

NOVEMBER 18-20,
2025

SILICON VALLEY SUMMIT

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FINTECH EXPO

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NOVEMBER SUMMIT



OPENING REMARKS

Davis Auksmuksts

Director, Fintech
Plug and Play

#PNPTCSiliconValley

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9:10–9:20 AM

Opening remarks and New Partner Announcement

9:20–9:40 AM

Keynote Presentation: “Innovation in Digital Finance”



Tom Zschach

Chief Innovation Officer
Swift

9:40–9:45 AM

Fintech Batch 22 Startup Presentations

Analog

 **Bonafide**

 **RS**

Focal

 **realfinity**

 **BEAM**

 **Charm**

FINALYTICS.AI

 **Kintsugi**

9:45–10:00 AM

Live Demo: “How to build AI Agent” with Thread AI

10:00–10:25 AM

Corporate Innovation Awards

McNeal

Thank You to our Partners!



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SU SUMMIT

NEW PARTNER ANNOUNCEMENT

Let's welcome

Royal Bank of Canada



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NEW PARTNER ANNOUCEMENT

Let's welcome

**Transact Capital
Partners**



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KEYNOTE: INNOVATION IN DIGITAL FINANCE



Tom Zschach

Chief Innovation Officer



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STARTUP PRESENTATION



ANALOG

Analog is a contract management and payments platform that turns regulated money flows into a deposit-gathering engine for banks, streamlining agreements across industries like sports finance, royalties, settlements, and M&A.

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**Bringing Trust, Speed, and Scale to
Sports and other Niche Payouts**

Analogg

Building a revenue, legal, and operations advantage with AI & fintech

Analog is an AI-powered platform for contracts, escrow, and payments in sports, entertainment, and complex earnouts. It identifies risk, automates onboarding and payouts, and helps banks turn complex earnings flows into transparent, lasting financial relationships.

About Analog

Venture backed with repeat founders, who have experience in AI, compliance, risk, and bank technology

Investors (Seed)



SLOW VENTURES



Richard Scioli



Founding team at Alloy, scaling US/UK and to over 800 FIs, \$100mm. Briefed the FBI, CIA, Congress, and UK gov on fincrime. Founded TouchPoint (exited). Lead digital transformation for the Special Olympics over 12 year board stint.



Kirk Voltz



Two-time founder, most recently at Rize (acquired by Fifth Third Bank), with 15+ years in fintech. Experienced in bank partnerships, compliance, and embedded finance, with a track record in scaling teams.



The Challenge: Evolving Money Movement in College and Pro Sports

**College is a
unique wedge at a
transformational
moment in time**

NIL & Revenue Sharing Are Reshaping College Athletics

Athletes now earn from their name, image, and direct from schools — the ecosystem is rushing to build compliant payout infrastructure.

Fragmented Systems, Missed Opportunities

No unified platform for contracts, compensation, and deliverables. Manual tracking and disconnected tools create delays, errors, and limited visibility.

Compliance & Tax Complexity

Constantly changing rules and multi-state taxes create risk, penalties, and reporting challenges.

Operational Inefficiency = Lost Edge

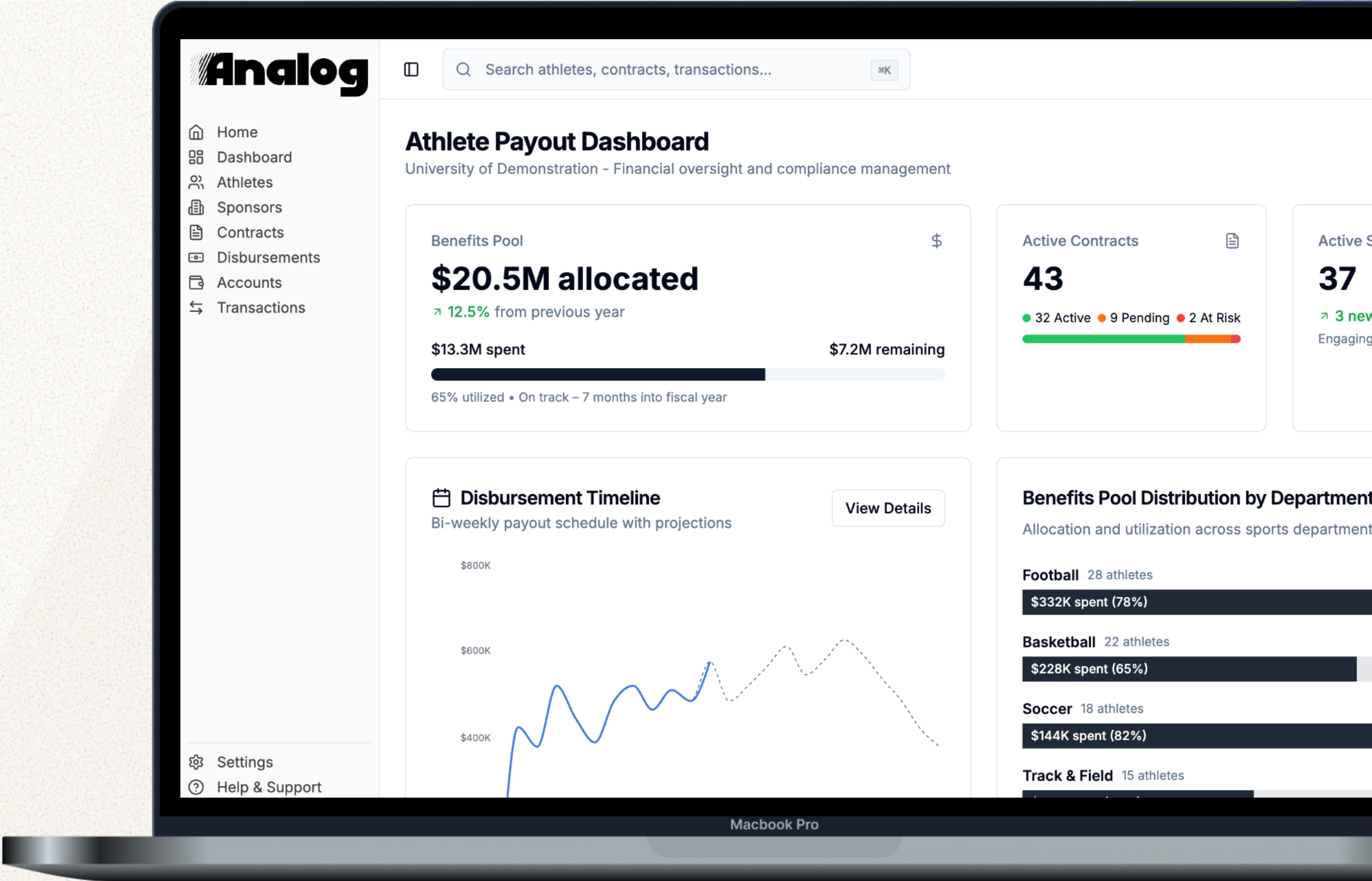
Manual payments and lack of automation drain resources — costing programs speed, trust, and competitive advantage.



Product Review

The Solution

AI powered legal, compliance, and finance



Product

One Platform for Compliant, Automated Payouts

Built-in compliance controls:

NCAA, school, state, and tax rules applied automatically

Automated payouts & reconciliation:

5x faster processing, zero missed obligations

Audit-ready reporting:

Instant 1099s, contract-to-payment visibility, exportable reports

Athlete experience: Clear status, faster deposits, reduced compliance burden

Verify & Onboard

- AI-contract review
- Term extraction
- Compliance vetting
- Person/LLC verification
- Fraud screening
- Account creation
- Workflow configuration

Reconcile & Optimize

- Real-time ledgering
- Tax accounts
- Exception handling
- Compliance automation
- Reconciliation reporting
- Compliance reporting

Disburse Funds

- Programmatic payouts
- Scheduled distributions
- Condition tracking
- Transaction monitoring
- Audit reporting

Stakeholders

**Teams, Brands,
Intermediaries**

Banks



AI Enabled Contract Reviews

Dynamic compliance reviews and a payout scheduling

AI reviews and extracts key terms from player and sponsorship contracts — surfacing payment schedules, bonus triggers, and compliance requirements. Finance teams gain faster, more accurate visibility into commitments, improving forecasting, reducing risk, and ensuring alignment with league and tax regulations. Payout data is validated and accessible via API for seamless integration with finance and audit systems.

The screenshot displays the Analog contract review interface. The main view is titled "Contract Details" for a "Basketball Performance NIL Agreement". It includes a search bar at the top, a sidebar with navigation options (Home, Dashboard, Athletes, Contracts, Sponsors, Disbursements, Accounts, Transactions, Settings, Help & Support), and a main content area with sections for "Contract Summary & Submission Details", "Contract Information", "Associated Parties", "Timeline", "Financial Terms", and "Submission Details".

A secondary window in the foreground shows "Obligation tracking" with a list of milestones:

Milestone ID	Milestone Name	Due Date	Category	Amount	Status	Action
4	Mid-season performance milestone	6/30/2024	milestone	\$15,000	Pending	Review Obligations
5	Social media engagement target	8/31/2024	milestone	\$12,000	Pending	Review Obligations
6	Community appearance (3 events)	10/14/2024	milestone	\$8,000	Pending	Review Obligations
7	End-of-season milestone	11/29/2024	milestone	\$15,000	Pending	Review Obligations
8	Contract completion bonus (25%)	12/30/2024	completion	\$37,500	Pending	Review Obligations

