



INVESTOR BRIEF · CONFIDENTIAL

Move Value. Anywhere.

The AI-powered financial rail. Cash and cards in — Bitcoin, stablecoins, and the future of money out, routed the cheapest real way by **HQ**, your money's AI.

Pre-Seed (SAFE) · trudellcolton@gmail.com

Moving money still breaks at the edges.

- **Cash → crypto is a rip-off.** Bitcoin ATMs skim 7-15%. Card on-ramps bury 4-5% spreads users never see.
- **The people who need it most pay the most.** ~60M underbanked US adults run on cash — the single most expensive way onto digital rails.
- **Liquidity is fragmented.** Value is scattered across dozens of chains; users guess the network and overpay on every transfer.

“

The internet moved information for free. Value still moves like it's 1971.

One AI rail that routes any value the **cheapest real way.**

Tell HQ what you want. It parses the intent, scores every network and licensed partner in real time, delivers straight to your own wallet — and proves it got you the best price.

HQ

Your AI does everything

One intelligence that routes, quotes, executes, and explains — in plain language, on your phone.

NON-CUSTODIAL

Loadit never holds funds

Licensed partners settle straight to a wallet you control. No float, no money-transmitter burden.

PROOF

Best price, receipted

Every route ships with a signed receipt showing it beat the alternatives. The money app that proves it.

HQ — your money's AI, in your pocket.

SAY IT

HQ routes everything

“Turn \$200 cash into Bitcoin.” HQ returns a grounded route with live fees and one-tap buy.

LOAD

Cash or card → crypto in 4 taps

Method → amount → coin → wallet. Licensed checkout, delivered to you.

QUOTE

Live provider comparison

Zero Hash, Transak, MoonPay and more — compared live, best deal first, signed receipt attached.

CASH

Cash at any register

Deposit paper cash at 90,000+ stores, then buy crypto through a licensed on-ramp.

Four steps. Non-custodial end to end.

1

Say it

Tell HQ the move in plain language, or run the Load flow.

2

HQ routes

Scores 8+ networks and every licensed partner for the cheapest real path.

3

Partner executes

A licensed provider does KYC + settlement. Loadit never touches funds.

4

It lands

Crypto arrives in your own wallet — with a receipt proving the price.

Three curves just crossed.

STABLECOINS

Trillions now settle on-chain

Digital dollars went mainstream. The demand to move between cash and chains is here and growing.

INFRASTRUCTURE

On-ramps became APIs

Coinbase, Stripe, Zero Hash and others turned licensed KYC + settlement into callable endpoints. We orchestrate them.

AI

Intent is now parseable

LLMs can turn “send my mom \$200 the cheapest way” into a structured, grounded route in real time.

A wedge into a multi-hundred-billion-dollar flow.

TAM **\$400B+**

Global on-ramp + remittance + cash-to-digital volume, annually.

SAM **\$60B**

US cash-to-crypto & underbanked digital payments.

SOM **\$4B**

Reachable GMV at Loadit's 3-year adoption target.

FIGURES ARE DIRECTIONAL ESTIMATES FROM PUBLIC MARKET SIZING.

A flat 0.75% fee — cheaper than the bank.

- **0.75% flat, shown before you confirm.** One transparent fee on the amount converted — no hidden spread, no surprise math.
- **Undercuts every rail.** 0.75% beats bank & debit on-ramps (1-2%), cards (4-5%), and Bitcoin ATMs (7-15%). Price is the moat.
- **Non-custodial by design** — licensed partners settle the money, so Loadit avoids money-transmitter licensing: high margin, fast to scale.

UNIT ECONOMICS · \$150 ORDER

Order value	\$150.00
Convenience fee (0.75%)	\$1.13
Marginal cost	~\$0.05
Contribution	~\$1.08

Revenue scales with usage, not store count.



