

# New Fintech Tool Combats Backdooring in Business Funding Industry

*Built by industry veteran Christina Duncan, the platform helps prevent deal theft and increase close rates.*

The logo for Aquamark.io features the word "Aquamark" in a bold, sans-serif font, with the "A" and "Q" in blue and the rest in black. The ".io" is in a smaller, black font.

A FinTech Company

SAN FRANCISCO, CA, UNITED STATES,  
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After more than 15 years in the merchant cash advance (MCA) space, Christina Duncan is taking a stand against one of the industry's most damaging—and often invisible—issues: backdooring. With the launch of Aquamark.io, Duncan introduces a simple but powerful tool designed to help brokers and funders [watermark sensitive documents](#) like bank statements to prevent deal theft.

"I was getting daily emails from people selling 'packages' that weren't theirs," Duncan said. "Backdooring isn't a rare occurrence—it's a quiet epidemic. And until now, there hasn't been a real solution that puts control back in the hands of brokers."

## The Problem: A Broken Trust Loop

In the MCA world, brokers routinely submit funding packages to lenders or partners for review. But too often, those documents are quietly forwarded elsewhere—without consent or credit—leaving the original broker cut out of the deal. Known as backdooring, this practice not only costs brokers their commission, it damages relationships with merchants and undermines the integrity of the industry. Duncan experienced this firsthand. "It wasn't just a one-off. It was systemic," she said.

## The Solution: Instant Watermarking with Aquamark

Aquamark.io offers a sleek, browser-based platform that lets users [instantly watermark PDFs](#) with their own logo—no software download required. Brokers simply upload their files, apply their watermark, and download the protected documents in seconds. The watermarking is embedded diagonally and tiled across the page to deter removal or tampering. Subscriptions are affordably priced with pay-as-you-grow tiers, and all users start with a free trial. With no storage or long-term commitments, Aquamark acts as a lightweight tool—not a bloated platform—built specifically for the funding world.

And it's catching on. Within weeks of soft launch, dozens of ISOs have signed up and begun

watermarking their submissions. Several are already reporting measurable results. “One broker told me, ‘I didn’t even realize how much I was losing until I started watermarking.’ That’s the thing about backdooring—you often don’t know it’s happening until it’s too late.”

#### A Founder Who Knows the Industry

Duncan isn’t an outsider trying to break into fintech. She built her career in the trenches of alternative lending, growing broker shops, managing relationships with lenders, and ultimately witnessing the very breakdowns Aquamark is now fixing. After stepping away from active brokering, she began developing the platform herself. “I didn’t want to build another flashy SaaS,” Duncan explains. “I wanted something clean, instant, and useful—a utility for brokers who are too busy chasing deals to worry about tech.”

#### More Than Just Protection: It’s About Revenue

Watermarking isn’t just about preventing theft—it’s about improving deal flow. Early users report [higher approval-to-funding ratios](#), more consistent merchant communication, and greater confidence when submitting to lenders.

To support larger teams and automation workflows, Aquamark will be releasing its public API in May/June 2025, allowing brokers and funders to integrate document protection directly into their internal systems.

Aquamark’s mission is simple: stop deal theft, protect the people doing the hard work, and restore trust to a fractured industry that powers America’s small businesses.

#### About Aquamark.io

Aquamark is a modern watermarking platform built for brokers, funders, and anyone handling sensitive financial documents. It’s the fastest and most affordable way to protect bank statements, tax returns, and other files from unauthorized use. No downloads, no storage, just watermark and go.

To learn more or try Aquamark for free, visit: [www.aquamark.io](https://www.aquamark.io)

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