

# \$lyde

• PRE-SEED • RAISING NOW

# The trust layer for peer-to-peer lending

Real-time negotiation. Verified trust scores. Smart contracts.

No banks. No middlemen. Just people helping people.

## \$209B

Global P2P market 2023

## 25%

Annual growth rate (CAGR)

## 21%

US credit rejection rate

## THE PROBLEM

# The people who need credit most are blocked out

## 21%

of Americans were rejected for credit in 2024, a 13-year high. Rejection rates hit hardest for those with credit scores below 680.

## 19M

US households were "underbanked" in 2023, relying on payday loans and alternative services despite having bank accounts.

## 67%

of Millennials prefer fintech over traditional banks, yet existing P2P platforms have abandoned true peer lending for institutional capital.



## THE SOLUTION

# \$lyde: peer lending the way it was always meant to work

\$lyde is a mobile-first platform where borrowers and lenders connect directly, negotiating terms in real time, signing enforceable digital contracts, and building trust through every transaction.

**01**

### Post a Request

Borrowers post publicly or privately to a specific lender

**02**

### Negotiate Live

Counter-offers, rate sliders, and live payment previews

**03**

### Sign & Fund

Auto-generated contract; funds move only when both parties sign

**04**

### Repay & Build

Autopay, trust score growth, and network effects compound



MARKET SIZE

# A \$1.5 trillion opportunity by 2032

**\$1.5T**

Global TAM by 2032

25% CAGR

**\$165B**

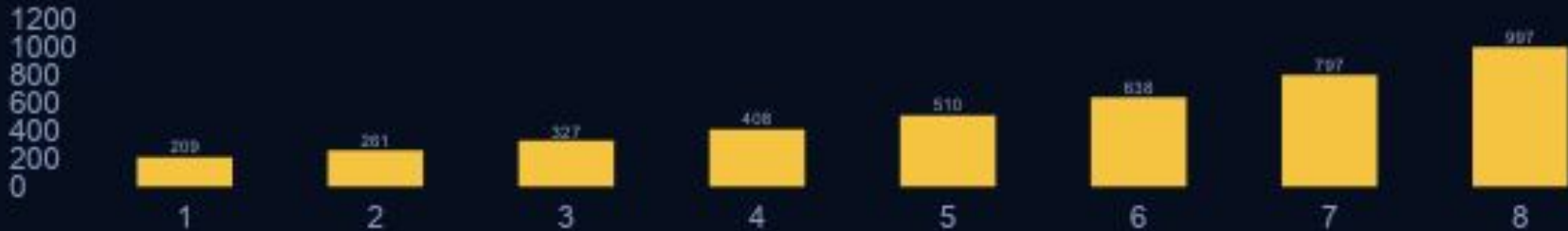
US SAM by 2033

13.5% CAGR

**\$1.6B+**

Realistic 3-yr SOM

1% US capture



# Four macro tailwinds are converging

## Bank Credit Tightening

Credit rejection rates hit 21% in 2024, a 13-year high. 38.9% of credit limit increase requests were denied. Borrowers are locked out and looking for alternatives.

## Mobile-First Finance

67% of Millennials prefer fintech over banks. 78% of younger Millennials use P2P payment apps weekly. Expectations for app-first financial experiences are the default.

## Trust Economy

Airbnb, Uber, and TaskRabbit proved peer trust works at scale. The same trust infrastructure is now ready for peer capital allocation. P2P lending is the logical next step.

## Institutional Retreat

Prosper originated only 7% from true P2P in 2024. They abandoned the retail lender. LendingClub became a bank. The original peer-to-peer market is wide open.

# Competitors have abandoned the original vision

Platform	Type	True P2P?	Negotiation	Smart Contract	Trust Score	Core Problem
LendingClub	Became a bank	✗	✗	✗	Basic FICO only	No retail investors; institutional-only
Prosper	Marketplace	7% only	✗	✗	Basic FICO only	\$644M cumulative deficit; terms not negotiable
Upstart	AI lending	✗	✗	✗	Algorithm only	Up to 10% origination fees; no direct relationships
SoFi	Neobank	✗	✗	✗	Credit score only	\$650+ credit score req; \$5K minimum loan
Venmo/CashApp	P2P payments	Informal only	✗	✗	✗	No contracts, no structure, just IOUs
<b>\$lyde</b>	<b>True P2P</b>	✓	✓ Real-time	✓ Auto-generated	✓ 6-factor, 0-1000	<b>Built for the gap every competitor abandoned</b>

# Six unfair advantages

1

## Real-Time Negotiation Engine

Threaded counter-offer system with live payment previews. No platform in P2P lending has ever enabled live term negotiation between two real people.

2

## Dynamic 6-Factor Trust Score

Proprietary 0-1000 score built from repayment history, credit score, tenure, loan volume, network graph, and profile, not just a FICO lookup.

