THE PREMISE

We are not trying to replace the acquirer.

We are trying to stop wasting the acquirer's time — and make legitimate acquiring capacity easier for the right merchant or PSP to find, understand and reach.

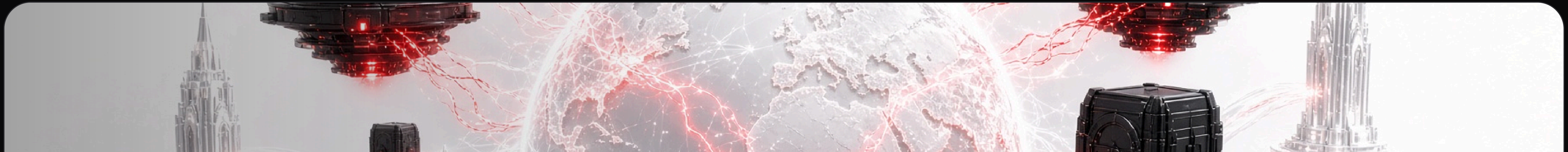
TOL is a closed-access, visible-market / private-deal marketplace for acquiring and financial infrastructure.

Today

- × Incomplete merchant files
- × Broker chains with unclear directness
- × Wrong MCCs and jurisdictions
- × Repeated KYB and diligence
- × Pricing and capacity learned ad hoc

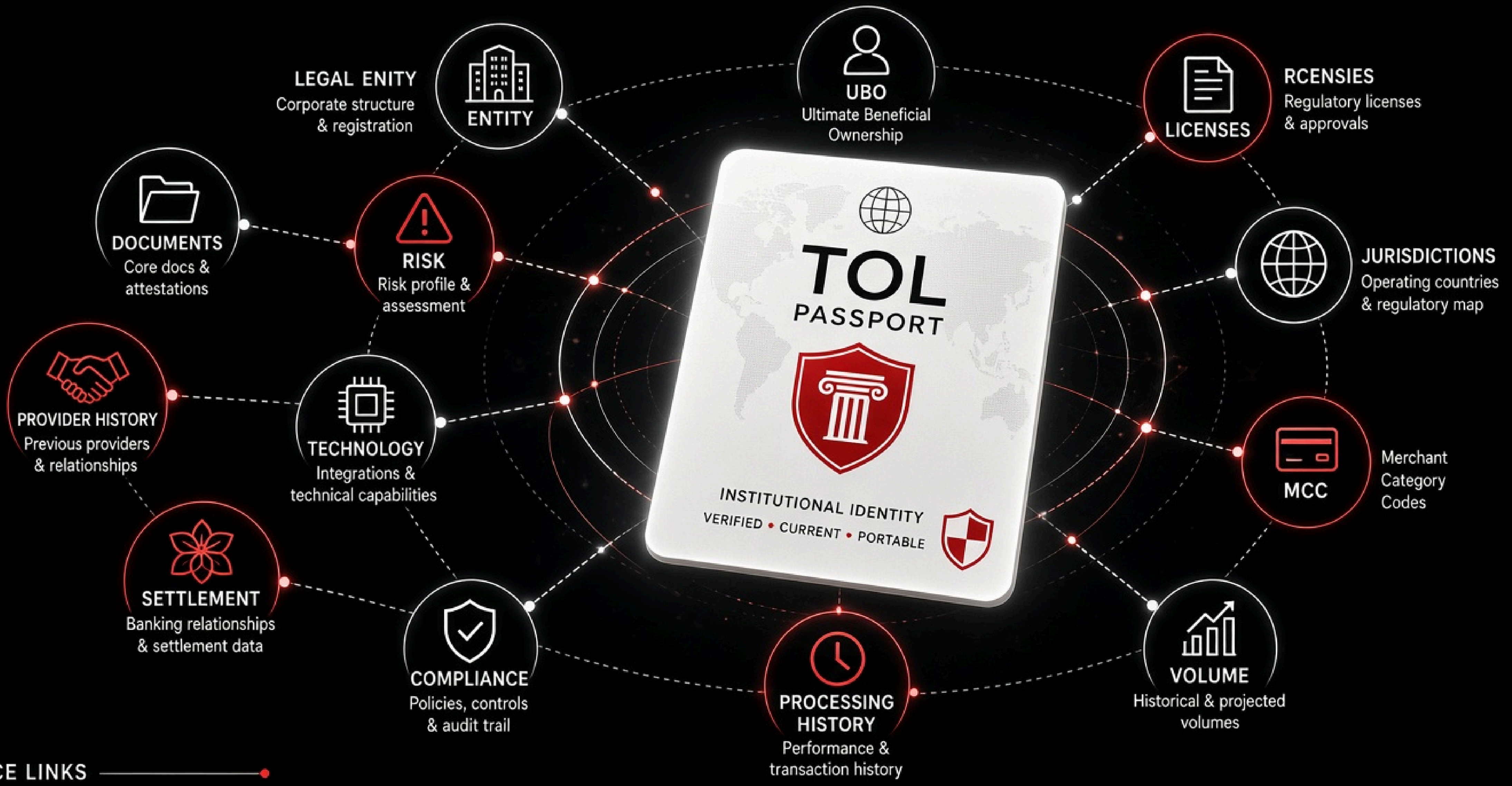
With TOL

- ✓ **Structured opportunities** before they reach you
- ✓ **Private appetite** stays private
- ✓ **Hard-fit screening** before invitation
- ✓ **Portable evidence** through TOL Passport
- ✓ **One auditable deal room** for quote → conditions → activation



TOL PASSPORT

Build the institutional identity once. Keep it current. Use it everywhere.