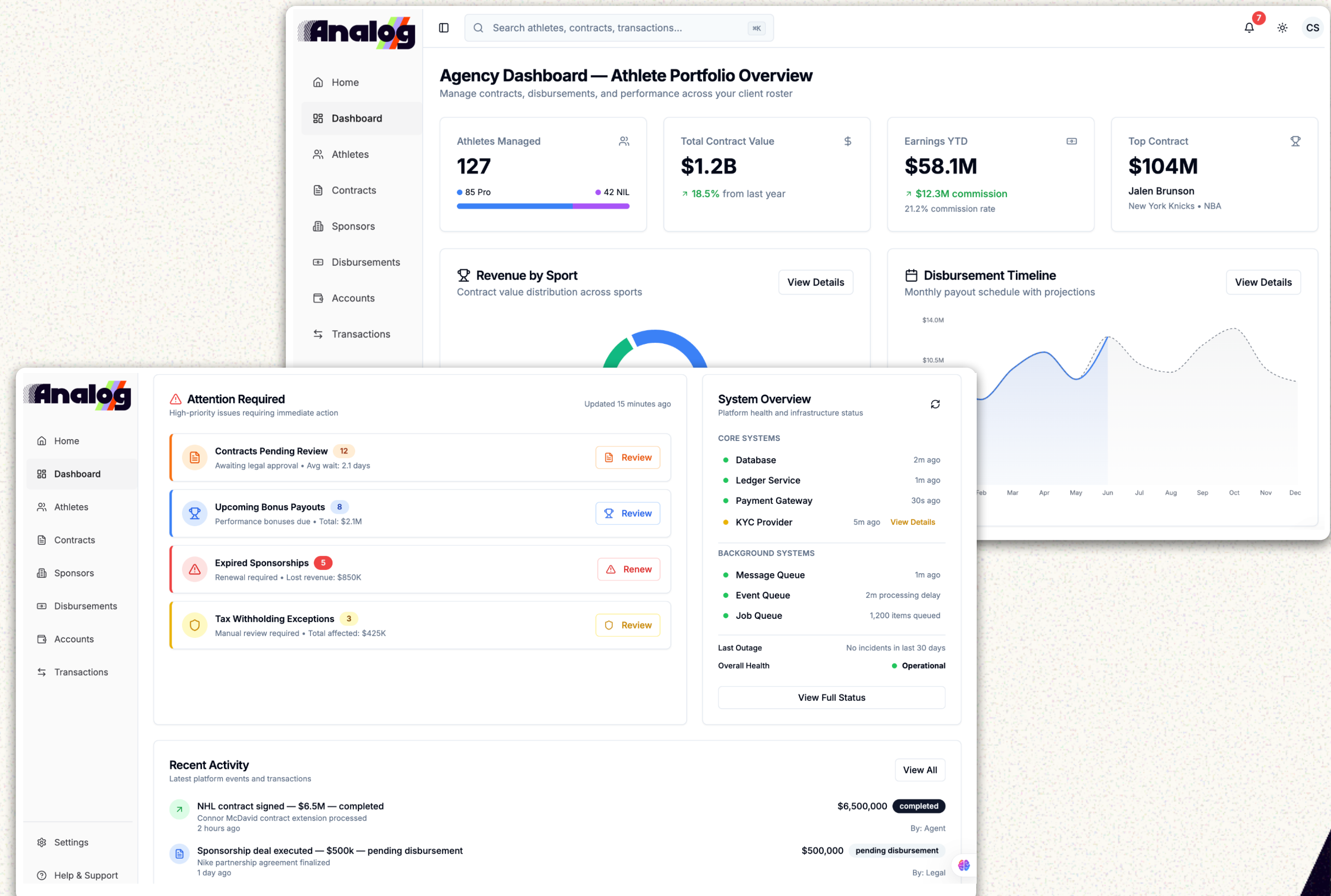
A green callout box labeled "Obligation tracking" points to the milestone list. A "Compliance Flags" section on the right shows a count of 2 flags.



A Single Source of Truth for Payouts

Complete Payout and Financial Summaries at the team, and athlete level

View and manage all sponsorship payouts in one place — from contracts to cleared funds — with instant access to terms, timelines, and compliance checks. A single source of truth streamlines operations, reduces overhead, and enables faster, more reliable execution for teams and athletes.



Full Suite Bank Infrastructure

Backed by banks with full suite product, payment, and audit capabilities

Player dashboards, powered by secure banking integrations, include built-in tax reviews and obligation tracking — giving teams, agents, and players clear visibility into earnings, bonuses, and financial responsibilities.

The screenshot shows a player dashboard for Marcus Johnson. On the left is a navigation menu with items: Home, Dashboard, Athletes, Contracts, Sponsors, Disbursements, Accounts, Transactions, and Settings. The main content area is divided into several sections:

- Player Profile:** Name: Marcus Johnson (Eligible, Updated 1/15/2024). Position: Football • Quarterback • Junior. University: University of Demonstration. ID: UOD-FB-2024-001. Contact: marcus.johnson@uod.edu, (555) 123-4567. Address: 123 Campus Drive, University City, ST 12345.
- KYC Verification:** Identity verification status: Approved. Status: Approved. Date of Birth: **/**/2003. Verified Name: Marcus Anthony Johnson. SSN: ***-**-4567.
- % Disbursement Allocation Settings:** Distribution percentages and current balances. Tax Reserve: 15%. Private Client Account: 70%. PayPal: 15%. Current Balances: Tax Reserve \$12,500, Private Client Account \$8,750. Last updated: 12/30/2023.
- Eligibility Checklist:** Required conditions for NIL participation. All items are checked: Enrolled Full-Time (Verified for Spring 2024, 1/9/2024), GPA Above Threshold (3.2 GPA maintained, 1/7/2024), No Transfer Portal Declaration (No declaration on file, 12/31/2023), Policy Agreement Signed (Signed NIL policy v2.1, 12/14/2023).
- Connected Accounts & Destinations:** Account destinations and balances. Tax Reserve (HNB) \$12,500 (Current Balance). Private Client Account (HNB) \$8,750 (Current Balance). PayPal Wallet (Status: Connected, Connected: 1/9/2024, Last Distribution: 1/14/2024).

Manage obligations and tax prep in one location



Where are we and what's next

Today: Piloting with leading SEC and Big Ten programs to validate our model and refine workflows.

Next: Expanding into pro sports as new performance-based and global payout structures redefine athlete compensation.

Appendix

The Solution: AI Infrastructure for Modern Sports Finance

1. Compliance and Contracts, Unified

Automate deal onboarding, payments, and reporting in one compliant system — ensuring accuracy, transparency, and trust across every bonus, rev-share, or incentive.

1. Scalable Operations Without Extra Headcount

Streamline tracking, documentation, and approvals to manage growing deal volume effortlessly, freeing teams to focus on performance, not paperwork.

1. Total Visibility and Flexible Payments

Gain a real-time view of every dollar + deliverable, offering players automated payouts & financial tools like savings, tax, & investment accounts.

1. Future-Proofed for the Next Era of Sports Finance

Support emerging revenue models — from fan engagement and licensing to performance-based and cross-border compensation — with infrastructure built to adapt.

**Contract reviews
in an hour, at a 1/3
the cost**

Contact

Richard@heyanalog.com



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BEAM

Beam powers real-time financial personalization with AI-driven customer intelligence.

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In-cloud agentic AI

Financial Personalization Engine

Dr Ilya Zheludev - CEO/Founder | inz@beampersonal.com | +1.437.344.2091

November 2025

Proven thought leaders in financial data and AI

Dr Ilya Zheludev MEng MREs MSc

CEO / Founder



- CDO HSBC's first spinoff. Head HSBC's Data/ML Innovation Labs
- Scaled enterprise AI and Data platforms at RBC to realize hundreds of millions in business value and launched one of the industry's first client-facing GenAI powered products
- PhD in Financial Computing + 3 Master's; 2 provisional patents.

Michael Reed

CTO / Co-Founder



- CTO, Global Head of Modernization at HSBC
- CIO City National Bank, Global Chief Architect RBC
- Led BaaS platforms and AI-driven trade-finance networks
- Repeat CxO and builder from startup → IPO (Microsoft, LiveVox, Talkdesk, HP); advisor to boards and governments.

Alex Cuppage

Strategy and Sales / Co-Founder



- Global FinTech VC with £1B+ deployed
- Expert in spotting structural market shifts, strategy, GTM and capital formation to scale companies from Seed to Series C
- Brings rigor to enterprise deals and product-market fit.

Anil Arora

Advisor

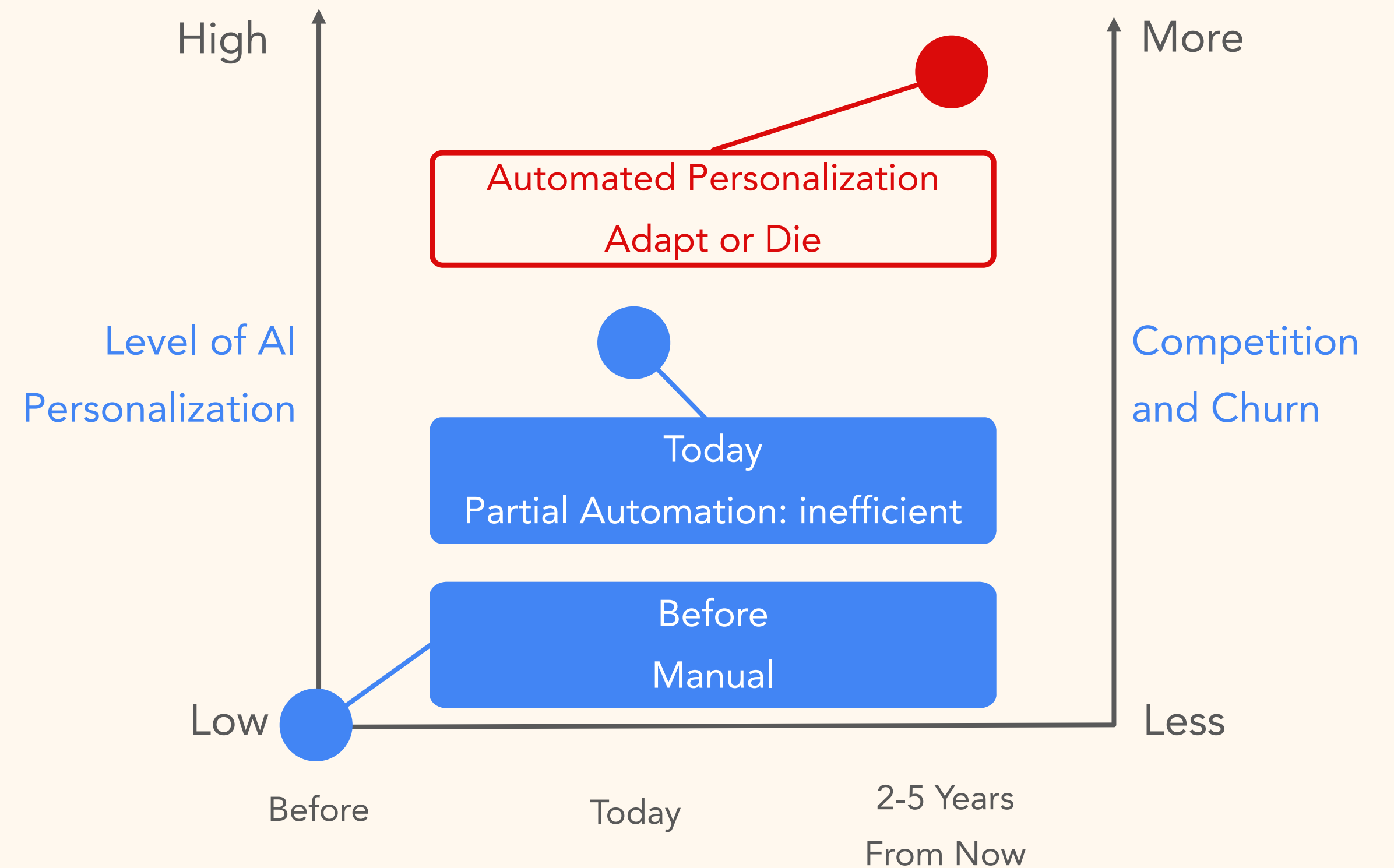
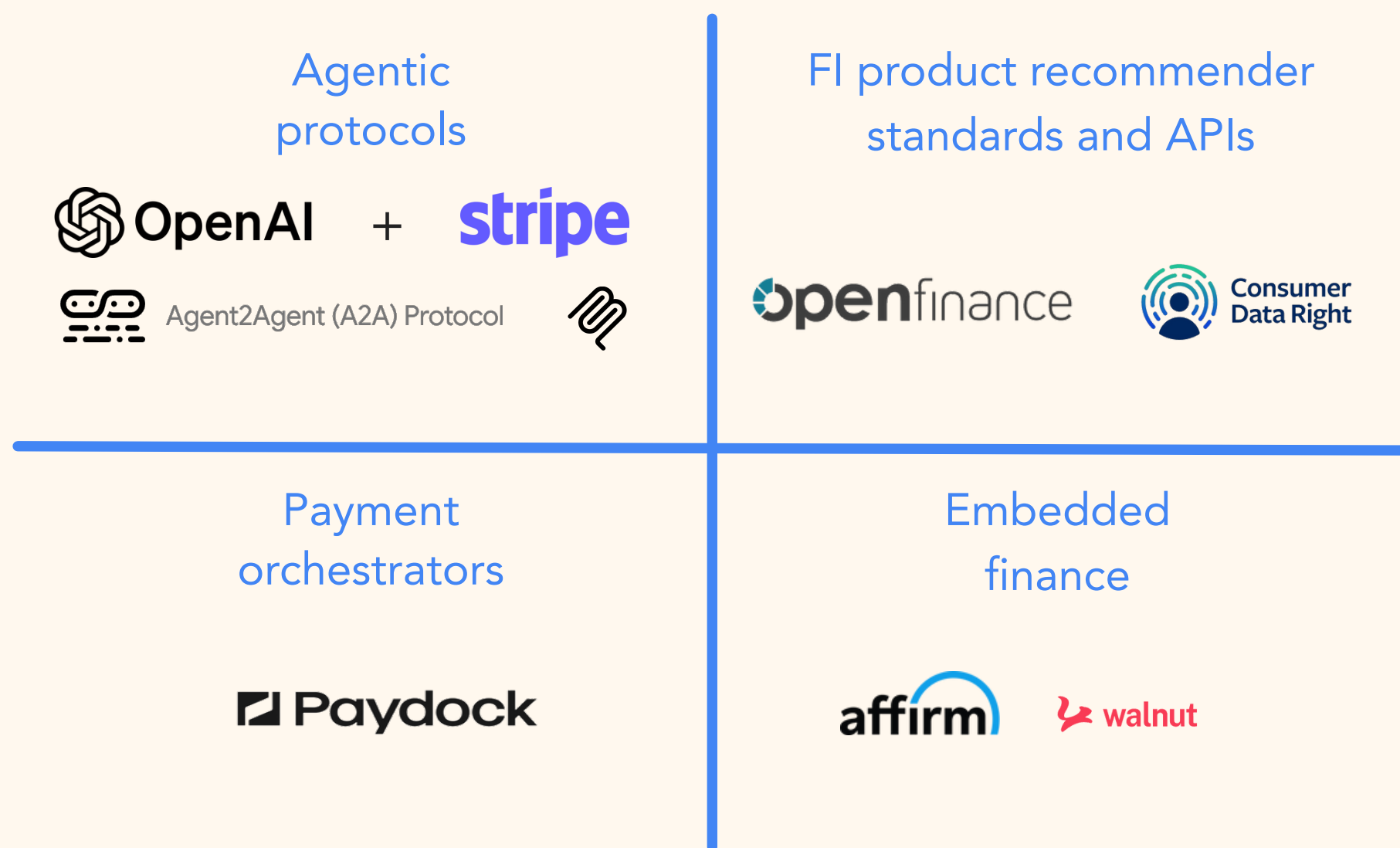


