



method

Embedded debt repayment API



**99%** of Americans make **debt repayments** using **archaic** methods



# Current Situation

Bank of America Online Banking

Accounts | Bill Pay | Transfers | Cash Back Deals | Tools & Investing | Open an Account | Help & Support

**Add a Pay To Account: Enter Information**

**Quick Help**

Pay To accounts can be any company (such as your long-distance provider or credit cards) or individual (such as your landlord or a family member).

You can pay virtually anyone in the United States that you would normally pay by check or automated debit. We recommend that you don't use Bill Pay to make state and federal tax payments or court-ordered payments. You cannot make payments to a foreign account or address.

You don't need to contact your Pay To accounts if you use Bill Pay. We send each of your payments with your Pay To account number and information, so the Pay To accounts are able to credit your account correctly.

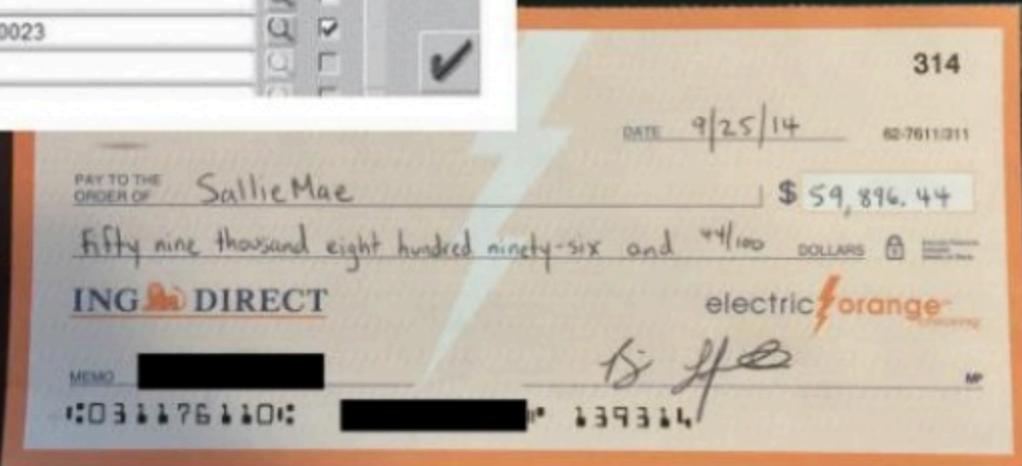
Pay To Account Name  
Address  
Identifying Information  
Pay To Account Address 1  
Pay To Account Address 2  
Pay To Account City/State/Zip Code  
Pay To Account Phone Number

BDLL Borrower LIBOR  
001BDLL201480094  
024462

Facility Name: REVOLON TERM LOAN 20

GL Detail

Component	Internal GL	Overwrite default settlement instruction
COLLAT		<input type="checkbox"/>
COMPINTSF		<input type="checkbox"/>
DEFAULT		<input type="checkbox"/>
DFLFTC		<input type="checkbox"/>
FRONT		<input type="checkbox"/>
FUND		<input type="checkbox"/>
INTEREST		<input type="checkbox"/>
PRINCIPAL	3003000023	<input checked="" type="checkbox"/>



- ❌ **Over 10k different lenders in US**  
Integrations built on brittle systems with manual processes (e.g. mailing checks)
- ❌ **Incumbents are costly and unsecure**  
Limited to outdated non-developer friendly API integrations
- ❌ **6 month integration timeline**  
Custom banking compliance integration required



Holistic financial management is taking  
off and **debt repayment rails don't exist**



