

RAISING \$5–8M · MEXICO CITY · 2026

# A fintech company disguised as restaurant software.

We give restaurants the best free POS on the market. They give us real-time transaction data. Six months later, we underwrite merchant cash advances with better data than any bank in Latin America.

**\$0**

Cost to onboard

**\$65**

Hardware cost

**6 mo**

To underwriting data

**∞**

Restaurants that need financing

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# Whoever owns the **payment flow** owns the restaurant.

Square proved it in the US. Toast proved it in fine dining. Nobody has done it in Latin America's 680,000+ restaurants — a market where traditional banks won't lend, and delivery platforms take 30% while giving operators zero data.



## Banks won't lend

Mexican restaurants can't get capital. Traditional banks require collateral, 18+ months of tax filings, and credit history most operators don't have.

\$12B+ unmet credit demand



## POS systems are blind

Every POS shows what you sold. None show what you actually kept after Rappi's 30%, Uber's 28%, and DiDi's 25%.

12% average margin misjudgment



## The data gap = opportunity

Process a restaurant's payments and you have real-time revenue data better than any bank. Underwrite an MCA in minutes, not weeks.

This is how Square Capital built \$9B

## THE PROBLEM

### Mexican restaurants are flying blind and starved of capital.

- **Delivery platforms take 25–30%**

Rappi, Uber Eats, DiDi Food — but no POS shows the real margin after commissions, chargebacks, and fees.

- **Banks won't lend to them**

Traditional banks need 18+ months of filings, collateral, and credit history. Most operators don't qualify. Those that do pay 40%+ rates.

- **No visibility into their own business**

Operators cross-reference spreadsheets manually. Average restaurant misjudges profitability by 12%.

- **CFDI compliance is a nightmare**

Mexico's SAT requires electronic invoicing for every transaction. Most POS systems bolt it on as an afterthought — or ignore it.

## THE SOLUTION

### Desktop Kitchen: a free POS that becomes a fintech platform.

- **Free POS with real margin visibility**

Shows true P&L after platform fees. Tracks every peso across Rappi, Uber Eats, DiDi Food. No more spreadsheets.

- **Transaction data powers underwriting**

Every order that flows through our system builds a real-time financial profile. After 4–6 months, we know their business better than any bank.

- **MCAs with automatic repayment**

Offer financing based on actual daily sales. Repayment auto-deducted as a % at the point of sale. Lower risk, better terms.

- **Native CFDI, offline mode, AI**

CFDI 4.0 built in from day one. Works offline. AI-powered upselling, dynamic pricing, prep forecasting. All the bells and whistles.

# The POS is the bait. The data is the business.

● ● ● the-trojan-horse.yml

```
# The play
step_1: "Give away the best free POS in Mexico"
step_2: "Restaurant processes every txn through us"
step_3: "We see daily revenue, seasonality, trends"
step_4: "Month 5: offer MCA based on real data"
step_5: "Repayment auto-deducted from daily sales"

# They never felt sold a financial product.
default_risk: fundamentally_lower
```

## Why the Trojan Horse Works

Acquisition cost per restaurant	<b>\$0</b>
Hardware (any Android tablet)	<b>~\$65 USD</b>
Bells & whistles (loyalty, AI, delivery)	<b>Retention hooks</b>
Optional AI tier	<b>\$60/mo revenue</b>
Time to underwriting-ready data	<b>4–6 months</b>
MCA repayment method	<b>Auto % of daily sales</b>

# Three revenue layers. Each one funds the next.



LAYER 1 — ADOPTION

## Free POS

Full POS with loyalty, menu boards, delivery analytics, AI suggestions, kitchen displays, CFDI invoicing, offline mode.

Free forever. The most irresistible offer in the Mexican market.

Cost: \$0 per restaurant



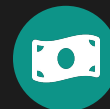
LAYER 2 — SAAS

## \$60/mo AI Tier

AI-powered dynamic pricing, upsell suggestions, prep forecasting, waste detection, delivery margin optimization.

Recurring revenue that subsidizes growth.

Target: 30% conversion to paid



LAYER 3 — FINTECH

## Merchant Cash Advances

After 4–6 months of transaction data, we offer MCAs with automatic repayment deducted as a % of daily sales. Lower risk. Better terms than any bank.