- Built Yodlee into the leading financial data-aggregation platform; led its IPO and sale to Envestnet as CEO & Chairman
- Pioneer of personal-finance platforms and data-driven intelligence; leadership spanning tech, computing and CPG.



FIs need to adapt or get displaced within the next 2-5 years

Big Tech is standardizing AI Financial Personalization, a \$1T+ market share shift:



Yet differentiation is rare in Banking and Wealth Management:

CAC is higher than ever

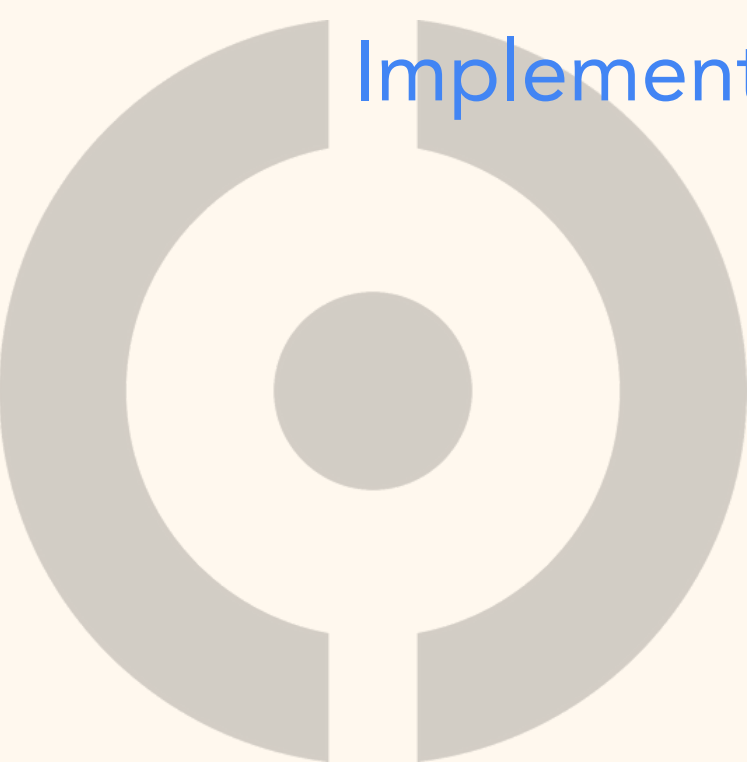
Margin strain is always rising



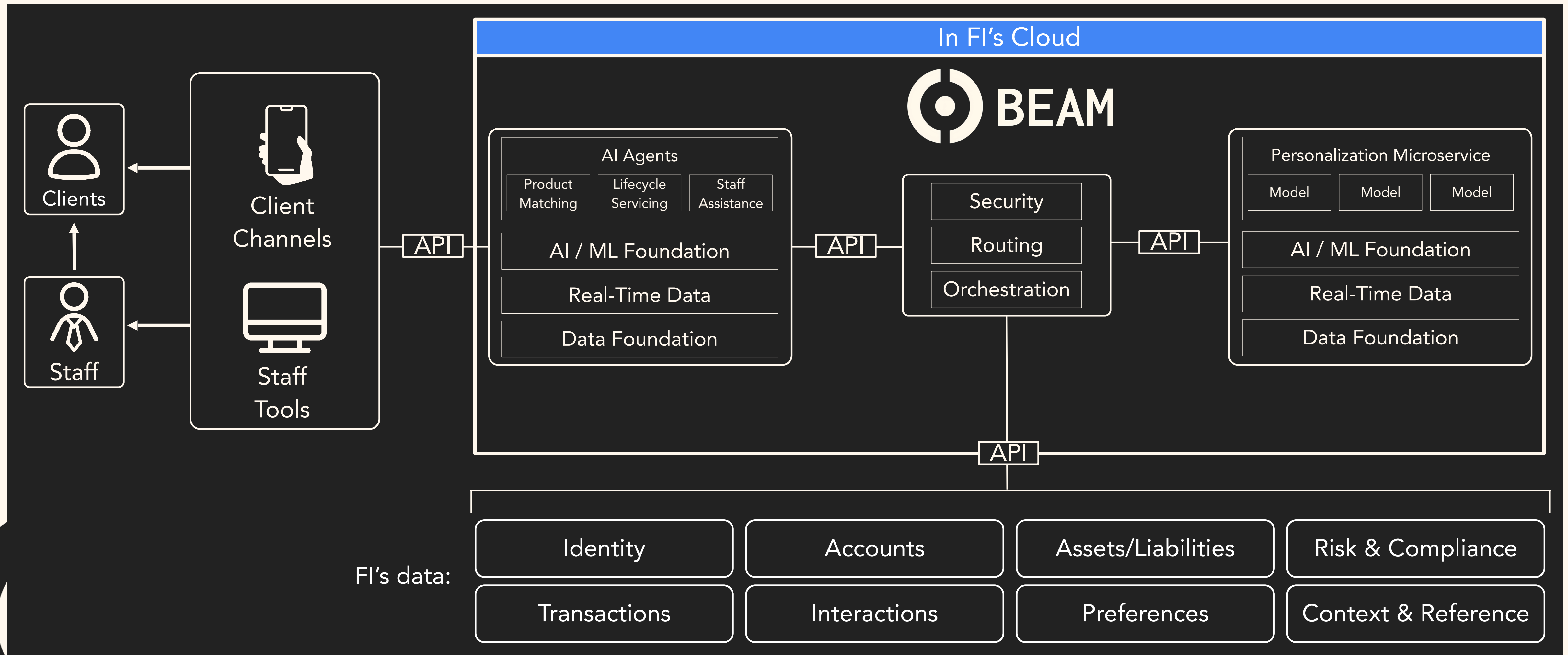
Buying out-of-the-box lacks differentiation. Building costs too much and takes too long

	Buy	Build
Pricing	❌ High over time	❌ Very high (over \$40M)
Differentiation	❌ Negligible - same tools for all	❌ High - if built right
Data	❌ Data often leaves org	❌ Depends on config
Implementation Time	❌ Only point solutions are quick	❌ Very slow (24-36 months)

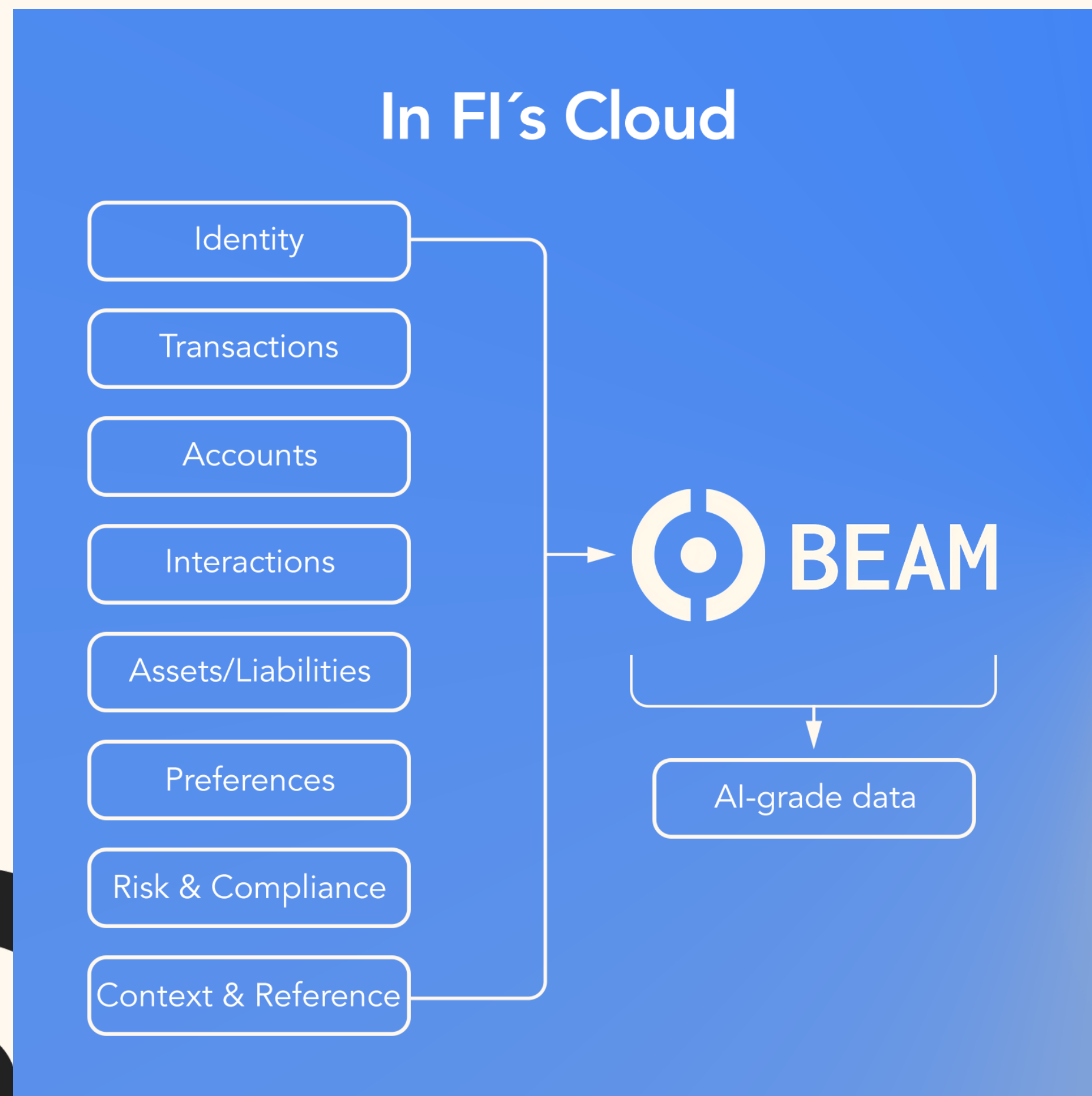
Neither option works for FIs



Agentic AI Financial Personalization Engine embedded in your FI



1. FIs connect siloed client data to BEAM making it AI-grade



- Fragmented data becomes interconnected and queryable
- Data becomes real-time and hygienic for agentic AI personalization
- See and address your data gaps to continually make more AI-grade data