# Method's Rails

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## 95% of lenders supported

Make payments to any type of consumer debt



## Developer friendly API

Secure and compliant embeddable UI components included



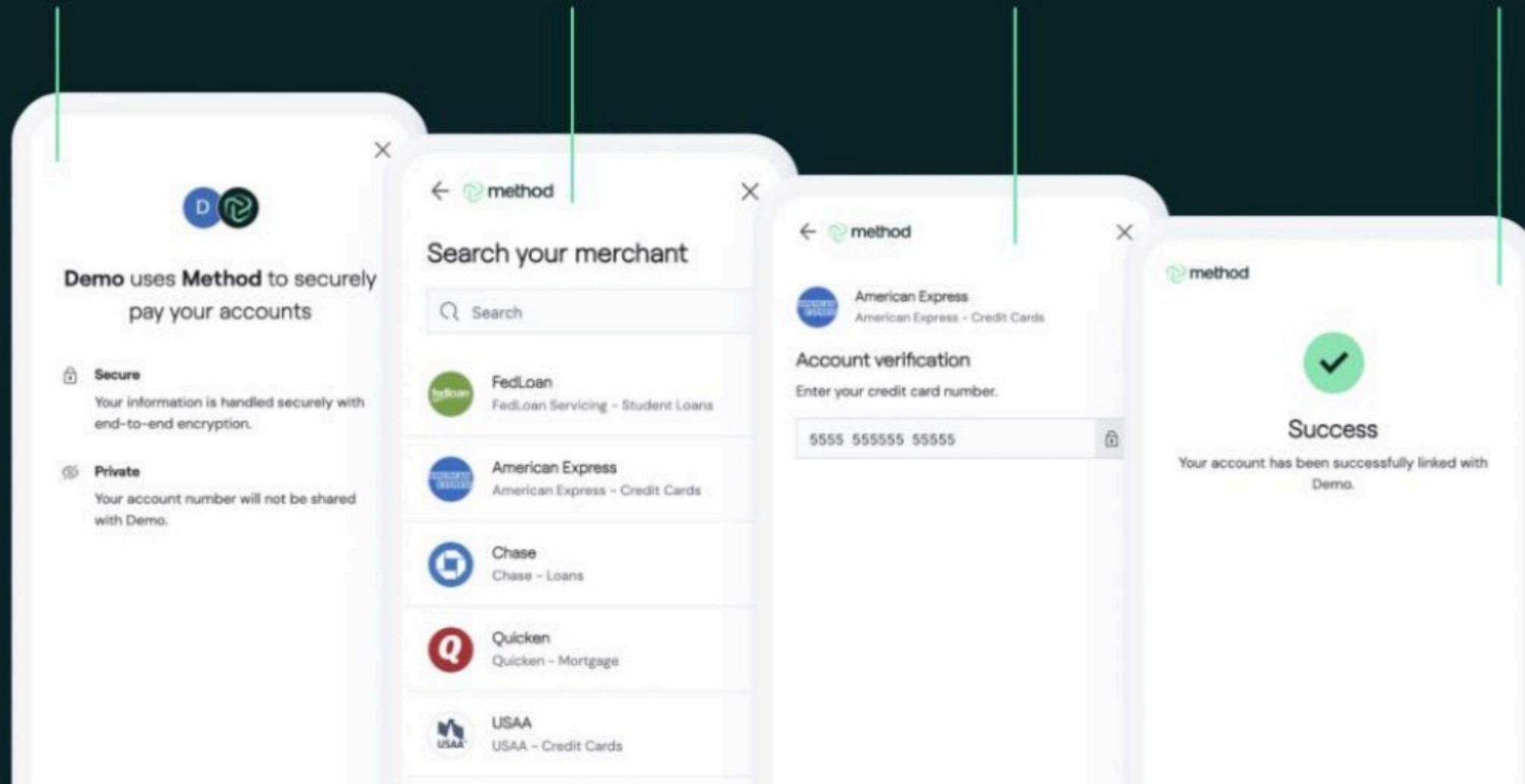
## Start moving money instantly

All you need is a Method API key



# How It Works

- 1 Launch Method**  
Embed Method or build your own UI.
- 2 Complete Coverage**  
Link any type of consumer debt. No credentials required.
- 3 Instant Verification**  
Real-time verification of account info with lender.
- 4 Continuous Access**  
Persistent payment access without re-authentication.





# Current Solutions



## Debt Repayment

Initiate payments to any type of consumer debt



## Mortgage Underwriting

Tradeline paydown with instant verification for mortgage closing



## Balance Transfers

Transfer balances from existing credit lines



4 live customers & 6 LOIs

Launched in **May**

6 LOIs valued at  
**\$250K MRR**

Revenue: **\$x MRR**



Product Hunt

**#3 Product of the Day**



## Market Opportunity

**\$6.5B**

**\$0.65 / debt repayment**

**x**

**10B debt repayments / year**



# Team



**Jose Bethancourt**

Co-Founder & CEO



**Marco del Carmen**

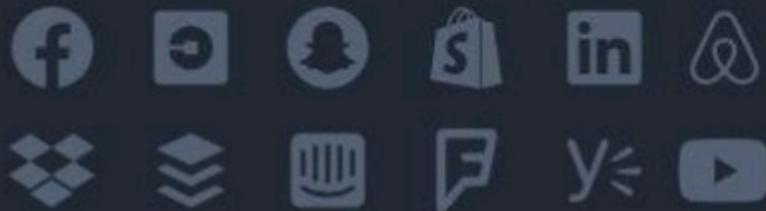
Co-Founder & CTO





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