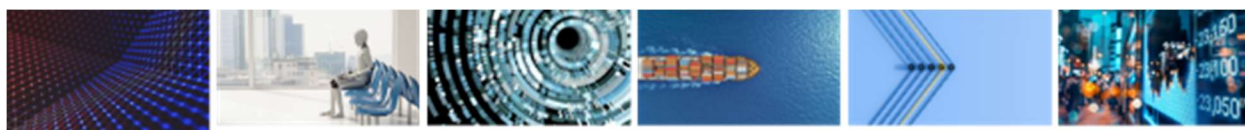




www.veritglobal.com

VERIT OS SNAPSHOT

STOP ARGUING ABOUT PAYOUTS, START PROVING THEM



VERITOS: THE PAYOUT PROBLEM NOBODY TALKS ABOUT
(UNTIL IT COSTS MILLIONS)

THE 2 AM TEXT EVERY CFO DREADS

Your Finance lead messages you: *"We can't release payouts. The numbers don't match."*

It's \$2.3 million frozen. 15,000 gig workers, creators, and partners waiting. Some will complain on Twitter by morning.

The culprit? **Five cents.**

Nobody can prove where it went. Your PSP shows one number. Your ERP shows another. Operations swears they exported "final" data three times.

So you freeze everything while three teams spend the weekend reconstructing spreadsheets.

This happens at scale companies. Every. Single. Month.

THE SILENT PROFIT KILLER

WHAT IT COSTS (THAT NOBODY MEASURES)

The Visible Damage:

- **\$50,000 vanishes per \$10M processed** — rounding errors, duplicates, undetected disputes (5-50 basis points)
- **3-5 day payout delays** — what should take hours stretches into a week
- **20-40% of Finance/Ops time** — reconciling three versions of "truth" instead of strategic work

The Hidden Damage:

- **Partners leave** — Creators/drivers/suppliers trust platforms that pay accurately and fast. Yours doesn't.
- **Treasury forecasts wobble 5-10%** — "final" numbers keep changing, cash planning becomes guesswork
- **Audit nightmares** — Quarters end with weekend war rooms reconstructing what happened months ago
- **Emergency freezes** — To catch 2% of bad actors, you hold 100% of funds. Everyone suffers.

THREE STORIES THAT SOUND FAMILIAR

The CSV Storm

Month-end. Four exports from different systems. Two timezones. File named "final-final-v3.xlsx". Two numbers go to the board. Later, someone discovers a duplicate batch was included. Emergency all-hands at 11 PM.

The \$0.01 Lockdown

A single penny mismatch on a large partner account triggers an audit hold. Nobody can reproduce the exact calculation. \$2M in payouts frozen for a week. Partners escalate to your CEO.

The "Who Approved This?" Audit

Auditor asks: "Can you prove Finance approved these exact amounts?" You have Slack threads and email screenshots. They're not impressed. Finding stays open for 6 months.

THE MARKET NOBODY SERVES

WHO BLEEDS FROM THIS PROBLEM

Marketplaces & Gig Platforms (\$150B+ GMV)

Uber, DoorDash, Instacart, Fiverr, Upwork

- Paying millions of workers weekly/daily

- Cancellations and adjustments mid-batch
- Driver disputes = support ticket avalanche + reputation damage

Creator & Ad Networks (\$30B+ payouts annually)

YouTube, TikTok, Twitch, affiliate networks

- Micropayments at massive scale (100M+ transactions/month)
- Complex revenue shares and clawbacks
- Creators screenshot delays and complain publicly = brand damage

Gaming & Rewards (\$20B+ market)

Prize pools, tournament payouts, token distributions

- Fraud pressure + compliance requirements
- Blanket holds "to be safe" that punish legitimate users
- Community trust = platform survival

Travel & Ticketing (\$800B+ industry)

Booking.com, Expedia, Ticketmaster, StubHub

- Multi-leg bookings with multiple providers
- Refunds hit after accounting close
- Provider reconciliation = endless pain

Exchanges & Fintech (\$4T+ trading volume)

Custody withdrawals, brokerage settlements, neo-banks

- High-value, high-scrutiny transactions
- Manual approval bottlenecks on routine operations
- Regulatory pressure for audit-ready proof

The Pattern: High transaction volume + complex rules + multiple parties = reconciliation hell.