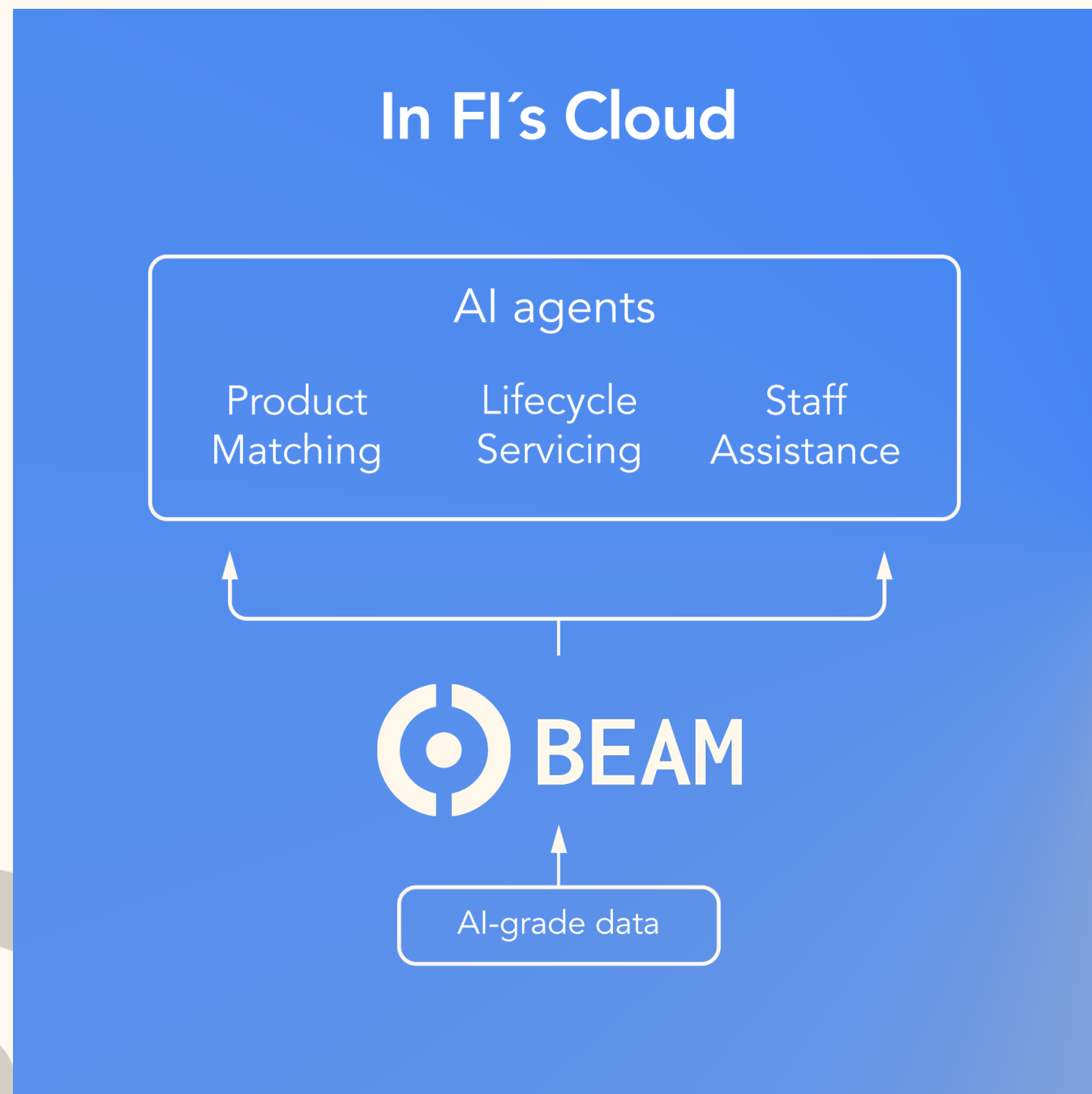
Benefits

No data leaves your walls

Fully within your compliance guardrails

New value from your differentiating data

2. AI-grade data fuels AI agents that create business value



- Predict undesirable financial outcomes
- Auto-segment clients for new products
- Direct advisor attention where needed
- Automate outreach to clients / partners
- Automate and predict upsell to clients
- Automate compliance and risk management

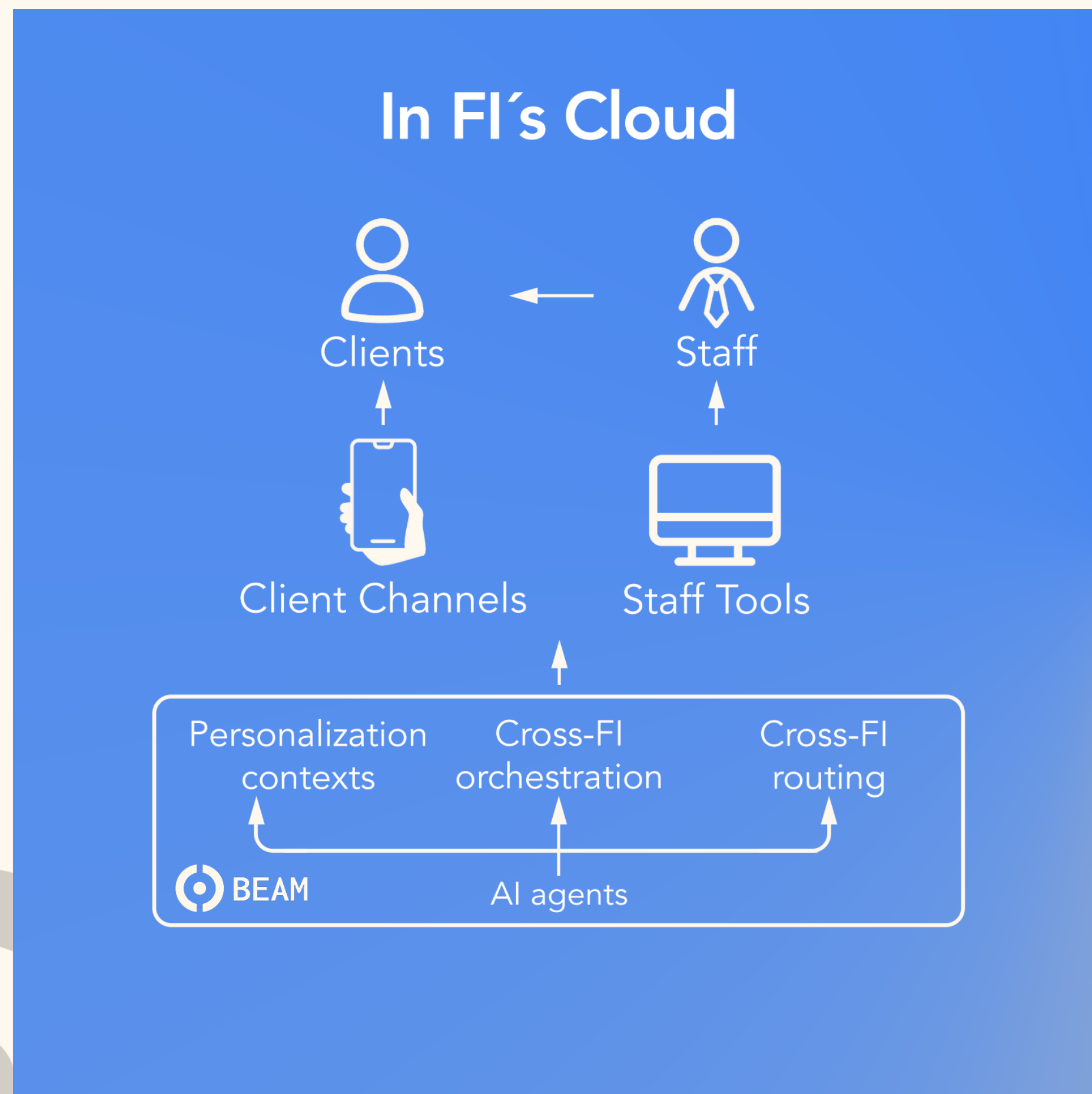
Benefits

Cut cost-to-income

Lower CAC

Lift revenue per FTE

3. FI services are personalized in real-time to each client



- One engine for all touchpoints: client and staff apps/tools, branch, phone, partners
- Real-time VIP service for every client
- Staff meet all client needs, can take on more clients and deliver better service
- Client context travels across all channels, systems and business lines

Benefits

Better outcomes for all clients and staff
Scale revenue, loyalty and efficiency
Streamline CX
Secure relevance