STATUS

VERIFIED
Identity confirmed and validated

EXPIRING
Passport expires in 23 days
Renew to maintain continuity.

REVIEW REQUIRED
Risk factors updated
Action recommended

EVIDENCE LINKS

- Official Registry Extract
- UBO Verification Report
- License & Approval Docs
- Compliance Attestation

ONE SOURCE. MANY CONNECTIONS.

HOW AN OPPORTUNITY REACHES YOUR DESK

Five steps. No race to the bottom. No public rate scraping.

1

Qualify

Merchant/PSP role, legal structure, volume, processing history and evidence are normalized.

↓

2

Hard-filter

Jurisdiction, MCC, risk, capacity, ticket, settlement, evidence and technical constraints run first.

↓

3

Rank

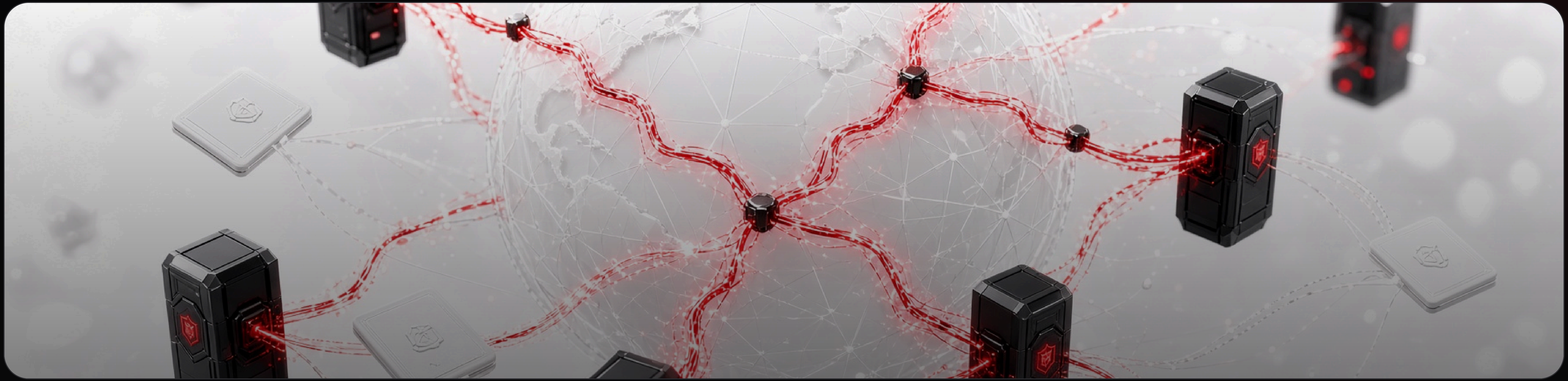
Only eligible routes are ranked on economics, durability, implementation, reserve, settlement and historical outcomes.

↓

4

Invite privately

You see the approved disclosure packet. Your appetite, floor and quote remain private.



WHY THIS BECOMES INFRASTRUCTURE

A directory can be copied. A living capacity-and-outcome graph cannot.

TOL starts by making acquiring demand and capacity legible. The long-term asset is not a list of acquirers. It is the continuously updated graph of what each route actually accepts, under what conditions, with what operational performance and how long it survives.

Demand compounds supply

More qualified merchants and PSPs give providers a reason to keep capacity current.

Supply improves conversion

More differentiated acquiring routes increase the chance that a legitimate opportunity finds a workable home.

WE DO NOT WANT TO DESIGN THE ACQUIRER SIDE IN A VACUUM

Tell us what would make this genuinely useful to you.

We want the first serious acquirers to help define the intake fields, privacy boundaries, refresh cadence, quote workflow and status feedback that would make TOL a preferred source of opportunities — not another portal you have to babysit.

1. What 10–20 fields tell you fastest whether an opportunity is worth looking at?
2. Which capacity/appetite fields must remain completely private?
3. Which conditions should automatically reject or hold a file before your team sees it?
4. Do you prefer an anonymized first look or a named file once hard eligibility passes?
5. How often should jurisdiction, MCC, capacity and risk appetite be re-confirmed?
6. What quote fields should TOL normalize without turning the market into a public rate auction?
7. Which application/status events could you return through API, webhook or a lightweight operator workflow?
8. What evidence would let your underwriting team avoid asking for the same item twice?
9. What attribution / non-circumvention rules feel fair to a direct acquirer?
10. What would make you say: “Send qualified opportunities through TOL first”?

SUGGESTED CONTROLLED PILOT