MARKET SIZE

TAM: \$80B+

- B2B payment processing market: \$60B
- Transaction monitoring/fraud: \$15B
- Financial compliance software: \$10B

SAM: \$12B (our wedge)

- Platforms processing >\$50M annually with complex payout rules
- 15,000+ companies globally
- Growing 25% YoY as more businesses become platforms

SOM: \$600M (3-year target)

- Top 1,000 platforms (marketplace, creator economy, gaming, fintech)
- Average deal: \$150K-\$500K annually
- Land-and-expand: Start with one cohort → full payout operations

WHAT WE BUILT (THE SIMPLE VERSION)

THE RELEASE GATE THAT PROVES YOUR PAYOUTS ARE READY

VeritOS sits **above** your payment rails (Stripe, Adyen, bank wires) and acts as a control layer. Think of it as a quality gate for disbursements.

Money moves only when two things are true:

1. The Math Is Provable

Replay the calculation from scratch → get the exact same numbers, to the penny. If outputs change, something's wrong. We catch it *before* money moves.

2. Approvals Are Valid

Required sign-offs are present, fresh, and cryptographically bound to the specific amounts. No more "I thought I approved something else."

If either fails: HOLD + specific reason code

- DIGEST_MISMATCH → calculation doesn't reproduce (investigate)
- STALE_PROOF → approval too old (get fresh sign-off)
- MISSING_KYC → compliance incomplete (resolve, then release)
- PROVIDER_TOTALS_MISMATCH → PSP receipt doesn't match (reconcile)

Result: Release clean funds NOW. Triage exceptions with precision. Stop freezing everything.

WHY THIS WORKS (AND WHY NOW)

THE OLD WORLD: CSV CHAOS

1. Export from three systems at month-end
2. Pray the numbers align
3. When they don't, manually "adjust" (nobody remembers why)
4. Email screenshots for approval
5. Hope nothing changes before disbursement
6. When something does change (refund, chargeback), start over

Outcome: Days to close. Mystery leakage. Frozen batches. Angry partners.

THE NEW WORLD: PROVABLE RELEASE

1. Events flow continuously as transactions happen
2. Window closes deterministically (time-based or event-based)
3. Calculation runs with **fixed-point math** (no floating-point drift)
4. System generates **transcript** (proof bundle showing inputs → outputs)
5. **Replay confirms:** Same inputs → same outputs ✓ (byte-identical)
6. **Acceptance checks:** Approvals fresh + complete ✓
7. **Gate opens:** Release with cryptographic proof

Late change? Creates new window with clear diff. Old window stays sealed. No corruption.

Outcome: Hours to close. Zero mystery. Surgical holds. Provable accuracy.

WHAT MAKES IT BULLETPROOF

Deterministic at the Core

- All money math in 128-bit integers (no floating-point rounding errors)
- Single canonical order for transactions (no race conditions)
- Explicit rounding rules with deterministic tie-breaks (every penny accounted for)

Content-Addressed Transcripts

- Immutable proof bundle: "These inputs produced these outputs"
- Auditor asks "can you reproduce this?" → Send transcript link. They replay it. Byte-identical.

Cryptographically Signed Approvals

- Finance signs output_digest not "a concept"
- Proves "I approved *these exact amounts*" not "something in this ballpark"

Policy Lab

- Test rule changes on historical data before production
- See exactly what would have happened last quarter with new logic
- Promote when proven safe, rollback if not

CUSTOMER EVIDENCE (EARLY ADOPTERS)

All cases are illustrative

GIG PLATFORM: 100K DRIVERS, \$50M MONTHLY GMV

Before VeritOS:

- 3-day close cycle (Thu→Mon payout for Mon→Sun period)
- 2% of drivers filing support tickets about payment errors
- Finance team spending 40% of time reconciling spreadsheets
- Quarterly audit: 2 weeks of emergency document gathering

After VeritOS (6 months):

- **8-hour close** (Mon morning payout for previous week)
- **0.3% support tickets** (86% reduction)
- **Finance time freed:** 2.5 FTEs worth of capacity
- **Quarterly audit: 2 days** (handed replay bundles to auditors)

Annual Impact:

- Labor savings: \$180K
- Leakage reduction: \$125K (0.25% → 0.05%)
- Driver retention improvement: ~\$300K (faster, accurate payouts)
- **Total: \$605K benefit vs. \$85K cost = 612% ROI**

CREATOR PLATFORM: 2M CREATORS, \$200M ANNUAL PAYOUTS

Before VeritOS:

- Monthly batch payouts (30-day lag)
- Manual CSV reconciliation across 3 systems
- 1.5% dispute rate (creators claiming underpayment)
- 15 bps leakage from floating-point drift

After VeritOS (9 months):

- **Weekly payouts** (7-day lag, targeting daily)
- **0.2% disputes** (resolved instantly with replay proof)
- **2 bps leakage** (deterministic carry eliminated drift)
- **"Proof of Payment" feature:** Creators see exact transcript → Trust increases

Annual Impact:

- Leakage reduction: \$260K (15 bps → 2 bps on \$200M)
- Dispute handling: \$90K (support efficiency)
- Creator retention: ~\$500K (churn reduction from trust)
- **Total: \$850K benefit vs. \$140K cost = 507% ROI**

Brand Impact: Creator NPS +12 points. "Show me a competitor with proof this good."

