

SAYING YES TO BUSINESSES THAT OTHER FUNDERS OVERLOOK



INTRODUCTION

RevTek Capital (RevTek) is a leading specialty finance company leveraging years of early-stage lending and startup experience to provide a focused capital solution for emerging, predictable recurring revenue and subscription-based businesses.

RevTek's vision is to broaden the availability of growth capital for recurring-revenue businesses by being their most trusted "go-to" source. The mission is to help their customers grow their business, not own their business. RevTek stands apart from other lenders. Rather than putting their clients into a restrictive, formulaic-driven credit box, RevTek customizes creative lending solutions by understanding their client's unique needs.

They (RevTek) are very proficient at, being able to "Peel the Onion Back" in analyzing a particular financing need to come up with solutions that would meet the needs of my clients seeking financing. ... You are always talking directly with the decision makers who are very responsive in their communication of: How to get to a deal or we do not see this fitting into our lending model.

~ Thunderbird Corporate Finance, LLC

MARKET CHALLENGE

RevTek provides the best in technology to serve their clients well. RevTek wanted a platform to gather real-time financial information from business applicants, score it, and help make decisions quickly. They also wanted to mitigate risk associated with operating in the early-stage lending space by combining data from multiple sources, including banking, accounting, and financial reporting. This data offered RevTek insight into the future success of its portfolio companies, allowing RevTek to make quicker decisions regarding future funding rounds. Ultimately, Boss Insights provides the capabilities to meet this challenge.



REVTEK
CAPITAL

“

RevTek has been executing on a grand vision - offering capital to businesses in a personalized way while using current technology. We wanted the latest financial technology and went to Boss Insights to get it. Partnering with Boss Insights has been key to gaining financial insights. Now we know what businesses need and can offer personalized financing. It allows us to do what we do best and give business owners access to greater cash flow.

Isaac Bunney, CRO

SOLUTION

Boss Insights was engaged to gather real-time financial data on RevTek's business applicants to offer personalized service in a scalable way. Originally, RevTek gathered financial information from emails and PDFs. This process was time-consuming and frustrating for RevTek. In short, RevTek requested the latest in lending technology, allowing RevTek to focus on building client relationships by giving immediate responses, product suggestions, and business insights.

"RevTek Capital offers ... the ability to dig into the operations side of your business and offer a fresh perspective or a new connection that can further your business. If you're getting started and want a big value add to your financing, RevTek Capital is an excellent choice. "
~ Apartment Guardian

Boss Insights provides an end-to-end digital platform that gathers real-time banking and financial data. It had an interface for RevTek and one for business customers. The platform gives businesses a secure way to share their financial data for real-time reporting and evaluation. It continues to do so for the duration of the loan and offers product suggestions and assistance in automating credit renewals and extensions.

The platform incorporates RevTek's unique credit offering with real-time updates to better serve customers.

RevTek has the benefit of providing accelerated data-driven decisions and personalizing the experience for customers, a key differentiator for RevTek. With automation, RevTek can focus on working with the most innovative recurring revenue companies and helping them grow.

“



REVTEK
C A P I T A L

RevTek stands apart by giving business owners more cash flow flexibility. There is a science and an art to providing credit. The science is clarifying the numbers while the art is understanding the business. Boss Insights enlightens the science allowing RevTek to excel at understanding its customers' needs. More robust science provides for more creative art. That's how we outperform the market.

Scott Peters, CEO

REVTEK
C A P I T A L

2022 Business Lending

\$250M

Business Loans

RevTek Capital's Results

51%

Faster Decisions

4x

Faster Credit Renewals

100%

Automated Scoring

REVTEK'S MANUAL PROCESS

Onboarding

Spreadsheets, PDFs, and emails

Data Gathering

Email and manual ratio calculations

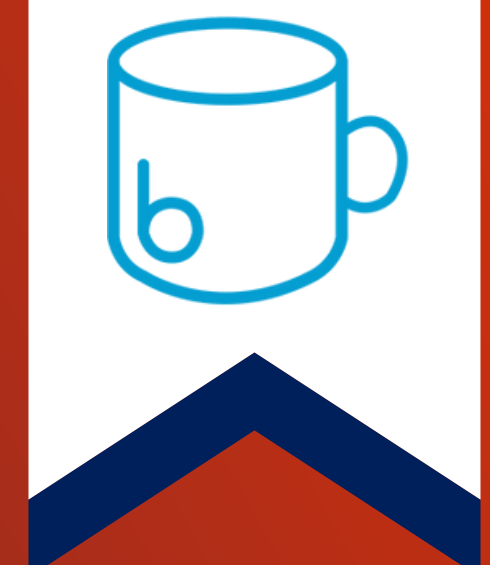
Loan Approvals & Monitoring

Manual approvals

Business Insights & Personalization

Manual discussions

BOSS INSIGHTS AUTOMATION



✓ Online application

Automated platform with real time financial data

✓ (accounting and sales) ratio calculations & scoring

✓ Automated loan approvals & credit renewals

✓ Personalized service for business owners to identify the right solution



In a climate of increased automation where businesses expect to get placed in a specific credit box, RevTek puts its clients first. They invest in automation and use it to personalize offers so that they can provide the right solution to clients to help them grow.

Keren Moynihan, CEO

IMPACT

RevTek has provided growth capital to over 40 businesses, resulting in more companies growing, scoring additional rounds of funding, and substantial increases in exit value for the business owners. This successful track record is expanding as RevTek now has an additional \$250mm available to loan to recurring revenue businesses.

With RevTek, businesses gain personalized financial products needed to operate and grow their businesses successfully. With Boss Insights, RevTek automated their lending process to make faster, data-driven decisions and instant renewals. They continue to offer personalized financing to business clients, and offer additional rounds of funding to companies continuing to grow. RevTek is excited to continue being a trusted business lender that puts their customers first, by enhancing the customer experience with automation.

ABOUT REVTEK CAPITAL

RevTek was founded in 2014 by a group of successful startup entrepreneurs with multiple exits and financial structuring expertise who believed there was a better way to fund growing companies. An innovative lender whose market offerings are so much more than just the loan. The average company expects a standard approach to obtaining credit and yet - all businesses are unique. RevTek excels at digging into the data of their business borrowers to help them get to "yes" faster and letting them stay focused on growing their business.

ABOUT BOSS INSIGHTS

Boss Insights is an award-winning leader in open banking, linking fintech and financial institutions to their small and medium-sized business clients' financial accounting, commerce/sales, banking, payroll, and tax data in minutes. In an industry that needs speed and access to real-time data, Boss Insights empowers fintech, private lenders, and financial institutions to serve their business customers. In addition to data from the likes of QuickBooks, Xero, Stripe, Square, Shopify, Amazon, and more, Boss Insights provides portals to originate, decision, and service fintech and financial institutions.