augmented development workflow.

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

Go-to-Market & Unit Economics

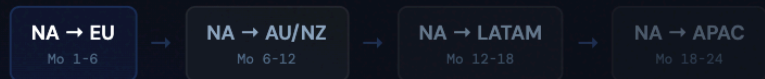
TARGET CUSTOMER

Creator platforms and marketplaces

Disbursing \$100K-\$5M monthly to international payees. Experiencing compliance friction and payout delays.

70% of digital entrepreneurs would switch platforms for better payouts.

CORRIDOR SEQUENCE



ACQUISITION STRATEGY



UNIT ECONOMICS

1.00%

Blended take rate
→ 0.65% at scale

\$24K

Annual rev per client
Year 1 → \$94K Year 5

20:1

LTV : CAC
→ 140:1 at scale

65%

Gross margin
→ 78% at scale

2.5mo

Payback period
→ <1mo at scale

Transaction fees + FX spread + tiered pricing. Costs scale with compute, not headcount.

— ACT IV

The Close

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

What's Already Built

COMPLETED

- ✓ Full API service built in Go — 13/13 E2E tests passing
- ✓ GCP infrastructure designed and audited — 85/100 readiness
- ✓ Anton Engine v2.0 architecture finalized — 5 intelligence layers
- ✓ PCI DSS tokenization integrated via Basis Theory
- ✓ KYB/KYC/UBO verification integrated via Persona
- ✓ Auth system via WorkOS — 8 ops roles, 5 merchant roles
- ✓ Baker Tilly engaged for SOC 2, PCI DSS, ISO 27001
- ✓ FINTRAC and FinCEN MSB registrations filed
- ✓ 11 branded compliance policy documents (AP-POL-001-011)
- ✓ Zero critical findings in infrastructure audit
- ✓ Multi-agent AI development orchestration operational
- VC outreach initiated — warm responses from target investors

85 / 100

Certification Readiness

Internal readiness audit completed. Pre-revenue.



Critical Findings

Zero critical, high, medium, or low.

13/13

E2E Tests Passing

Full API suite built, integrated, and tested.

All of this. Pre-revenue. Pre-funding. The infrastructure is built. The window is open.

RAISING

\$1-2M

INSTRUMENT

SAFE

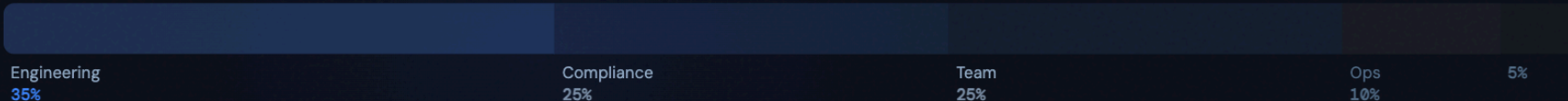
PRE-MONEY CAP

<\$10M

RUNWAY TO REVENUE

12 months

USE OF FUNDS



MILESTONES → SERIES A





The payout ecosystem is flying blind.
Anton sees everything.

Ryan Olson — Founder & CEO

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— APPENDIX

Additional Information

Supporting materials available upon request.

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