0.75% CONVENIENCE FEE, ~\$150-200 AVG ORDER. ILLUSTRATIVE, NOT A FORECAST.

Built, live, and routing real quotes.

Live

iOS app shipping

HQ, Load flow, live quotes

5

Licensed partners wired

Coinbase · Stripe · Zero Hash · Transak · MoonPay

90K+

Cash-access stores

Deposit-to-crypto reach today

8+

Networks routed

L1s, L2s, Lightning & banks

- **Product is real.** HQ chat, the Load flow, and signed live-quote receipts are running against production infrastructure.
- **Rails are connected.** Routing hits real provider APIs and returns grounded prices — no vaporware demo.

The moat is the rail, the AI, and the proof.

IP

Patent-pending Unified Rail

One invention, 25 claims across routing, temporal settlement, quantum optimization, offline mode, and compliance.

HQ

The intelligence layer

A money-native AI that parses intent and routes — the interface users trust and return to.

ARCHITECTURE

Non-custodial by construction

No float, no licensing drag — a structurally leaner operator than custodial competitors.

NETWORK

Partner + cash reach

Licensed on-ramps plus a 90k-store cash footprint that new entrants can't switch on overnight.

Everyone does one piece. HQ does the whole path.

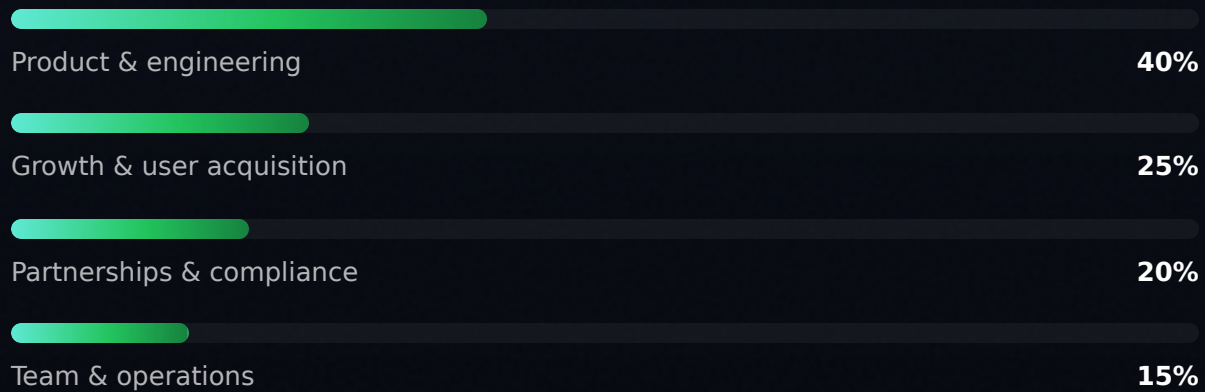
	LOADIT	BTC ATMS	DIRECT ON-RAMPS	CASH APP
Cheapest-route AI	●	—	—	—
Best-price receipt	●	—	—	—
Non-custodial	●	—	some	—
Cash access	●	●	—	●
Any chain / any asset	●	—	some	—
Low fees	●	—	mid	mid

From wedge to universal value layer.

- | | | |
|-------|----------------------------------|--|
| 2025 | ● Launch | Unified rail MVP live; iOS app + pilot users. |
| 2026 | ● Regional scale | Growth engine, register network, first 100K users. |
| 2027 | ● National | Coast-to-coast coverage and partner distribution. |
| 2028 | ● Global stablecoin rails | Cross-border settlement across dollar networks. |
| 2030+ | ● Universal value layer | Cash, crypto, and energy on one protocol. |

Raising **\$5M** to turn a live product into a movement.

USE OF FUNDS



WHAT IT FUNDS

- Public App Store + Play launch and first 250K active users.
- Direct partner rebate & licensing deals that lift the take rate.
- Native register cash-network integration (QR at the point of sale).
- Core hires across engineering, growth, and compliance.