MAYAOS

CPA Toronto · October 23–25, 2026

Your loans renew themselves — you just tap Approve.

Overnight drafting for pawnshops: reminders, payments, reviews, listings, offers. Nothing sends without you.

YOU KNOW THIS MORNING

A loan forfeits because nobody called before the due date. Three Google reviews, still no reply. An eBay lowball at 11:40 pm, answered at midnight — by you. A customer swears he paid; the ledger knows, but nobody checked it. None of that is a staffing problem. It's a rhythm problem.

WHAT MAYA DOES — YOUR DAY, ON RAILS

- **Loans coming due → reminder texts, drafted overnight,** read from the export your books already produce. Each text carries a payment link, so interest gets paid from the couch at 9 pm instead of maybe-Friday.
- **You approve every text. One tap.** Nothing sends until you do.
- **Payments verified against your books.** Your ledger is the truth — Maya catches money taken at the counter but never applied to the loan.
- **Renewals tracked, forfeits flagged.** The ROI meter shows renewal rate on reminded vs unreminded loans, and dollars recovered next to what you pay.
- **Reviews answered.** Google and Facebook replies drafted in your voice — approve to post. Never posts on its own.
- **Photo in, listing out.** Approved listings go to eBay and your own storefront with checkout.
- **eBay offers handled overnight.** You set the floor and the take-it price. Lowballs decline themselves; strong offers accept themselves; anything in between lands on your phone.
- **FB Marketplace / Kijiji: draft-assist on the roadmap.** Maya writes it, you paste it — their platforms don't allow full automation, and we won't fake it with scrapers.

DOES IT PAY FOR ITSELF?

One saved renewal usually covers the month. On the booth demo store, a month of reminders recovers 17.3× the subscription ($3,450 vs $199) — demo numbers on seeded data, labeled as such. The ROI meter runs on YOUR data from day one; if it doesn't clear the subscription by day 30, cancel. Month-to-month.

BUILT BY A PAWNBROKER, NOT A PITCH DECK

I'm Shaheed Rana. I run three shops in Calgary — Bowness, Forest Lawn, and Quik Cash — and my stores run this rhythm every day. It speaks pawn: loans, renewals, forfeits, floors. And because the AI runs local-first, per-message cost is near zero — which is why the price is possible.

The safety story — this IS the product

- Nothing sends without your thumb. Every word is a draft until you approve it.
- Your books stay the truth. Maya reads an export; it never becomes your system of record.
- Your floor is your floor. The AI cannot lower a floor, ever. Every auto accept/decline is logged.
- Guardrails on by default: texts 8 am–9 pm only, daily cap, duplicate guard, STOP auto-suppressed.
- CASL handled in onboarding: consent recorded, business identified, opt-out honored by machine.
- Your shop, your instance — isolated, never a shared pot.

CPA FOUNDER PRICE

$199/mo CAD

Locked for life for shops that sign at this show. (Final pricing at the booth.)

Month-to-month · no setup fee · first invoice when you go live, not when you sign.

Live in about two weeks: 10 minutes of your bookkeeper's time + your texting number. The rest is on us.

[QR CODE]
90-second demo video

pawn.ranas.ai

Book a 5-minute demo at the booth. Bring your worst month.

Shaheed Rana · shaheed@ranas.ai · pawn.ranas.ai

The questions every owner asks.

“An AI texting MY customers? No.”

It doesn't. It drafts; you send. Every text sits in a queue until you tap Approve — there is no code path that sends model-written words on its own.

“What about my data?”

Your shop runs in its own isolated instance — own container, own database, own subdomain. No shared pot, nothing trains on your customers, nightly encrypted backups, and the AI runs local-first.

“Is this even legal? CASL fines are no joke.”

CASL is in the plumbing: business name in every text, STOP handled by machine onto a suppression list, consent recorded at onboarding, and full send-and-approval logs kept as your defence file. Your lawyer confirms your specifics.

“I'm not technical. Neither is my staff.”

Your job is a phone with one button: Approve or Hold. Setup is ours — about ten minutes of your bookkeeper's time for the loan export, plus your texting number.

“What if it gets something wrong?”

Then you don't tap Approve — the wrong draft dies in the queue. On money it never trusts itself over your ledger, and send caps plus the 8 am–9 pm window mean even a bug can't blast your list.

“My books are a mess.”

It needs one thing: an export of open loans with due dates — even an ugly CSV. We map your columns once. And Maya surfaces money taken at the counter but never applied — messy books are an argument FOR it.

“eBay fees eat me alive already.”

Maya adds no fee on top. It stops the margin bleeding around the fees — lowballs declined in your sleep, strong offers taken before the buyer cools off — and your own storefront has no marketplace fee at all.

“Why not just hire a clerk?”

Hire the clerk — for the counter. This is the 9 pm–8 am shift no clerk works, for under ten clerk-hours a month in cost. It works for your clerk, not instead of them.

“Two hundred a month, forever?”

$199 founder price, locked for life if you sign at the show — and month-to-month, so “forever” is your call every 30 days. If the ROI meter on your own data doesn't clear the sub by day 30, cancel.

“And when you've got me locked in?”

There's nothing to lock. Your books stay in YOUR system. Cancel and you keep your POS, your number, your Stripe account, and a full export of your data.

“What happens if you get hit by a bus?”

Fair — I'm one guy with three shops and this. Your instance is self-contained, backups are encrypted nightly and restore-tested, and wind-down hands you an encrypted archive of everything.

“My customers don't do links.”

Then they walk in and pay cash, and Maya verifies it against your books like any payment. The link is an extra door, not the only door — every link used is a renewal that didn't depend on the trip.

AT THE BOOTH

The 5-minute live demo — you drive the last half.

1 · Approve a reminder. The customer phone on the counter buzzes — payment link right in the text.

2 · Watch it verify. The payment reconciles against the books while you stand there.

3 · Answer three eBay offers. The lowball declines itself, the strong one accepts itself — the middle one asks you.

4 · Read the ROI meter. Demo numbers on a seeded store, labeled as such. Yours runs on your data from day one.

$199/mo CAD founder price — locked for life at this show. · 5-minute demo at the booth.

Shaheed Rana · shaheed@ranas.ai · pawn.ranas.ai