



Credit intelligence for cannabis. Before the product ships.

A purpose-built commercial credit rating agency for the state-regulated cannabis industry.

There's no D&B for cannabis. So we're building one.

You ship the product. Then you hope you get paid.

A \$10,000 write-off at 25% margins takes \$40,000 in new sales just to recover.

Most credit decisions get made on gut feel, a phone call, and pressure from the sales team.

Everyone pays slow, so slow pay tells you nothing.

By the time a buyer stops paying, the product is already gone.

One large default can erase a quarter. In cannabis there is often no real recourse. You become one of a large group of unsecured creditors in a state receivership, if one even exists.

"We got burned last year and never saw it coming."

The agencies every other industry trusts don't cover you.

D&B

Does not score cannabis

Experian

Does not score cannabis

Equifax

Does not score cannabis

These agencies built the credit infrastructure every other industry relies on. Federal illegality has kept them out of cannabis. This is not a gap they are about to fill. It is a structural barrier.

That leaves a thirty billion dollar supply chain extending credit blind, with no shared standard and no real data intelligence behind the decision.

The tools that exist today look backward.

- 01 Credit associations aggregate what members report about who paid last month. That's a rear-view mirror.
- 02 A single legitimate dispute can get a good counterparty reported as a non-payer, and tar them across the whole group.
- 03 Some operators use shelf-space position to get paid first, but getting paid first is not the same as creditworthy. When a buyer defaults, leverage doesn't make you a secured creditor, it just means you were early. None of it predicts what happens next.

Reclaim is the commercial credit rating agency cannabis never had.

The Credit Exchange

An anonymized contributory network. Operators contribute AR aging and payment data, and the whole network gets sharper as more data comes in.

Cannabis-Specific Scoring

Predictive models built on trade payment behavior, licensing status, tax compliance, and public records. Made for cannabis, not borrowed from another market.

Intelligence before the invoice, not after the default.

One platform for the whole credit lifecycle.

1

Apply & Approve

Digital credit applications with instant scores and suggested limits.

2

Analyze & Score

Cannabis-specific predictive scoring on every counterparty.

3

Monitor

Tracks judgments, liens, tax, compliance, and news, with alerts even after goods ship.

4

Alert

Automated alerts, reminders, and benchmarks as conditions change.

5

Collect

Collection scoring that prioritizes accounts likely to go past due.

Integrating at launch with QuickBooks, Acumatica, Sage, Salesforce, and state track-and-trace.

Eight categories of risk the general agencies can't see.

Credit Score

Predictive score with a suggested credit limit.

Trade Payment Data

How they actually pay suppliers, from the Exchange.

Licensing Status

State licenses, expirations, compliance flags.

Public Records

Tax records, UCC filings, judgments, liens.

Company Profile

Location, ownership, related entities.

Financial Analysis

SEC filings and ratios for public operators.

Inquiry Data

Report-request frequency, a leading distress signal.

Spending Patterns

Seed-to-sale signals unique to cannabis.

Is Reclaim right for you?

If you do business with any licensed cannabis operator, the answer is yes. Whether you extend trade credit or insist on COD, every shipment is a risk decision. We help you make it with your eyes open.

Cultivators

Manufacturers

Brands

Distributors

Factors

Service Providers

Lighting Suppliers

Packaging Suppliers

Hardware Suppliers

Extractors

Wholesalers

Testing Labs

...and more.