3

## Auto-Generated Smart Contracts

Every agreed loan produces an E-SIGN/UETA-compliant contract. Funds are held until both parties sign. No loopholes, no ambiguity.

4

## Private + Directed Lending

"Send offer to a specific person": a feature no major P2P platform offers. Enables trusted circles, family lending, and community capital at scale.

5

## Social Trust Graph

Mutual connection system that propagates trust through networks. The more a user lends and borrows responsibly, the stronger their network signal.

6

## Full Stack Already Built

Unlike most pre-seed fintech pitches, \$lyde is live and functional, with a working marketplace, contracts, autopay, notifications, and admin portal.



# A complete lending OS in the palm of your hand

## Loan Marketplace

Public & private loan requests. Search, filter by trust score, and browse directed "For You" offers.

## Negotiation Engine

Live counter-offers with rate/term sliders, message threads, and real-time payment calculations.

## Smart Contracts

Auto-generated, legally structured e-sign agreements. Funds release only on dual signature.

## Trust Score

0-1000 dynamic score across 6 factors. 6 tiers from Untrusted to Elite. Shown on every profile.

## Autopay

Per-loan autopay toggle. Server-side payment processor runs hourly. Fail-safe notifications.

## Notifications

Real-time in-app alerts for offers, contracts, payments, connections, and autopay events.



# The reputation layer that makes peer lending safe



## Score Factors & Weights



## Why this matters:

- 30%** → Lenders see contextualized risk, not just a FICO number
- 25%** → Borrowers build reputation over time
- 15%** → High-trust users attract better rates
- 10%** → Data moat deepens with every transaction
- 5%**



# Revenue aligns with user success

We earn when transactions succeed, eliminating zero-sum incentives are structurally eliminated.

1

## Origination Fee

1-3%

\$20 on a \$1,000 loan

Paid by borrower at funding. Scales directly with platform loan volume. Our primary near-term revenue driver.

2

## Lender Servicing Fee

0.5% AUM

Recurring on active loans

Annual fee on total active loan balance held by lenders. Grows as existing loans compound and new loans stack.

3

## \$lyde Premium

\$9.99/mo

or \$99/year

Higher loan limits, priority marketplace placement, advanced analytics, and trust score accelerators for power users.

4

## Late Fee Share

\$15/incident

Split with lender

Platform retains a processing share of automated late fees. Incentivizes on-time repayment through system-level enforcement.



# Live product. Full feature set. Ready to scale.

## Complete

- ✓ Full-stack web app (React, Node.js, SQLite)
- ✓ Loan marketplace with public + private channels
- ✓ Real-time negotiation with counter-offer threads
- ✓ Auto-generated smart contracts (E-SIGN/UETA)
- ✓ 6-factor proprietary trust score engine

## Also Complete

- ✓ Autopay processor with hourly server-side execution
- ✓ Notification system across all key events
- ✓ Social connection graph (mutual request/accept)
- ✓ Loan calculator with instant borrow/lend actions
- ✓ Full admin portal for platform management

## Raising For

- Real payment rails (Stripe / Plaid ACH)
- KYC identity verification
- Native iOS + Android apps
- Beta launch: 1,000 targeted users
- Regulatory licensing (state lending laws)



# Network effects make every user a growth engine

## Phase 1 · Trusted Circles

### Seed with high-affinity communities

- Target: college campus networks, local Facebook lending groups, church/community lending circles
- Referral incentive: lenders earn trust score bonus for bringing new borrowers
- Goal: 1,000 verified users with at least one completed transaction

## Phase 2 · Content & Community

### Own the "alternative lending" narrative

- Financial wellness content (TikTok, YouTube) showing real loan stories
- "I got funded in 10 minutes" testimonial-driven organic growth
- Creator partnerships targeting underbanked Millennial/Gen Z audience

## Phase 3 · B2C Scale

### Paid acquisition + viral loops

- Paid social targeting credit-rejected consumers (21% of all applicants)
- Viral loop: every funded loan generates a shareable story
- Employer benefit partnerships: companies offer \$lyde as a financial wellness tool



# From prototype to platform in 18 months



Q2 2026

## Seed Raise

- Close pre-seed round
- Hire engineering & compliance leads
- Begin Stripe / Plaid integration



Q3-Q4 2026

## Beta Launch

- 1,000 beta users
- KYC verification live
- iOS + Android apps launched



Q1 2027

## Revenue Launch

- Origination fees active
- Premium subscription launch
- State lending licenses secured



Q2-Q3 2027

## Series A

- 10,000+ active users
- ~\$50M loan volume facilitated
- Series A raise at scale



# Capital goes directly to product & compliance



## 40% Engineering

Native iOS/Android, Stripe/Plaid payment rails, KYC APIs, infrastructure scaling



## 25% Legal & Compliance

State lending licenses, regulatory counsel, privacy/data framework, CFPB compliance



## 20% Growth & Marketing

Beta user acquisition, influencer partnerships, content marketing, community building



