PRESS KIT · FOR EDITORIAL USE

CLOSING THE DEAL, UPFRONT.

The Ratio Press Kit. Brand assets, leadership bios, boilerplate, and product context for journalists, partners, and editorial teams covering B2B subscription commerce and embedded financing.

ISSUED BY

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MEDIA CONTACT

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WEB

ratiotech.com
ratiotech.com/newsroom

01 ABOUT RATIO

Ratio is the only platform that combines embedded Buy Now, Pay Later with a fully integrated quote-to-cash system, built exclusively for B2B subscription businesses.

WHY WE EXIST.

The way technology is bought, sold, and funded is broken. Procurement stalls. Payment terms get renegotiated in the final mile. Growth gets bottlenecked by cash flow. Ratio's founders lived that pain firsthand running and scaling SaaS businesses — and built Ratio to fix it.

Founded in 2021 and headquartered in San Francisco, Ratio helps B2B SaaS and technology companies close more deals faster, get paid upfront, and offer their customers flexible payment terms — without the friction of legacy AR, custom financing teams, or one-off contract negotiations.

The platform combines AI-powered quoting, embedded financing, billing, and a frictionless quote-to-cash workflow in one interface. Sellers get paid upfront on signed contracts. Buyers pay over terms that match their cash flow. Finance teams get cleaner books on both sides of the deal.

BY THE NUMBERS.

CAPITAL RAISED

$411M

Equity & lending capacity since launch

YOY GROWTH

800%+

Platform volume, reported 2025

HQ

San Francisco California

Founded 2021

CATEGORY

Quote-to-Cash + B2B BNPL

One flagship product. One quote-to-cash engine.

BACKED BY

Streamlined Ventures · Cervin Ventures · 8-Bit Capital · HoneyStone Ventures · a roster of multi-billion-dollar asset managers and technology CEOs.

02 THE PRODUCT

Ratio Boost sits between the seller's CRM and the customer signature — one flagship product on a single quote-to-cash engine, built for B2B subscription businesses.

FLAGSHIP PRODUCT · EMBEDDED BNPL + QUOTE-TO-CASH

RATIO **BOOST**

An embedded BNPL, AI-powered quoting, and checkout product integrated directly into the seller's proposal and billing workflow. Customers get payment flexibility that matches their cash flow. Sellers get paid upfront on every signed contract.

SELLER BENEFIT
Contract value paid out on signature

BUYER BENEFIT
Flexible terms inside checkout

WORKFLOW
Quote → sign → fund → bill

RISK
Underwriting handled by Ratio

WHAT IT REPLACES

Custom payment-term negotiations, ad-hoc financing teams, AR & collections overhead, and the discounting required to close end-of-quarter deals.

OUTCOME

Sellers **close more deals faster** and collect cash upfront. Buyers pay on terms that fit their cash flow.

INTEGRATIONS

Salesforce, HubSpot, NetSuite, Stripe Billing, DocuSign, and direct CPQ surfaces in-product.

WHO RATIO IS BUILT FOR.

For Sellers

- Receive contract value upfront on signed deals.
- Offer flexible terms without sacrificing cash flow.
- Reduce discounting, accelerate the close, and remove payment-term objections.

For Buyers

- Pay over time on terms that fit cash flow and procurement constraints.
- Sign once. Frictionless quote-to-checkout inside the seller's workflow.
- No separate financing application or third-party portal.

For Finance & Ops

- Predictable upfront cash collection on signed contracts.
- Reduced AR exposure and collections overhead.
- Cleaner revenue recognition and deal documentation.

NOTABLE CUSTOMERS.

A selection of B2B SaaS and recurring-revenue businesses using Ratio in production today. Additional customers across software, robotics-as-a-service, fintech, and tax & accounting available on request.

Motive

DearDoc

Taxwell (DRAKE SOFTWARE)

Bigtincan

03 LEADERSHIP

The Ratio leadership team. Confirm executive availability and headshot preferences with the media contact ahead of interview placements.

Ashish Srimal

FOUNDER & CEO

Ashish founded Ratio with a mission to democratize how technology is bought, sold, and funded. Previously held executive positions at SAP and Medallia, and was founder and CEO of SmarterMe — the first intelligent mobile assistant for sales. He has advised numerous SaaS, venture, and private equity firms.

Satish Jajodia

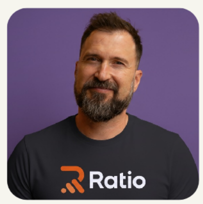
CFO & CHIEF RISK OFFICER

Satish leads finance, risk, and capital strategy at Ratio, with deep expertise across fintech, structured finance, and SaaS operations. He owns the company's capital markets relationships and risk framework.

Perry Narancic

CHIEF LEGAL OFFICER

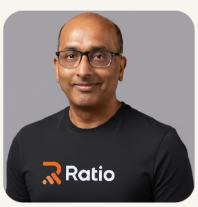
Perry leads legal, regulatory, and compliance at Ratio. He oversees the company's commercial agreements, financing structures, and regulatory posture across the U.S. fintech landscape.



Gus Guida

VP, SALES & MARKETING · MEDIA CONTACT

Gus leads go-to-market at Ratio, overseeing sales, marketing, and revenue operations — and serves as the primary point of contact for press, executive availability, and partnership inquiries.