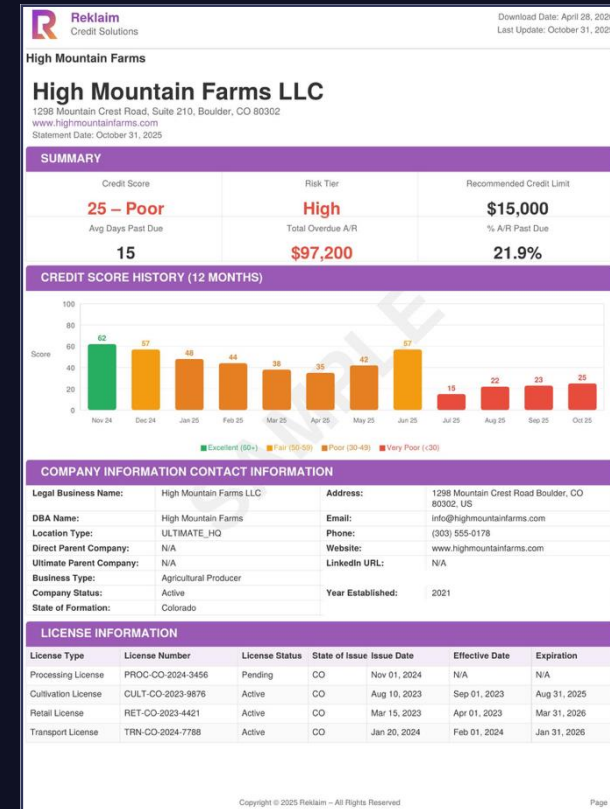
Proprietary Technology Overview

Reclaim's Ensemble Multi-Layer Feedforward Neural-Net (E-MLFN™)

Black Box #1: Key Benefits & Advantages of Reclaim's E-MLFN™ Technology

- USPTO patent application currently being drafted
- Direct determination of counterparty trade credit limits
- Overcomes inherent shortcomings of traditional logistic regression & Bayesian methods
- Auto-ingest A/R reports in any format, auto-feeds into multi-stage E-MLFN processor
- V1.1: Multi-source data fusion risk categorizations: license, tax, UCC, liens, judgements, etc.
- Instant robust trade credit reporting & recommendations: detailed credit scoring, set credit limits, supplemental analytics.

Cannabis has transitioned out from a behind-the-curtain cash-order business into a highly regulated multibillion-dollar industry in dire need of a centralized credit reporting agency. Reclaim's proprietary E-MLFN™ core technology is fully scalable, intrinsically adaptive, self-learning, and exceptionally well matched with the unique aspects of the modern cannabis industry.



Built by people who have done this before.



Kraig G. Fox

Founder & CEO

35 years consolidating fragmented industries into the businesses now known as iHeartMedia and Live Nation.

Part of more than \$10 billion in M&A. Operator, advisor, and investor in cannabis since 2014.



Albie Fensterstock

Chief Data Scientist

40+ years building predictive credit models. Founder of CreditRiskMonitor.com and named one of the 50 most influential people in credit.



Bob McCarthy

Chief Technology Officer

MIT-educated data engineer with multiple patents. President and CEO of Excorr and co-founder of Rootz.ai, turning data science into production-grade systems.



Mick Frederick

Data Security & Platform Operations

Decades building and securing commercial SaaS platforms at scale. Architect of the Trust Architecture that protects contributor data.



Ben Baker

Chief Technologist. Engineering and ML.



Julian Baneth

Chief Technologist. Quantitative modeling.

Our engineering team builds with the most modern tools available. Machine learning and AI included.

A score is only as good as the network behind it.

Reclaim is a contributory network. To receive scores, reports, and limits, you contribute your accounts receivable aging data, and it is easy to upload.

Your data never becomes a report card on one customer. We compile it with many other reports, then organize it with UCC filings, liens, and judgments into a robust assessment built for you.

Value needs width, data across the industry, and depth, enough data on each counterparty to score it. We're building both.

And it pays off early. Even before the network is dense, your own receivables become more measurable and more actionable.

TRUST ARCHITECTURE

Your data is de-identified the moment it arrives. The source of any data point is never disclosed and cannot be reverse-engineered.

Your customer list and your terms are never exposed to another participant.

We never take in consumer or personal data. This is commercial trade credit only.

You own your data. We are currently undertaking a SOC 2 Type 1 audit, followed by a Type 2 audit.

"This is not a public blacklist or a raw data exchange. It is a protected intelligence network."



GET YOUR FREE SCORE

See your receivables the way we do.

A free score of your current accounts receivable.

Share your accounts receivable aging, ideally the last twelve months, and we'll run it through our model and show you exactly how your current book scores. No cost, no commitment.

Reach out and we'll score your book

info@reclaim.io



Know before you ship.

We're building the credit intelligence layer the cannabis industry has never had.

Public launch, August 2026.

Kraig G. Fox, Founder & CEO

fox@reclaim.io 917-846-5982