Launch fast. Scale firm-wide

Silver tier

BEAM Go

BEAM Engine with
starter agents

Immediate productivity
and personalization

Client profiling or transactional
personalization use cases

No discovery;
Live in 30 days

Gold tier

BEAM Forge

+ Your FI-owned agents

+ Differentiated productivity
and personalization

+ Agentic personalization workflows
tailored to your business

30 days discovery;
live in under 3 months

Black tier

BEAM Command

+ Your agents work across your FI

+ Comprehensive cross-FI
productivity and personalization

+ Agents take personalized
action as trust grows

30 days discovery;
live in under 6 months

Go → Forge in 30 days

Forge → Command in 60 days

2 paid pilots completed

1 full integration underway

Scale through client relationships



BEAM Go client profiler starter agent

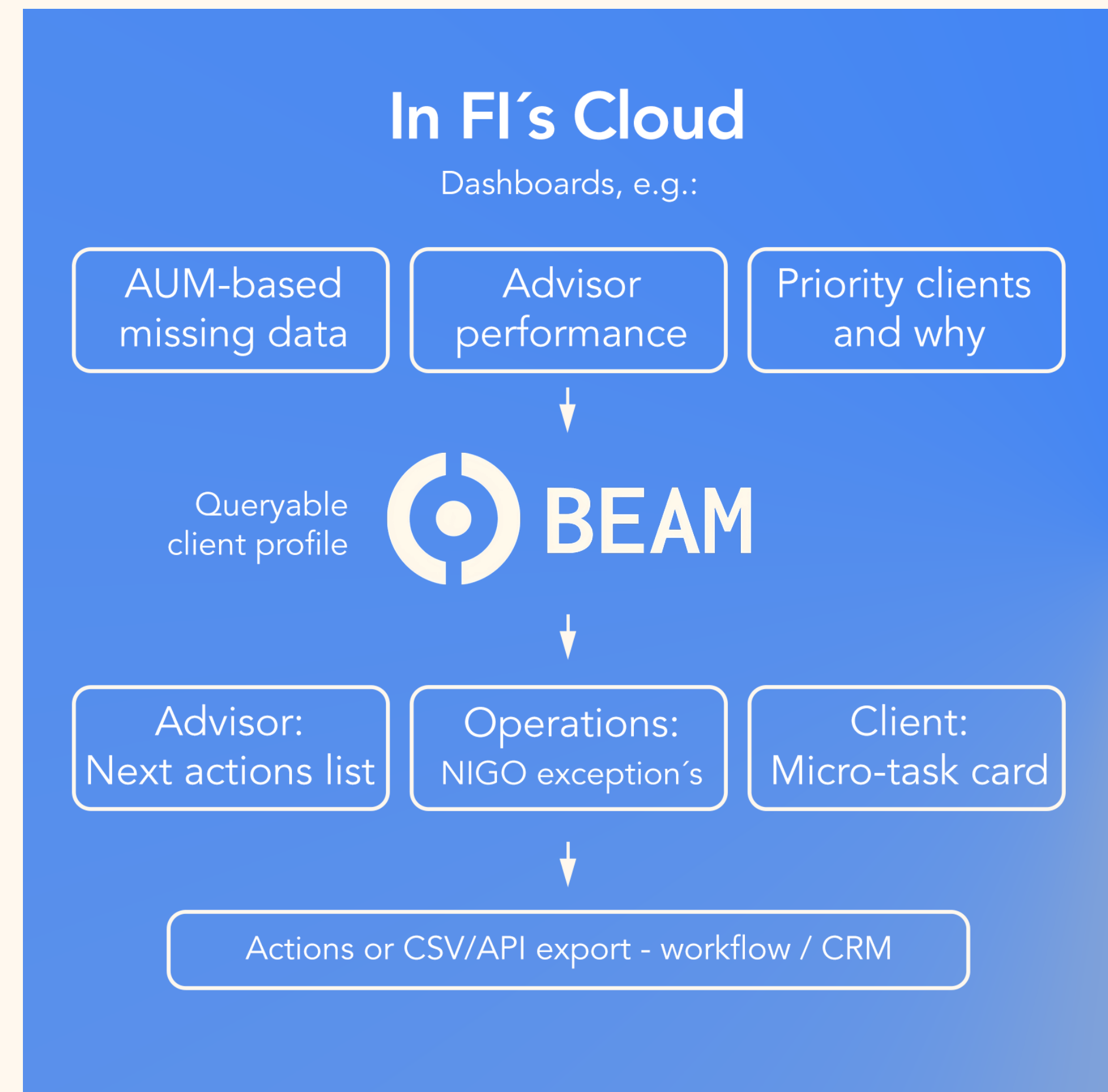
Rapidly understand every client with a queryable record from your FI's CRM:

- Flags gaps and opportunities so teams act on what matters now
- Prioritizes staff work by surfacing next best actions, and routing opportunities/risks

Benefits

\$120K annual value per
\$100M AUM/deposits

\$2.4M annual value at
\$2BN AUM/deposits



BEAM Go transactions intelligence starter agent

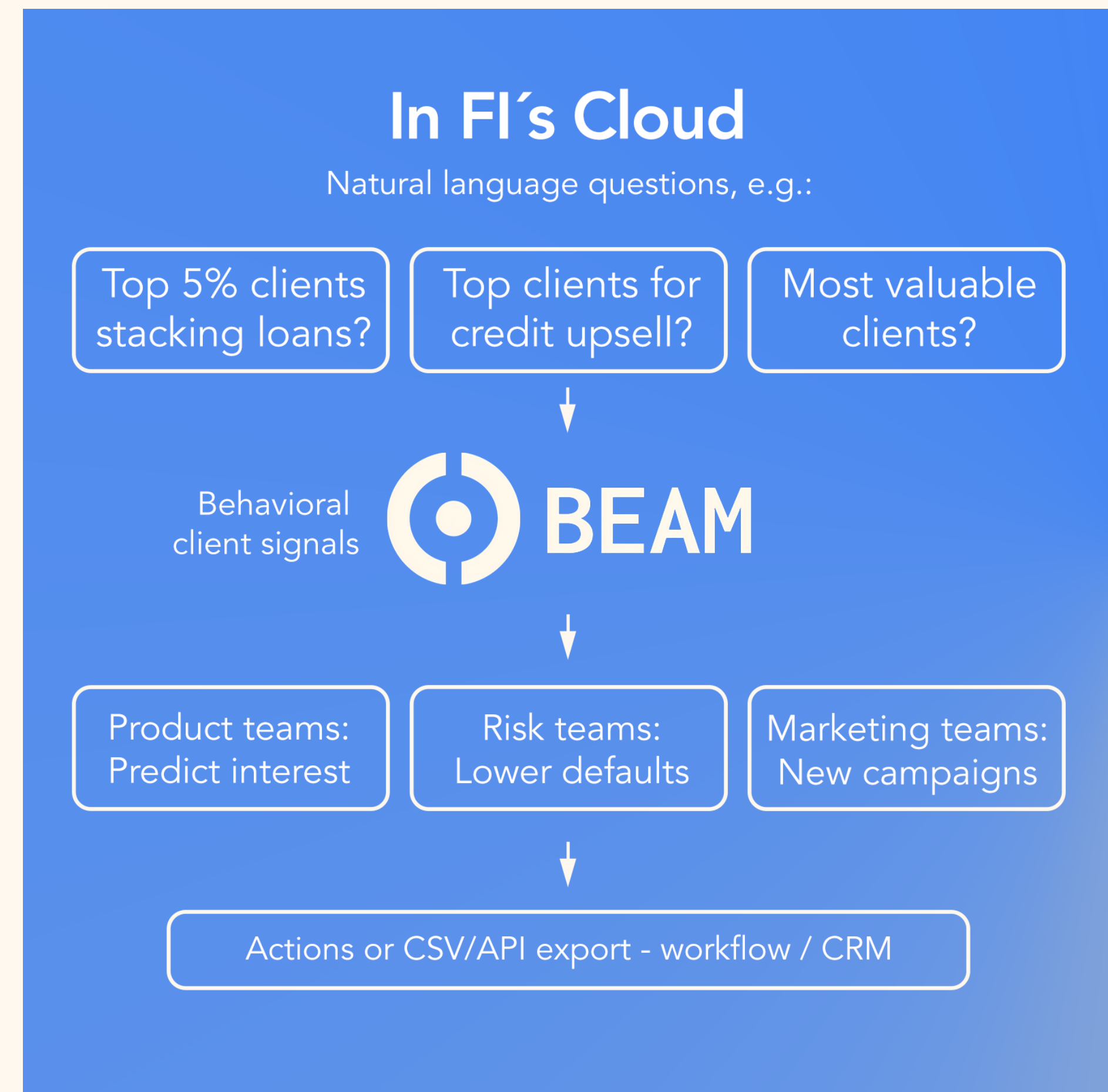
Rapidly turn transactions into new insights for client segments, product growth and risk control:

- Automatically enrich transactions into behavioral client signals and cohorts
- Product and marketing teams pinpoint top opportunities and risks

Benefits

\$100K annual value per
\$100M AUM/deposits

\$2M annual value at
\$2BN AUM/deposits



BEAM Forge production example: compliance automation

Wealth Management compliance automation to onboard new clients faster at lower unit costs:

- Standardizes client data; checks against policy benchmarks; flags gaps
- Streamlines reviewer work in existing tools; surfaces high-impact next steps

