



Investment Lens Report

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Arriba Card Inc.

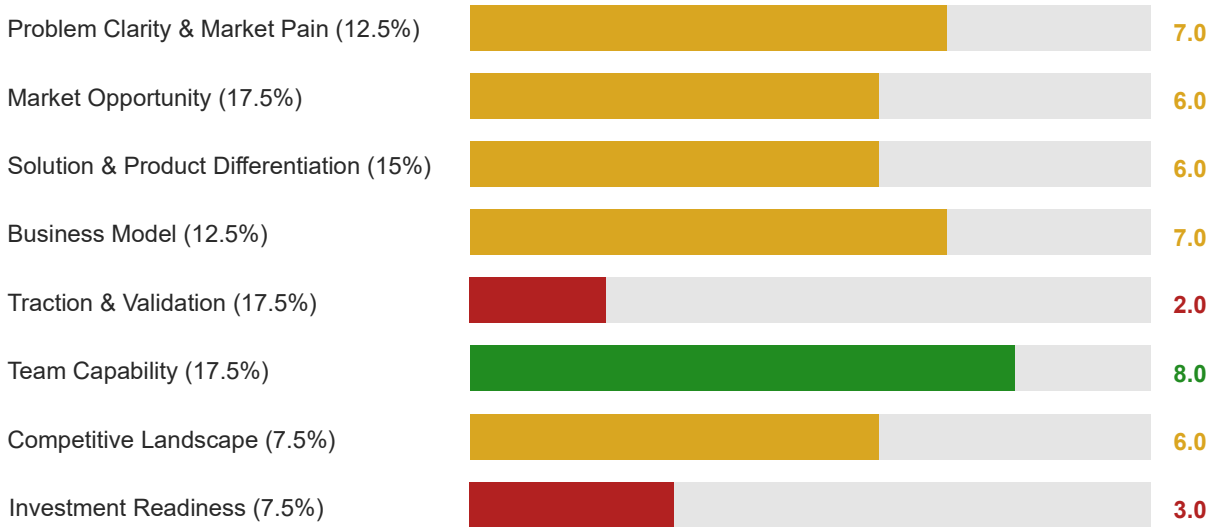
Founder Feedback Report • Generated: 3/13/2026



Promising but requires refinement

9–10: Exceptional | 8–9: Strong venture candidate | 7–8: Promising, needs refinement | 6–7: Early stage | 5–6: Significant concerns | <5: Not venture ready

DIMENSION SCORES



EXECUTIVE SUMMARY

Arriba aims to be the trusted financial services provider for the unbanked Hispanic market in the United States. They identify significant pain points such as high check cashing fees, costly money transfers, and the insecurity of carrying cash, positioning their stored value card as a more affordable and convenient alternative. The company plans to generate revenue through card sales, monthly service fees, interchange fees, foreign exchange markups, and value-added services like prepaid long distance and cellular.

The pitch highlights a large and growing market with no established leader, suggesting a significant opportunity for Arriba to capture market share by focusing on community, building trust, and providing exceptional value. The team includes experienced professionals in consumer services, Hispanic marketing, and finance, which is a strong asset for targeting this specific demographic.

However, the deck lacks critical details on execution, current traction, and a clear go-to-market strategy beyond simply offering the card. While financial projections are provided, they are presented without underlying assumptions or a robust explanation of how they will be achieved. The investment ask and valuation are stated, but the overall readiness for investment is low due to the absence of a concrete plan and demonstrable progress.

WHAT INVESTORS WILL LIKE

- Addresses a clear and significant pain point for a large, underserved demographic (unbanked Hispanic market).
- Strong team with relevant experience in consumer services, Hispanic marketing, and finance.
- Clear articulation of revenue streams for the stored value card.
- Identifies cultural factors and trust as key differentiators in the competitive landscape.

WHAT INVESTORS MAY CHALLENGE

- Lack of concrete traction, pilot results, or user adoption data.
- Go-to-market strategy and distribution channels are not detailed.
- Financial projections are presented without clear assumptions or a roadmap to achieve them.
- Competitive analysis is high-level and doesn't fully explain how Arriba will win against established players or emerging solutions.
- The deck's design and age (references to 2005/2008 data) suggest it's outdated, raising questions about current relevance.

DIMENSION ANALYSIS

Problem Clarity & Market Pain — 7.0/10

What worked:

The pitch clearly identifies several pain points for the unbanked Hispanic market: high check cashing fees, costly money transfers, trouble paying bills, and insecurity of cash. The use of an image of a Walmart MoneyCenter helps visualize the current alternatives.

How to improve:

Quantify the market pain points with specific data (e.g., average check cashing fees, typical remittance costs, estimated losses from cash theft) to emphasize the financial burden on the target demographic. Add testimonials or quotes from target users expressing these frustrations.

Market Opportunity — 6.0/10

What worked:

The deck highlights the size and growth of the Hispanic market, citing purchasing power, remittances, and homeownership trends. It correctly identifies the 'un-banked' segment as the target and states there's no established market leader.