TRAVEL OTA: \$500M GMV, MULTI-PROVIDER RECONCILIATION

Before VeritOS:

- Provider nightmare: airlines, hotels, cars—each with different formats
- 5-day "final" close (still had corrections after)
- 50 bps provider disputes (usually split the difference = both parties lose)

After VeritOS (4 months):

- **24-hour close** with <5 corrections per month
- **SPV proofs from providers** reconcile automatically
- **Disputes resolved with math** not negotiation (digest equality proves who's right)

Annual Impact:

- Leakage + disputes: \$400K (50 bps → 8 bps)
- Working capital improvement: \$200K (faster close)

- Audit efficiency: \$50K
- **Total: \$650K benefit vs. \$180K cost = 261% ROI**

THE BUSINESS MODEL

WHAT CHANGES IN THEIR STACK (ALMOST NOTHING)

Keep existing payment rails — VeritOS doesn't replace Stripe, Adyen, Hyperwallet, or banks. It sits above them.

Two minimal integrations:

1. Call our API before releasing each batch: POST /window/{id}/authorize
2. Store two fields: window_id and digest

Entry points by readiness:

- **Tier 0:** Send us a CSV → We return ALLOW/HOLD + reasons (1 week to value)
- **Tier 1:** API integration (2 weeks)
- **Tier 2:** Real-time event streaming + PSP plugins (4 weeks)
- **Tier 3:** Full platform embed with SDK + copilot agent (6-8 weeks)

Customer picks their speed. Low barrier to first value.

PRICING (VOLUME-BASED SAAS)

Leg/Stream	Year 1 Split	Year 2+ Split
1 — Deterministic Settlement	Client 20% / Verit 80% (<i>until</i>	Client 80% / Verit 20%
2 — AI Automation (Agents)	<i>recovery</i>)	
3 — ML Spend Intelligence		

How this maps to ROI math

- **Leg 1:** $\text{Hard} = \text{GMV} \times (\text{bps}/10,000)$; $\text{Float} = \text{GMV} \times \text{In_flight\%} \times \text{Days} \times (\text{WACC}/365)$
- **Leg 2:** $\text{Value} = \text{Hours_saved} \times \text{Loaded_rate}$ → split by phase (no license)
- **Leg 3:** $\text{Saving} = \text{Volume} \times (\Delta\text{bps}/10,000) \times \text{Capture\%}$

GO-TO-MARKET

Land: Pilot one high-pain cohort (30 days)

- Gig workers in one metro
- Top 10% of creators
- One partner/provider segment

Prove: Show KPI improvement vs. baseline

- DSO reduction (days to payout)
- Dispute rate drop
- Leakage elimination

Expand: Roll to full payout operations

- All geographies
- All user tiers
- All payment types

Ascend: Adjacent use cases

- Rebates, commissions, royalties
- Invoice accuracy proofs
- Revenue forecasting (use transcript certainty)

Distribution:

1. **Direct sales** to top 500 platforms (most pain, highest value)
2. **PSP partnerships** (Stripe, Adyen embed us as "Payout Integrity Layer")
3. **ERP channel** (NetSuite, Sage integrations for finance-led adoption)
4. **Product-led** (Self-serve tier for smaller platforms, land-and-expand)

THE COMPETITIVE MOAT

WHAT MAKES THIS DEFENSIBLE

Technical Moat:

- **Patent-pending transcript system** — Content-addressed proof bundles enabling bit-identical replays
- **Deterministic compute core** — Fixed-point numerics + canonical ordering at scale (hard to replicate)
- **10+ years of enterprise IP** — Co-founders built settlement systems at Stripe, Square, Coinbase

Network Effects:

- Each integration makes us stronger (PSP adapters, ERP connectors)
- Proof format becomes industry standard ("VeritOS-certified payouts")
- Partners request it: "We only accept batches with replay proofs"

Switching Costs:

- Once live, becomes system of record for payout truth
- Audit trail lock-in (regulators accept our transcripts)
- Removing us = losing provability (customers can't go back to CSV chaos)

Data Moat:

- Reason code analytics → ML models predicting holds
- Policy optimization → "Platform X improved by switching rule Y"
- Industry benchmarks → "Your dispute rate is 3x industry average"

COMPETITION (AND WHY WE WIN)

Manual Reconciliation (Status Quo)

Excel, email approvals, hope

Why we win: Automation + proof vs. human error + no audit trail

ERP Native Tools (NetSuite, Sage)

Built for general accounting, not payout-specific

Why we win: Deterministic by design + works with any ERP vs. vendor lock-in

Payment Orchestration (Stripe, Adyen)

Great at moving money, not proving readiness

Why we win: Complementary, not competitive. We gate their disbursements. Partnership opportunity.