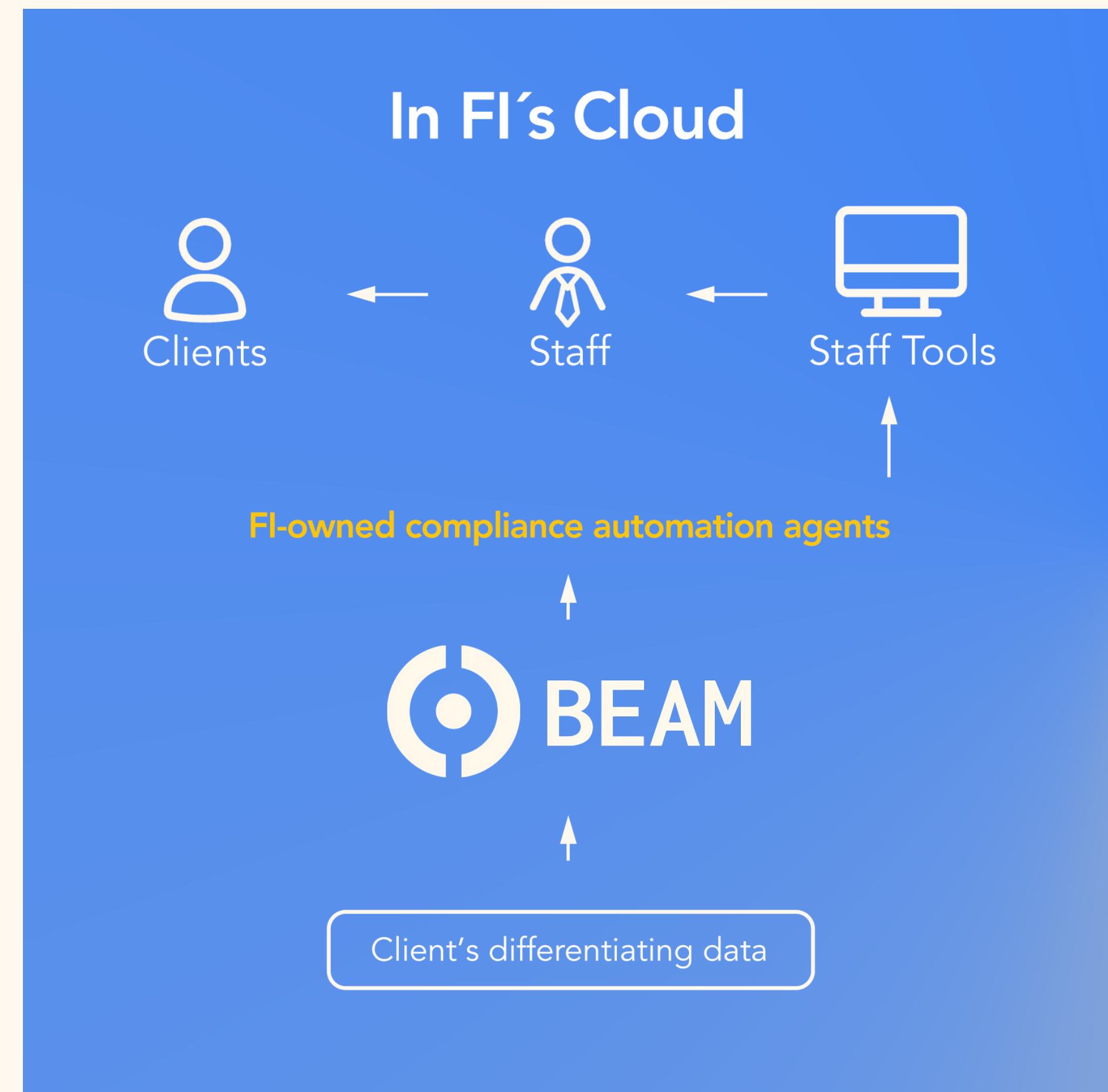
Benefits

More clients onboarded per FTE

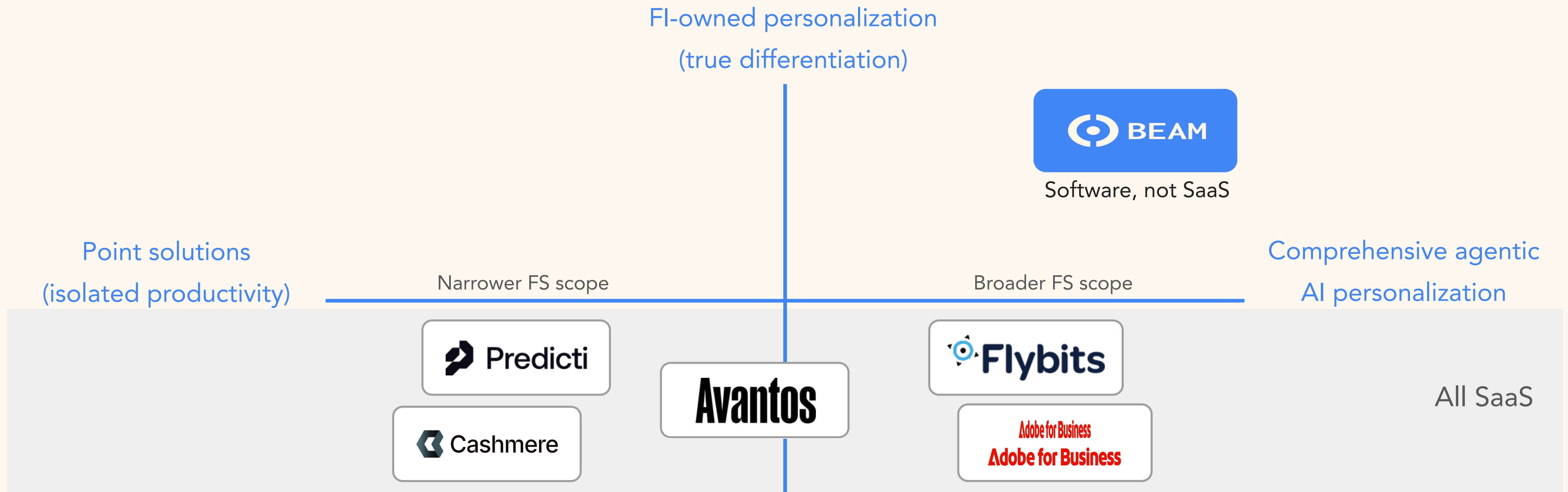
Less rework; faster sign-off

Greater review coverage

Platform for more use cases and agents



Only BEAM offers FI-owned, comprehensive in-cloud agentic AI personalization within each FI's guardrails



BEAM runs inside FIs, inherits their controls, and turns data silos into FI-owned agentic AI personalization. **All others are a SaaS that can't do this.**



US market plan: conservative ramp to \$45M+ ARR by YE-2028



Vast market:

- 15K RIAs: ~\$146T AUM
- 8.7K banks/CUs: ~\$20T deposits

Go-to-market:

- Build playbooks and reference with smaller FIs while scaling into large-bank programs

At Jan 2029:

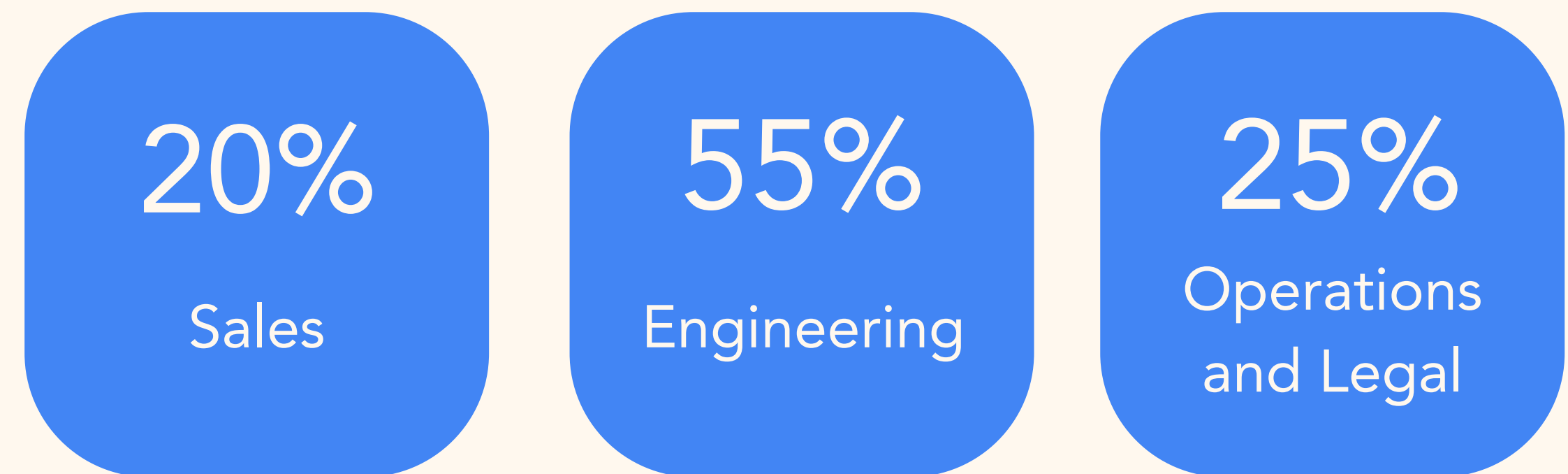
- 40 clients (= 0.16% of US market)
- 35 clients upgradable to full agentic solution (BEAM Command), adding a further \$52.5M in ARR and \$35M in one-off fees

Raising \$5M in capital to get to \$45M+ ARR by YE-2028

Capturing 0.3% of the US market gets us to \$100M in ARR*

**\$5M
Seed**

Operating expense breakdown



Comps

 **Cashmere**

\$3.6M Seed SEP24
WM sales SaaS AI

Avantos

\$9.2M Seed OCT24
FI sales SaaS AI

 **Predicti**

\$4.2M Seed SEP25
FI prediction SaaS AI

 **ENVESTNET
Yodlee**

Acquired 2015 for \$660M
FI data aggregator SaaS

*Based on total number of FIs and Wealth Managers in the US. | We estimate the total staffing cost of US FIs to be \$1TN, \$100M ARR = 0.01% of this



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2025 Cohort

In-cloud agentic AI Financial Personalization equals survival.

Thank you.

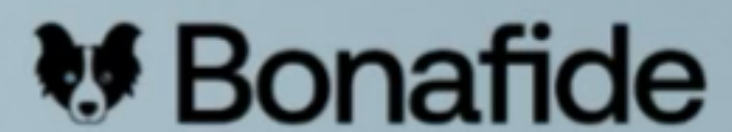
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BONAFIDE

Bonafide is the Generative Commerce Enablement technology that empowers brands to manage the exchange of information in the Generative AI ecosystem.

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Bonafide

Power information precision

AI Alignment for Agentic and Generative Commerce

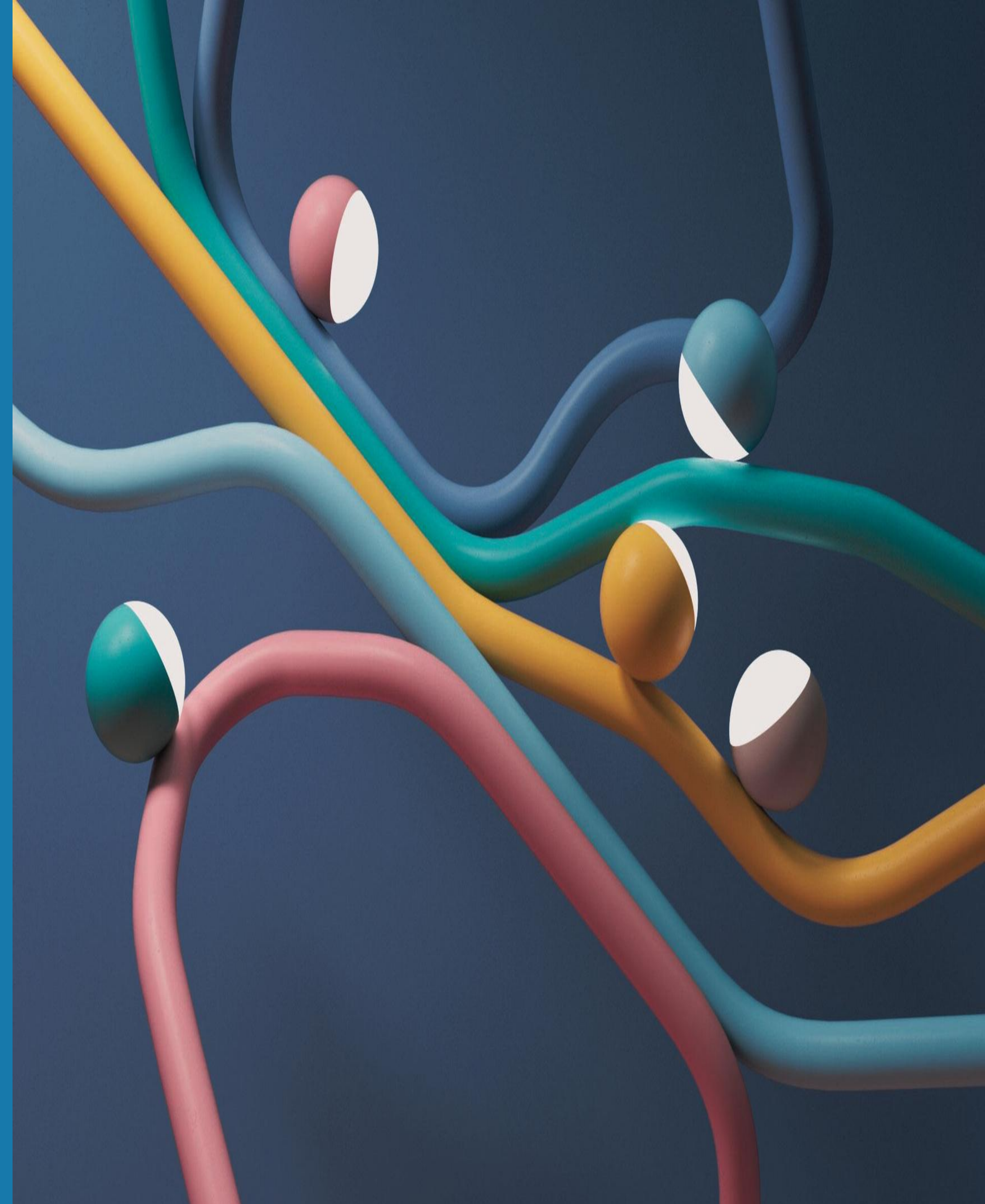
Plug and Play FinTech
Silicon Valley Summit
November 2025





AI Alignment for Agentic and Generative Commerce

Plug and Play FinTech
Silicon Valley Summit
November 2025





Generative Commerce is *Not Coming*



Generative Commerce is *Here!*

In some industries / verticals,
LLM referrals account for

+ 15%

of revenue

Which industries & verticals?