This is where the real margin lives

# This playbook has created billions in value.

Company	Trojan Horse	Real Business	Lending Book
Square	Card reader	Square Capital	\$9.4B cumulative
Toast	Restaurant POS	Toast Capital	\$1.6B+ originated
Shopify	E-commerce platform	Shopify Capital	\$5B+ cumulative
<b>Desktop Kitchen</b>	Free POS + AI	MCA platform	<b>Building the pipeline</b>

*"The biggest fintech opportunities hide inside non-fintech products."*

# This isn't a deck. It's running in production.

## Live

### Production system

Running at Juanberto's California Burritos, Roma Sur CDMX. Real orders, real payments, real CFDI invoices.

## 60K+

### Lines of code

Multi-tenant with RLS, offline support, AI layer, Stripe billing, delivery reconciliation, native mobile.

## 2

### App stores in review

Google Play (9 days to production) + Apple App Connect. Any \$65 Android tablet = full POS with NFC tap-to-pay.

## 42+

### API routes

Orders, payments, inventory, AI, delivery, CFDI, loyalty, settlement, financing, banking. Complete platform.

### Founder-Market Fit

Juan's professional background is in finance — not tech. He ran a restaurant, couldn't figure out why profitable months felt cash-poor, and built the POS to solve it. The MCA play was the strategy from day one. A finance professional building the data pipeline he wished he had as a lender.

# 680K restaurants. \$12B+ in unmet lending demand.

**\$4.2B**

**Food Delivery GMV**

Mexico 2024

**680K+**

**Restaurants**

Total addressable

**180K+**

**Delivery-enabled**

On Rappi, Uber, DiDi

**\$12B+**

**Unmet Credit Demand**

Mexican food service

**38%**

**YoY Delivery Growth**

2022–2024

**3×**

**Ghost Kitchen Growth**

CDMX 2021→2024

# The moat compounds daily.



## Regulatory Moat

CFDI 4.0 invoicing woven into every transaction. International players would need to rebuild their core flow for Mexico.

Active now



## Integration Moat

Simultaneous reconciliation across Rappi, Uber Eats, and DiDi Food — the LATAM trifecta no US POS handles.

Active now



## Data Network Moat

Every restaurant generates daily transaction data that trains underwriting models. 5,000 restaurants makes the dataset unreachable.

Compounds with scale



## Collection Moat

We process payments, so MCA repayment is automatic — a % of daily sales. No bank can replicate without the same POS distribution.

Compounds with scale

**The POS is easy to copy.** The flywheel — free POS → adoption → data → smarter underwriting → MCA revenue → better POS → more adoption — **takes years and thousands of restaurants to replicate.**

# \$5–8M to own the category.

**50%**

## Sales & Distribution

Commission-based street teams in CDMX, then GDL and MTY. Door-to-door with \$65 tablets. Every signup is a future financing customer.

**30%**

## Engineering & Fintech

MCA underwriting engine, credit scoring, auto-deduction infrastructure, regulatory compliance, continued POS development.

**20%**

## Ops & Capital Reserve

Initial MCA lending capital, onboarding infrastructure, customer success, operational backbone for rapid acquisition.

### 01 CDMX Dense Penetration

Roma, Condesa, Polanco, Santa Fe. Target: 500 restaurants in 6 months.

### 02 First MCAs Deployed

Month 5–6: first cohort hits data threshold. Prove the model. Validate default rates.

### 03 GDL, MTY & Scale

Tier-2 cities. WhatsApp referrals. Institutional capital partners for lending facility.

# You backed this playbook **before.**



## You backed Rappi

You saw LATAM delivery as a generational opportunity. We're the infrastructure that helps 180K+ restaurants survive the commissions.



## You backed Toast & Square

You know POS is a trojan horse for financial services. Same playbook, 10× more underserved market, founder from finance.



## You have a fintech thesis

Every dollar of lending moving from banks to embedded platforms accrues to software companies with distribution. We have it.



## LATAM is your frontier

Mexico is the entry to a \$650B+ LATAM restaurant market. Colombia, Argentina, Chile — identical dynamics, same playbook.

# \$5–8M

RAISING NOW — OPEN ROUND

## The Square of Latin America **starts here.**

A fintech company disguised as restaurant software. A free POS that's really a data pipeline. A lending business with built-in distribution and automatic repayment. Led by a finance professional who built the whole thing from inside his own restaurant.

The product is live. The app stores are in review.

The sales team is assembling.

**The only thing missing is the fuel.**

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