## 15% Operations

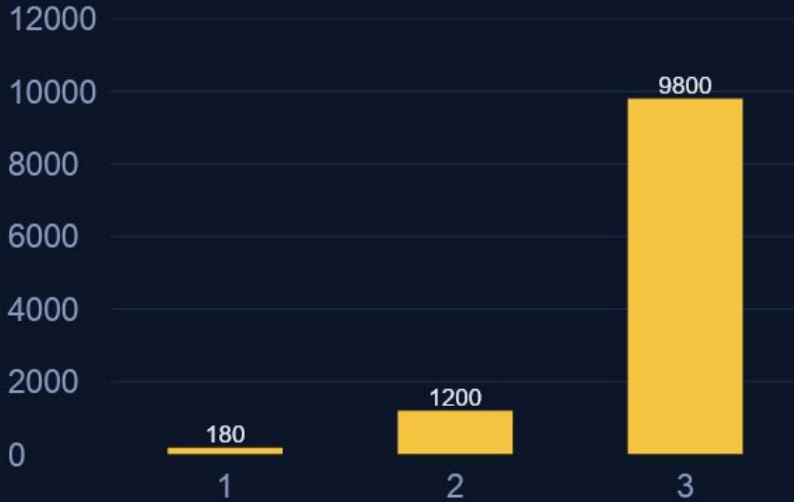
Founding team salaries (12 months), customer support tooling, cloud infrastructure



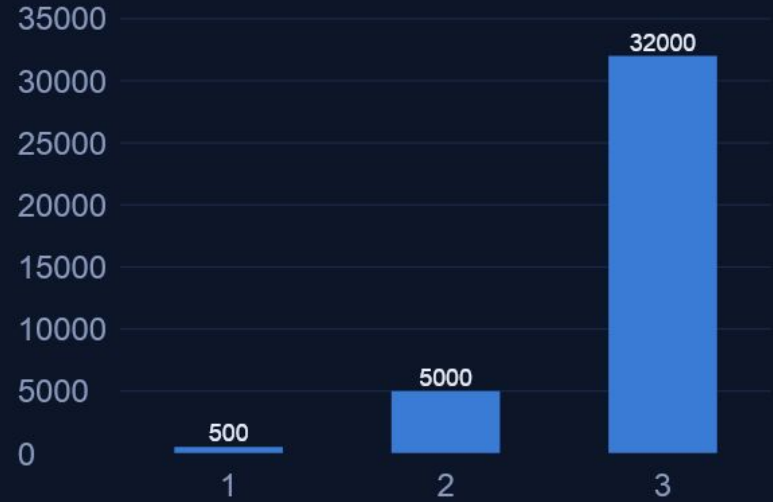
PROJECTIONS

# Conservative path to \$9.8M ARR by Year 3

Revenue (\$K)



Active Users



Assumptions: Y1 = beta (500 users, avg \$500 loan, 2% fee). Y2 = growth (5K users, avg \$700 loan, premium launch). Y3 = scale (32K users, \$7.5M loan volume, full monetization). Conservative; no institutional capital assumed.



# We see the risks clearly, and we have answers

## Regulatory / Licensing

State lending licenses are a known, structured process. Budget allocated. Targeting states with favorable fintech frameworks first (WY, SD, UT). Legal counsel engaged.

## Default & Credit Risk

Trust score model surfaces risk before lending. Smart contracts create legal recourse. Platform earns regardless of outcome. The lender assumes credit risk, not \$lyde.

## Chicken-and-Egg Liquidity

Seed community with 1,000 high-intent beta users. Lender offer feature allows capital to exist before borrowers arrive. Calculator-to-offer flow removes friction.

## Big Tech Copycat Risk

PayPal/Cash App have tried informal P2P lending with zero traction. The trust score, negotiation layer, and smart contract system are defensible. Data moat deepens over time.



# A builder who ships



## Cameron Patalano

Founder & CEO

- Conceived, designed, and built \$lyde from scratch in a single sprint
- Delivered full-stack product: React frontend, Node.js backend, trust scoring model, smart contract engine, marketplace, autopay, notifications, and admin portal
- Product-first builder with fintech intuition and end-to-end technical execution, shipping a production-grade app before raising a dollar

## We're Hiring

### Co-Founder, Compliance

Regulatory & licensing expert with fintech background

### Head of Growth

B2C fintech user acquisition, content, partnerships

### Mobile Engineer

React Native, iOS/Android, payment SDK experience



# \$lyde

# Let's build the future of peer lending together.

We're raising our pre-seed round. If you're an investor who believes in rebuilding trust between people and sees the \$209B market we're going after. Let's talk.

**\$1.5T**

Market by 2032

**21%**

Credit rejection rate

**25%**

CAGR

**0**

True P2P competitors left

Email

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Live Demo

[slyde.me](https://slyde.me)

Investor Site

[slyde.me/investors](https://slyde.me/investors)