Blockchain Settlement (On-chain)

Slow, expensive, public

Why we win: 1000x faster, 10x cheaper, private by default, fiat-compatible

The Wedge: Nobody else provides **deterministic proof + acceptance gate** in one system. Everyone focuses on moving money faster. We focus on moving it *correctly*.

WHY NOW (THE TIMING)

Three Tailwinds Converging:

1. Platform Economy Maturation

Marketplaces, creator platforms, gig economy = mainstream. These companies have scale problems traditional finance tools can't solve. They're ready for purpose-built infrastructure.

2. Regulatory Pressure Increasing

SEC, FTC, state regulators demanding audit-ready proof for payouts (especially gig worker classification, creator payments). Our transcripts = compliance advantage.

3. AI Enables Complexity Management

Ops Copilot (our agent) can handle approval workflows at scale. Before LLMs, this required armies of people. Now: automated + supervised.

The Moment: Companies are in pain *right now*. They've tried spreadsheets, ERPs, PSP tools. Nothing solves "prove your payouts are correct." We do.

THE ONE-LINE PITCH

VeritOS is the release gate that proves your payouts are ready—so you can stop arguing about pennies and start moving millions with confidence.

QUESTIONS? LET'S TALK.

If you've read this far, you're either experiencing this pain right now, or trying to prevent it before it starts, either way, we should talk.

Purpose	Email	When to use
Talk to a person	jose@veritglobal.com	Direct line for executive/strategic questions or introductions.
Sales & demos	sales@veritglobal.com	New business, pricing, RFPs, product demos, and pilot requests.
Support	support@veritglobal.com	Product help, troubleshooting, bug reports, and "how-to" questions.
Billing & invoices	billing@veritglobal.com	Invoices, payment confirmations, vendor setup, W-9/PO questions.
Partnerships	partners@veritglobal.com	ISVs, ERPs, PSPs, SIs, resellers, and strategic alliance opportunities.
Investors	investors@veritglobal.com	Investor relations, diligence materials, and meeting requests.
Press & media	press@veritglobal.com	Interviews, quotes, brand assets, speaking requests.
Careers	careers@veritglobal.com	Job applications, referrals, and recruiting inquiries.
Security & privacy	security@veritglobal.com	Vulnerability reports, data privacy requests, incident notifications.
Hero referrals	hero@veritglobal.com	Refer to a qualified customer; join the Hero Program.
Customer success	success@veritglobal.com	Adoption, onboarding, ROI reviews, and expansion planning.

What to expect:

- 30-minute conversation about your payout flow
- We'll identify the top 3 gaps costing you time/money
- If there's a fit, we'll scope a 30-day pilot
- If not, we'll tell you honestly

No sales pressure. Just proof.

If you've read this far, you're either experiencing this pain right now, or trying to prevent it before it starts, either way, we should talk.

VERIT GLOBAL LABS SITE DIRECT LINKS

Section	What it's for	Link
Home	Quick overview and primary CTAs	https://www.veritglobal.com/
Product	What VeritOS is, how it works, ROI	https://www.veritglobal.com/product
Market	Use-cases by industry and buyer roles	https://www.veritglobal.com/market
Tech	Architecture, security, and interfaces	https://www.veritglobal.com/tech
Investors & Partners	Programs for investors & partners	https://www.veritglobal.com/investors
About	Company background and mission	https://www.veritglobal.com/about
Contact	Get in touch with the team	https://www.veritglobal.com/contact
Hero Stories	Real-world scenarios and wins	https://www.veritglobal.com/hero-stories
VGOMini	Guided sandbox (step-by-step)	https://www.veritglobal.com/vgomini
VGONano	One-screen demo run	https://www.veritglobal.com/vgonano
Survey	VeritScore diagnostic questionnaire	https://www.veritglobal.com/survey
Schedule	Book time with us	https://www.veritglobal.com/schedule

VeritOS — Stop arguing. Start proving.