

# Pushing Capital – Competitive Battlecard

v1.0 · 2026-05-25 · How PC is positioned against the alternatives. The core thesis: **every competitor is single-vertical and sells a tool; PC is cross-vertical and sells the outcome on one record.**

## The competitive set (by where buyers go today)

CATEGORY	REPRESENTATIVE PLAYERS	WHAT THEY DO WELL	WHERE PC WINS
DIY software (point tools)	QuickBooks, TurboTax, LegalZoom self-serve	Cheap, scalable, brand trust	Buyer still does the work; nothing spans verticals; no outcome ownership
Outsourced bookkeeping/finance	Bench, Pilot, QuickBooks Live	Done-for-you books	Single vertical; no auto/credit/formation; rebuilds data each time
Business formation	LegalZoom, ZenBusiness, Stripe Atlas, Firstbase	Fast incorporation	One-time event; doesn't carry into finance/credit/auto; no ongoing record
Auto title/registration & F&I	eTitle/DMV services, dealer F&I providers	Niche workflow depth	Siloed to auto; no link to the customer's finance/business life
Consumer credit/lending	Credit Karma, credit-repair shops, loan brokers	Consumer reach / niche	Single product; no SMB/cross-family; not outcome-owned end-to-end
Services-as-software (new wave)	Sequoia-thesis "services as software" startups	Modern, AI-native, vertical	Almost all <b>single-vertical</b> ; PC's edge is the cross-family spine

## PC's structural advantages (the moat)

- Cross-cutting by design.** The high-value workflows *span* verticals (auto loan = auto + finance + paperwork; SMB = formation + finance + credit). Siloed competitors literally cannot service the whole job.
- One golden record, reused.** Fill info once; every family draws from it. Higher revenue per customer + each new family is cheaper to add. Competitors rebuild the data layer per product.

3. **Three-layer ownership** (data + orchestration + delivery). Most plays own one layer; PC owns all three, so the integration compounds.
4. **Hybrid monetization** (workspace ~90% + work ~70%) — optionality on which side scales; not bet on a single pricing model.
5. **Agentic operating leverage** — two founders run a ~30-person operation; structurally lower cost to deliver than human-heavy outsourcers.

## Honest weaknesses (and the answer)

WEAKNESS	REALITY	ANSWER
Early & small	~\$262K lifetime, two founders	The seed removes the capacity cap; revenue is real, not projected
Single-vertical incumbents are bigger	They have scale + brand	They can't follow across verticals without rebuilding their data layer; PC's wedge is the seam they ignore
Breadth vs. focus risk	Three families at once	Unified record makes breadth a <i>strength</i> (cross-sell), not a distraction; same spine powers all
Key-person risk	Two founders	First hires from this round; agentic workforce already absorbs scale

## The one-liner

**"Everyone else sells you a tool for one box. We own the outcome across the boxes — on one record."**

*Competitor list is illustrative of categories, not exhaustive; refine with named head-to-heads as PC encounters them in deals.*