Those involving
complex decisions that are:

High value,
Expensive,
Big Stakes,
Mutually Exclusive,
High Cognitive Burden

Financial Services

Choosing a **bank**
Applying for a **credit card**
Selecting a **home loan**
Buying/leasing a **car**
Choosing a **brokerage**
Funding **retirement**
Buying **insurance**
Financing **education**
Selecting a **digital wallet**



Search → **Ads**

**The Big
Premise**
The Killer App is [Ads](#).



The Big Premise

The Killer App is Attention.

Search → **Ads**
Social → **Attention**



The Big Premise

The Killer App is Commerce.

Search → Ads
Social → Attention
AI →
Commerce



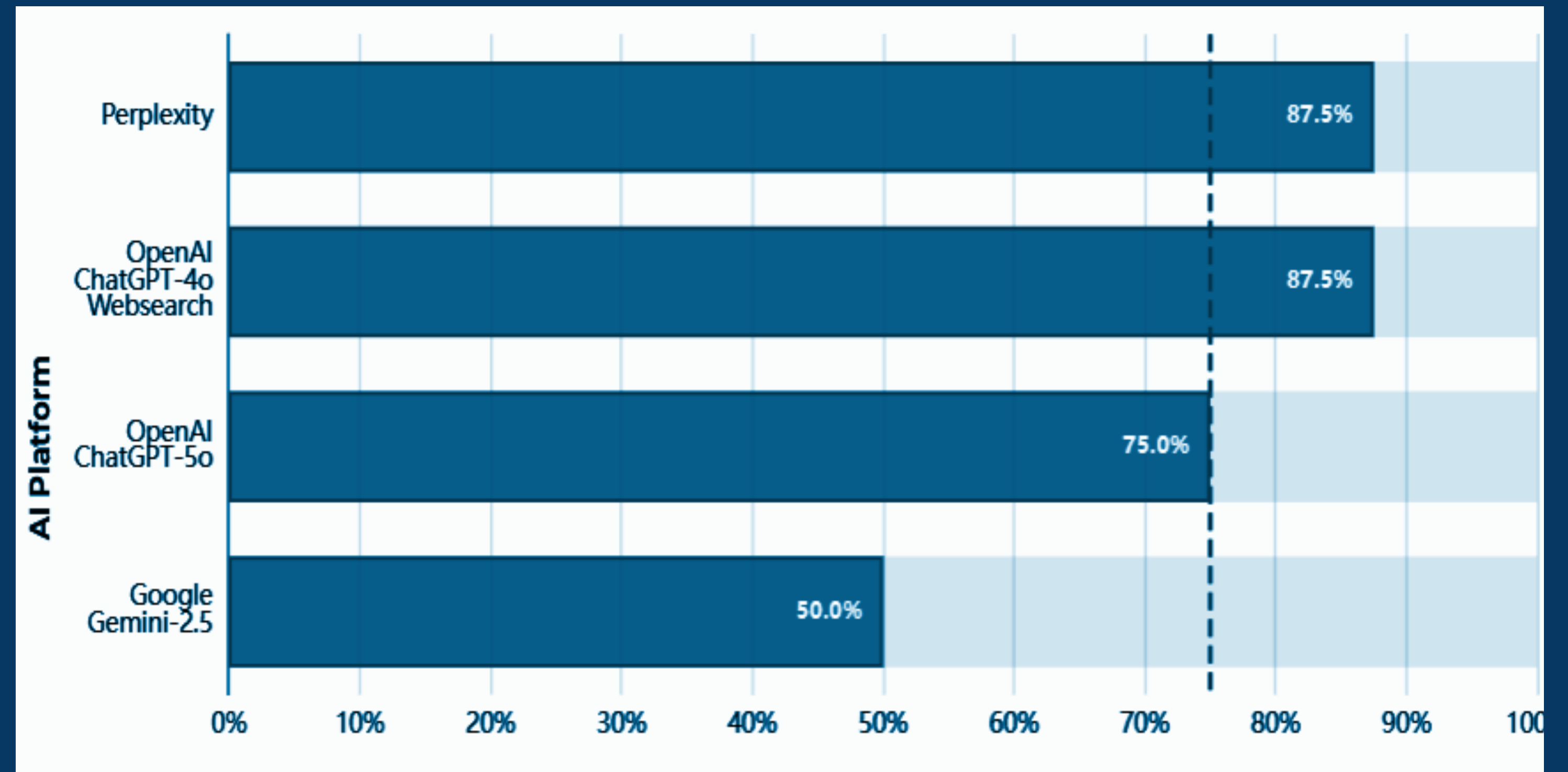
ChatGPT often gets simple facts wrong

22.1%*

LLM Error Rate

There is *misalignment* between LLM responses

Misalignment impacts discovery, recommendations, citations, and referrals.



* based on 23M prompts/responses of five leading LLMs and ~4.6M granular product features.

LLMs don't know your brand the way you do.
They answer billions of commercial questions
every day and make recommendations without the
right facts, product details, or offers.

The AI Alignment Challenge

LLM doesn't know your product / service



Your are not part conversation



Not considered, cited, recommended, or referred



AI Alignment > SEO-GEO-AIO

- SEO → keywords, backlinks, schema.org
- GEO → LLM content through existing website
- AI Era → granular data, structured contexts, multiple distribution channels, MCP/ACP/A2A/AC

The Goals are the same; *The Work is Different*



Bonafide helps brands to
align LLMs to be their product *experts*
and *advocates*.



Bonafide is the alignment platform for
generative and agentic commerce

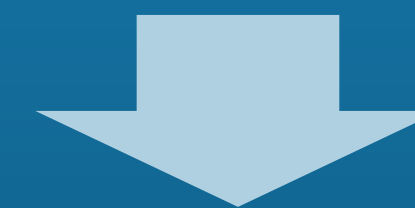
Content Curation

Is my content accurate and complete enough to compete in the agentic future?

Identify Gaps through LLM Observability



Employ Process to Collect and Verify Content



Maintain Content Overtime

Content Orchestration

Is my information distributed so that LLMs are made aware of my products and services?

- Website, social, etc.
- Common Training Sets
- Direct to LLM Feeds
- Protocols
MCP, A2A, ACP, AC

Case Study

Large Brand with global footprint

The Problem: 34.3% of Brand's data was misaligned with the LLMs.

LLMs were getting basic information about the Brand wrong

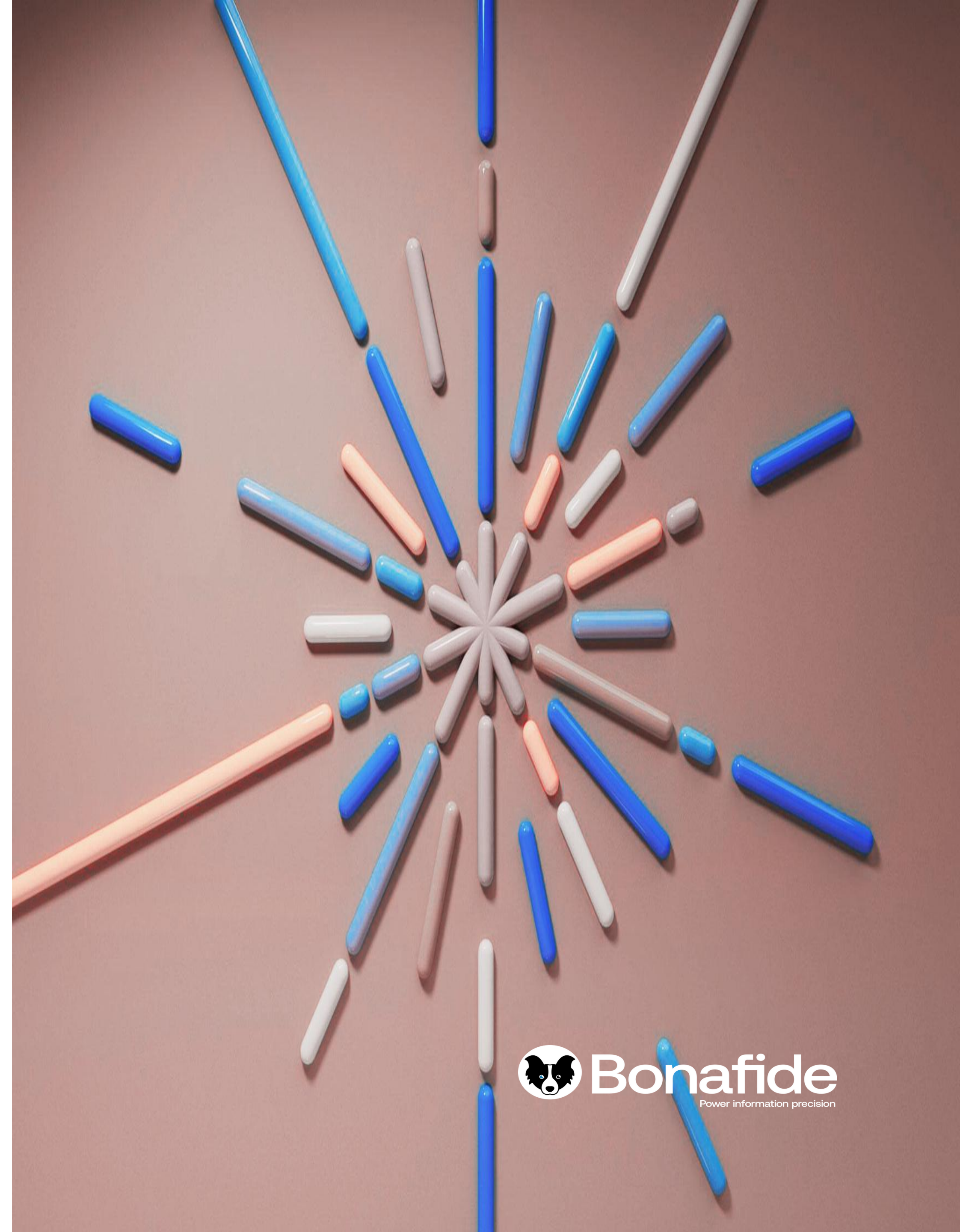
Solution: Bonafide was able to identify misaligned facts and mitigate the impacts by producing LLM-friendly content and orchestrating data to the Generative AI Ecosystem.