How to improve:

Provide a more precise estimate of the 'un-banked Hispanic' TAM/SAM/SOM. Update market data (2005/2008 references are very old). Explain the specific segments within the unbanked Hispanic market Arriba will target first. Show how Arriba's solution specifically addresses the cultural nuances mentioned (e.g., 'cultural unease with institutions').

Solution & Product Differentiation — 6.0/10

What worked:

The core offering, a stored value card that accepts Matricula Consular as ID and is less expensive than current transactions, is clearly stated. The focus on community, trust, and value is a good angle for this market.

How to improve:

Detail the specific features and benefits of the card beyond just 'less expensive.' How does it work for bill pay, remittances, or other services? Provide a visual of the card's interface or a user journey. Explain the technology behind the card and how it ensures security and reliability. Clarify the 'value-added services' beyond a simple list.

Business Model — 7.0/10

What worked:

The pitch clearly outlines multiple revenue streams: card sales, monthly service fees, interchange fees, foreign exchange markup, and value-added services. This diversification is positive.

How to improve:

Provide a breakdown of the expected contribution of each revenue stream to the overall revenue. Offer a clear pricing model for the card and its services, comparing it directly to the 'expensive' alternatives. Discuss customer acquisition costs and lifetime value. Explain the unit economics of a single cardholder.

Traction & Validation — 2.0/10

What worked:

There is no demonstrable traction or validation presented in the deck. The financial projections are forward-looking without any current or past performance data.

How to improve:

This is a critical area. The founder needs to show any early signs of interest, pilot programs, customer acquisition numbers, user feedback, partnerships, or even pre-registration numbers. Without traction, the financial projections are purely speculative. Even a small pilot with a few hundred users would significantly strengthen this section.

Team Capability — 8.0/10

What worked:

The team boasts strong, relevant experience. The CEO has startup success, the President has deep Hispanic marketing and outreach expertise, and the CFO has Fortune 100 and entrepreneurial finance experience. The advisory board member's legal background is also valuable.

How to improve:

Briefly explain the specific contributions each team member will make to Arriba's success. Highlight any unique connections or networks they bring to the Hispanic market. Consider adding a slide on key hires or skill gaps that will be filled with investment.

Competitive Landscape — 6.0/10**What worked:**

The deck identifies key competitor categories (banks, wire transfer, other stored value cards, local providers) and attempts to differentiate by highlighting Arriba's focus on trust, community, and addressing cultural unease.

How to improve:

Conduct a more thorough competitive analysis. Create a matrix comparing Arriba's features, pricing, and unique selling propositions against 2-3 direct competitors (e.g., specific stored value cards, specific remittance services). Clearly articulate Arriba's sustainable competitive advantage beyond 'we can do it better.' How will Arriba build trust and community support more effectively than others?

Investment Readiness — 3.0/10**What worked:**

The deck explicitly states the investment ask (\$300k for 9.5% equity) and provides future funding rounds with pre-money valuations and projected exit multiples, showing thought about investor returns.

How to improve:

Provide a detailed use of funds for the \$300k. What milestones will this investment achieve? What is the runway? The financial projections need to be backed by clear assumptions and a detailed operating plan. The disclaimers on the financial projections are too strong and undermine confidence. The deck needs a clear call to action for investors, beyond just 'Got your checkbook?'

DECK IMPROVEMENT RECOMMENDATIONS

- Update all market data and references to reflect current conditions (e.g., replace 2005/2008 data).
- Add a 'Traction' slide showcasing any existing partnerships, pilot programs, user numbers, or market validation.
- Develop a detailed 'Go-to-Market Strategy' slide explaining how Arriba will reach and acquire its target customers.
- Create a 'Use of Funds' slide clearly outlining how the \$300k investment will be allocated and what milestones it will achieve.
- Refine the competitive analysis with a comparison matrix and a stronger articulation of Arriba's sustainable competitive advantages.

STRATEGIC SUGGESTIONS

- Focus on securing a strong initial partnership for distribution or customer acquisition within the Hispanic community to demonstrate early traction.
- Develop a clear, measurable pilot program to validate product-market fit and gather initial user data before seeking significant investment.
- Invest in a modern, professional deck design that reflects the seriousness and potential of the business, moving away from the current outdated aesthetic.

INVESTOR READINESS ROADMAP

Before approaching investors, Arriba needs to significantly strengthen its 'Traction' and 'Go-to-Market' sections. This means demonstrating tangible progress, such as a successful pilot program with a measurable number of users, initial revenue, or confirmed partnerships. The financial projections must be revised with clear, defensible assumptions and a detailed breakdown of how the investment will directly contribute to achieving key milestones. The team should also refine their narrative to clearly articulate their unique competitive advantages and how they plan to scale operations. A polished, up-to-date deck that reflects current market realities and Arriba's proven ability to execute will be crucial for investor confidence.

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