Sangam Singh

VP, ENGINEERING

Sangam leads engineering and platform development at Ratio — from the quote-to-cash engine to the risk and underwriting infrastructure powering Ratio Boost.

↗ SEE FULL TEAM

The Ratio team

ACROSS SF, NY, & REMOTE

The full Ratio team — spanning engineering, product, capital markets, design, GTM, and customer operations — is listed at **ratiotech.com/about**. Reach out via the media contact for additional bios or speaker availability.

04 LOGO, COLOR & TYPE

Approved Ratio brand assets for editorial and partnership use. Hi-res SVG, PNG and EPS formats available via the media contact.

LOGO LOCKUPS.

Maintain clear space equal to the height of the “R” on all sides. Do not stretch, recolor, or place on busy backgrounds without an approved scrim.

Ratio
PRIMARY · INK ON LIGHT

Ratio
REVERSE · LIGHT ON INK

Ratio
CREAM · INK ON CREAM

ICON MARK · GLYPH ONLY

COLOR PALETTE.

Primary brand color is **Ratio Purple (#9900FF)**, with **Orange (#FF6233)** as the energetic accent. Deep purple-black anchors dark surfaces; warm offwhite forms the neutral ground.

Ratio Purple
#9900FF
Primary

Light Purple
#B240FF
Hover · Highlight

Ratio Orange
#FF6233
Accent

Ratio Black
#140021
Ink · Dark surfaces

Offwhite
#F6F5EE
Warm ground

Ratio Green
#0F6F57
Success

TYPOGRAPHY.

DISPLAY · ARCHIVO BLACK

RATIO

Archivo Black · bold, uppercase, tight tracking. Headlines & display — it doesn’t compete for attention, it commands it.

AA BB · 0123 · & @

PRODUCT · OUTFIT

Pay upfront.

Outfit · Regular–Bold. Product UI, labels, metadata, and app surfaces.

Aa · $15.8M · 800%

BODY · ARCHIVO

Close.

Archivo · Regular–SemiBold. Marketing body copy and uppercase eyebrows.

Aa Bb Cc · 012345

05 BOILERPLATE · NAMING · STYLE

Copy blocks and language conventions for editorial, press, and partner use. Please use verbatim unless otherwise approved.

POSITIONING · THE CLOSING MOTION PLATFORM

Built for B2B technology scale-ups, Ratio consolidates the fragmented close into a single Closing Motion — one that starts with proposals, uses BNPL to pay you upfront, and keeps renewals and collections connected.

BOILERPLATE · SHORT

Ratio is the Closing Motion Platform for B2B technology scale-ups. It starts with proposals, adds embedded BNPL so buyers pay over time while sellers get paid upfront, and keeps renewals and collections in the same flow — turning a buyer's yes into cash upfront, not just a signature.

~50 words · Cleared for press

BOILERPLATE · LONG

Ratio is the Closing Motion Platform for B2B technology scale-ups. Most teams treat the close as a signature, then wait on cash through fragmented handoffs. Ratio consolidates the fragmented close into a single motion: it starts with proposals, adds embedded buy now, pay later (BNPL) so buyers pay over time while sellers get paid upfront, and keeps renewals and collections connected — turning a buyer's yes into cash upfront, not just a signature. Founded in 2021 and headquartered in San Francisco, Ratio is backed by Streamlined Ventures, Cervin Ventures, 8-Bit Capital, HoneyStone Ventures, and a roster of multi-billion-dollar asset managers and technology CEOs. Visit ratiotech.com to learn more.

~110 words · Cleared for press

NAMING & STYLE.

COMPANY NAME

Ratio — use in all editorial, marketing, and press contexts. Always capitalized.

LEGAL NAME

Ratio Technologies, Inc. — reserved for legal, corporate, and financial disclosures only.

PRODUCT NAMES

Ratio Boost is the flagship product name. "Ratio Boost" on first reference; "Boost" subsequently. Never abbreviate or stylize.

FINANCING ENTITY

Ratio Funding II LLC, referred to as *the Financer* in customer agreements.

PAYMENT LANGUAGE

Sellers receive funds **upfront** on signed contracts. *Avoid "Day 1" or "100% TCV"* in editorial copy.

LOGO USAGE

Maintain clear space equal to the height of the "R". Don't stretch, recolor, or place on busy imagery without an approved scrim.

06 RECENT COVERAGE

A selection of recent coverage. Full archive at **ratiotech.com/newsroom**.

Business Insider	Ratio Raises $15.8M and Secures $100M in Lending Capacity to Solve Cash Flow Constraints for B2B Tech Scale-Ups	APR 14 · 2026	→
Business Wire	Ratio Touts Growth of Over 800%; Expands its B2B BNPL Platform with Launch of Custom Payment Terms, Adds Taxwell as Customer	JUN 10 · 2025	→
Forbes Council	The Subscription Illusion: How Flexible Payments, Not Just Recurring Revenue, Drive Sustainable Growth	JUN 30 · 2025	→
Forbes Council	Five Working Capital Financing Methods For Tech Leaders In 2025	AUG 21 · 2025	→
Tech Crunch	Ratio Emerges From Stealth; Secures $411M to Transform B2B SaaS Payments, Financing, and Pricing	SEP · 2022	→

07 MEDIA INQUIRIES

Interview requests, executive availability, and press materials — contact Gus directly.

Gus Guida

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