

Unlock bigger purchases with the credit you already have.

QUARVO is a Credit Combination Technology platform that enables users to split high-value purchases across multiple existing credit cards — no new loans, no new debt, no new accounts.

STAGE	INSTRUMENT	CAP	CONTACT
Pre-Seed	SAFE	\$6M	investors@quarvo.io

The real limit isn't your total credit. It's how fragmented it is.

"The average American professional holds \$12,000+ in available credit across 3+ cards. But every checkout forces you to use just one — leaving thousands in purchasing power completely invisible to the system."

REALITY 01

You have the power

Most professionals carry \$8K–\$15K in available credit across multiple cards. The buying power is already there.

REALITY 02

Checkout says no

Every checkout is built for one card. One limit. One ceiling. Your real purchasing power — invisible to the system.

REALITY 03

The cost is real

Missed flights. Lost hotel deals. Delayed purchases. All because the system cannot see what you actually have.

A massive market with zero direct competitors.

\$122B

US BNPL MARKET 2025

3.8

AVG CARDS PER AMERICAN

\$0

DIRECT COMPETITORS TODAY

TAM

\$890B

Total US credit card purchase volume annually. Every large transaction is a potential QUARVO use case.

SAM

\$48B

High-value purchases (\$500+) where credit fragmentation creates friction — our immediate target segment.

Not more credit.

A smarter way to use what you have.

QUARVO is the first platform that lets users split any high-value purchase across their existing credit cards in seconds — no new loans, no credit checks, no new accounts.

STEP 01

Enter purchase

Tell QUARVO the total amount. No forms, no applications, no waiting. That is it.

STEP 02

QuantumSplit™

Our algorithm analyzes available credit across all connected cards and builds the optimal split in milliseconds.

STEP 03

Purchase complete

Review the split, confirm, and go. Done in seconds. No new debt. Your buying power fully unlocked.

QUARVO vs everything else.

FEATURE	BNPL (KLARNA / AFFIRM)	QUARVO
Uses existing credit	✗	✓
No new debt created	✗	✓
No credit check required	✗	✓
Works with your existing cards	✗	✓
Instant approval	✗	✓
No interest on new credit	✗	✓

"Klarna gives you credit you don't have. QUARVO unlocks the credit you already do."

Simple. Transparent. Profitable per transaction.

REVENUE MODEL

\$5.99

FLAT FEE PER SPLIT TRANSACTION

Charged to the user at time of transaction. Clear, upfront, no surprises. Stripe processing fees also apply and are passed through at cost.

UNIT ECONOMICS

With Stripe ~2.9% + \$0.30 per charge and our \$5.99 flat fee, QUARVO generates positive margin on every transaction above ~\$200.

Average target transaction: \$1,500–\$3,500

EXAMPLE TRANSACTION

Purchase amount	\$2,400
Split across	3 cards
Stripe fees (est.)	~\$71.10
QUARVO fee	\$5.99
Net Revenue	\$5.99

1,000 tx/month = ~\$6K MRR at launch

Early signal is strong and growing.

GROWING

WAITLIST SIGNUPS

\$0

PAID MARKETING SPEND

100%

ORGANIC GROWTH

PRODUCT

Live at quarvo.io

Landing page live. Waitlist collecting. Core infrastructure (Netlify, Loops, Resend, Stripe) fully configured and operational.

NEXT 60 DAYS

Closed Beta

Inviting first 100 waitlist users to test the split payment flow with real transactions. NPS and cohort data to follow.

Three channels. One clear target.

CHANNEL 01

Direct to consumer

SEO targeting "split purchase across credit cards." High intent, low CAC.
Twitter/X and LinkedIn for brand building among professional demographics.

CHANNEL 02

Merchant partnerships

Travel agencies, luxury retailers, and high-ticket e-commerce embedding QUARVO at checkout as a smart split option.

CHANNEL 03

Referral loop

Every successful QUARVO split creates a shareable moment. Built-in referral mechanics targeting the social sharing of big purchases.

TARGET USER: US professional · 28–45 · HHI \$80K+ · 2–4 credit cards · motivated by convenience and maximizing existing credit rewards

12 months to product-market fit.

Q2 2026	Closed Beta — 100 users	Launch invite-only beta. Core split functionality. Real Stripe transactions. Collect NPS and transaction data.
Q3 2026	Public Launch + First Merchant Partner	Open public access. Sign first merchant integration. Launch referral program. Target: 1,000 active users, \$100K GMV.
Q4 2026	Growth + Mobile App	iOS/Android native app. 3+ merchant integrations. Target: 5,000 active users, \$500K GMV monthly. Begin Seed fundraiser.
Q1-Q2 2027	Seed Round + Scale	Raise \$2–3M Seed. Expand merchant network. Enterprise API. Target: 25,000 active users, \$2M+ GMV monthly.

Built by people who understand the problem firsthand.

[Your Name]

FOUNDER / CEO

Background in fintech, payments, or consumer tech. Replace this with your real bio — investors invest in people first. Your story, credentials, and unfair advantage in building QUARVO.

[Your Name]

CO-FOUNDER / CTO

Engineering background. Experience building payment systems or financial products. What makes you uniquely qualified to build this specific product.

HIRING POST-FUNDING: Head of Growth + Senior Full-Stack Engineer · team@quarvo.io

Raising our Pre-Seed round.

\$500,000 · SAFE · \$6M Cap · Pre-Seed 2026

40 %	Product Development	Core web app, Stripe integration, QuantumSplit™ algorithm, security infrastructure
30 %	Growth & Marketing	SEO, paid acquisition, content marketing, first merchant partnerships
20 %	Team	Head of Growth + Senior Full-Stack Engineer post-funding
10 %	Legal & Operations	Compliance, IP protection, infrastructure scaling

QUARVO

Split smart. Buy bold.

The credit is already there. The problem is real. The market is enormous. And nobody is solving this — yet.

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