Outcome: Improve LLM alignment by **+37.0%**

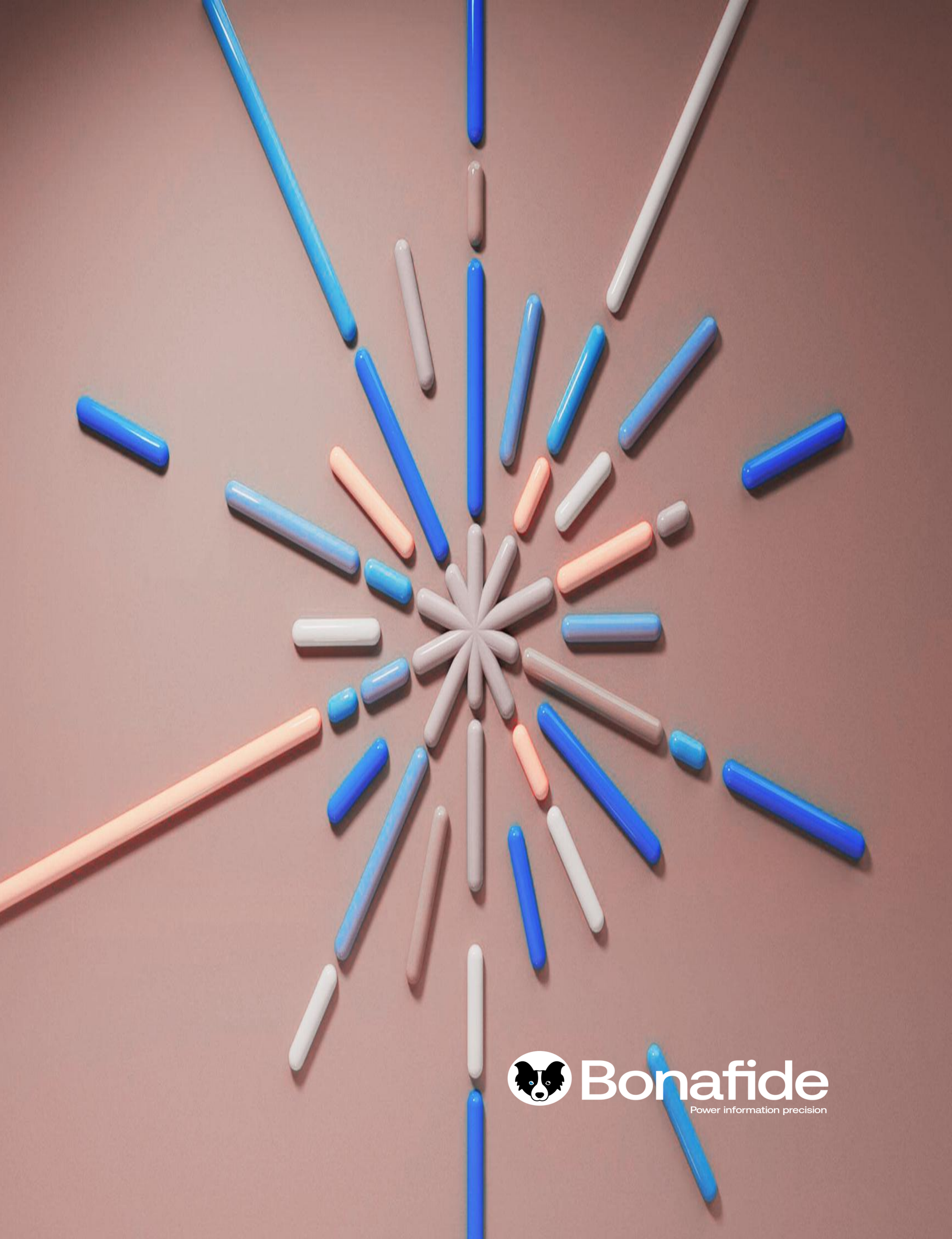
Is any of this news to
you?

-or-

You believe your data is
good enough to
compete in Generative
or Agentic Commerce



You are behind.





Thank you! Let's Connect

Christopher Brown
Founder, Chief Product
Officer
chris@bonafide.ai



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CHARM SECURITY

Charm Security protects your customers and organization from scams and social engineering with AI that uncovers and disrupts deception and manipulation.

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Scammers now use GenAI to cast sophisticated 'spells' against consumers and businesses




Introduction to



Individual Consumers

-  Investment
-  Romance
-  Shopping

Employees & Businesses

-  BEC (Email Compromise)
-  Fund Transfer Fraud
-  Vendor Fraud



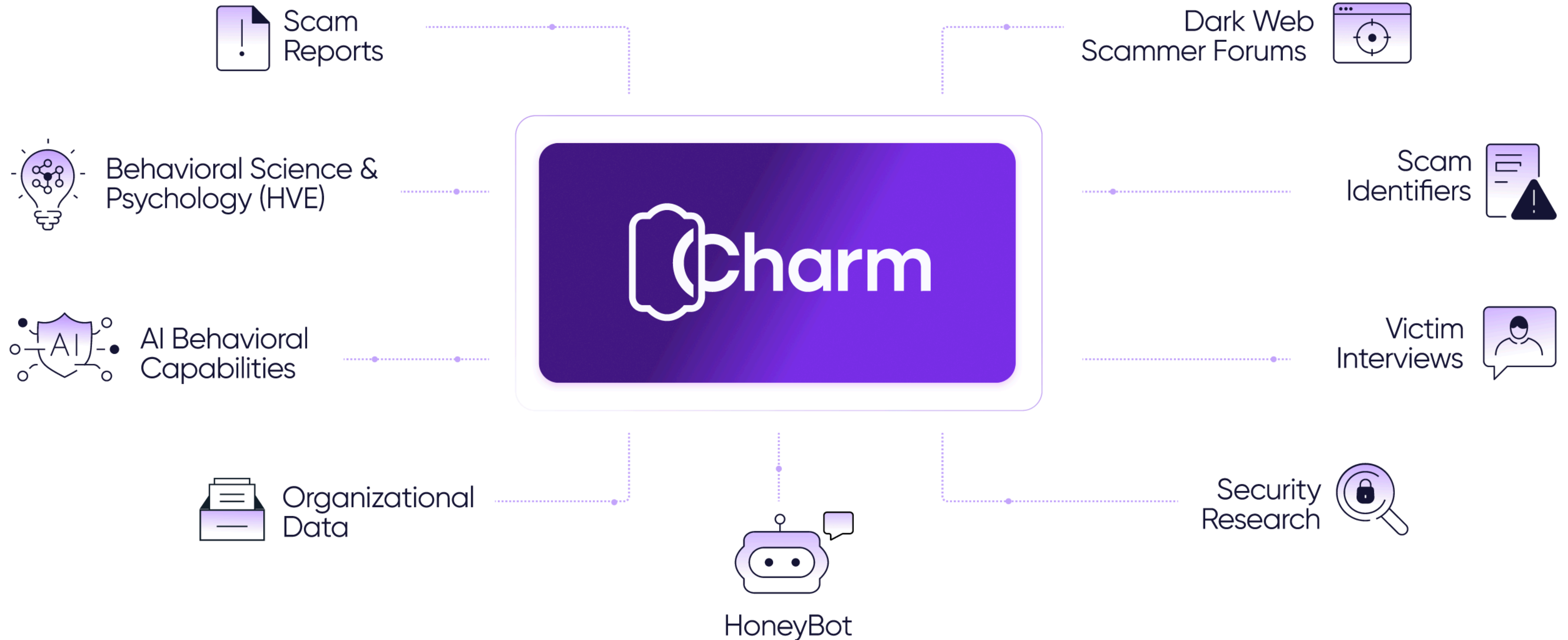
November 2025

A dark, atmospheric illustration in shades of purple and blue. In the foreground, a silhouette of a woman with a large, styled hairdo looks towards a large, multi-towered castle on a hill. The castle has glowing windows and a path leading to its entrance. A large, full moon hangs in the sky, with several bats flying around it. Bare trees frame the scene on both sides.

In today's world, attackers use deception and manipulation to exploit people, not just systems.

The new frontline of fraud and financial crime is
human deception, powered by AI

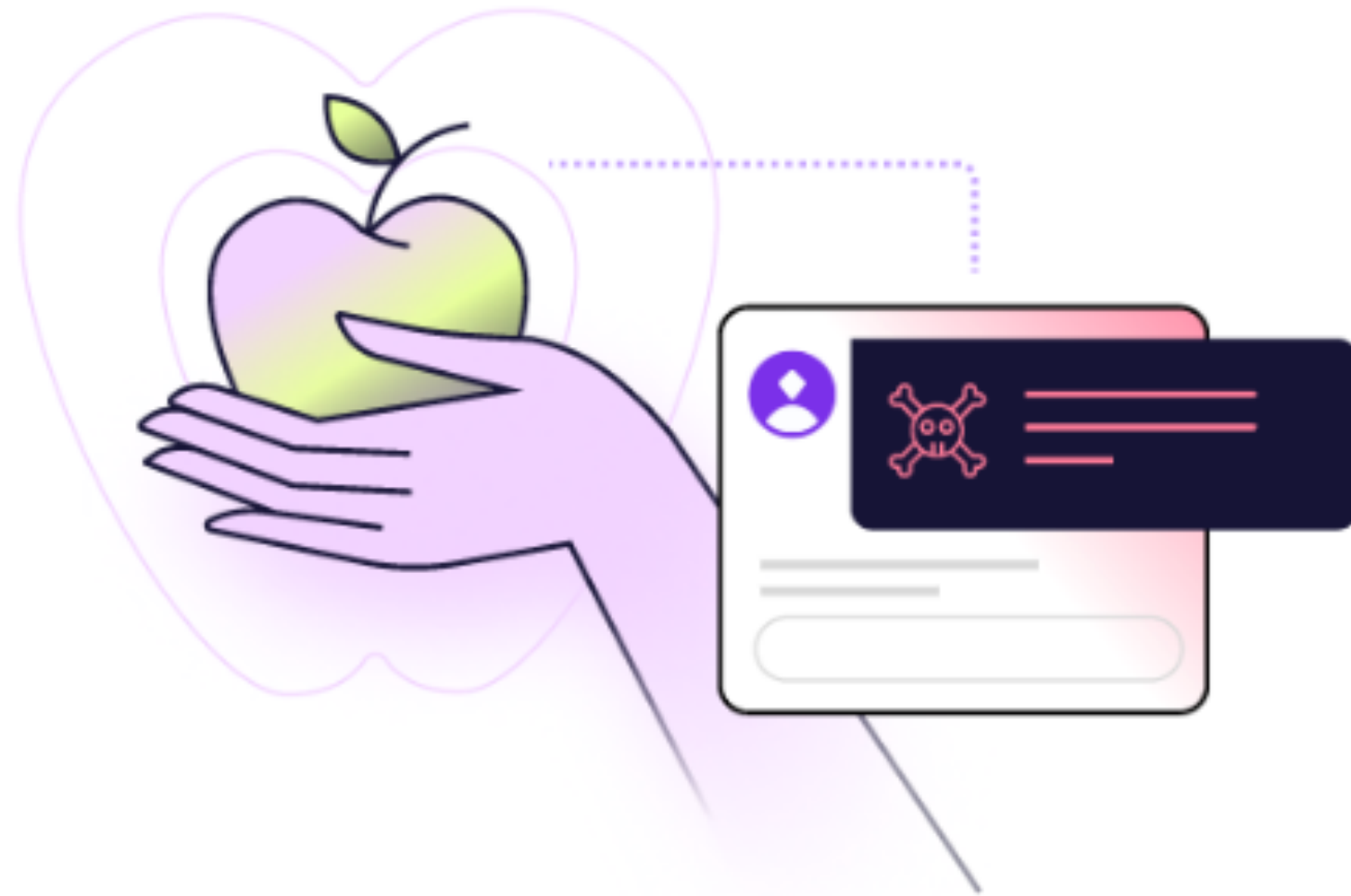
AI Agents with Deep Expertise in Fraud Prevention & Human Psychology



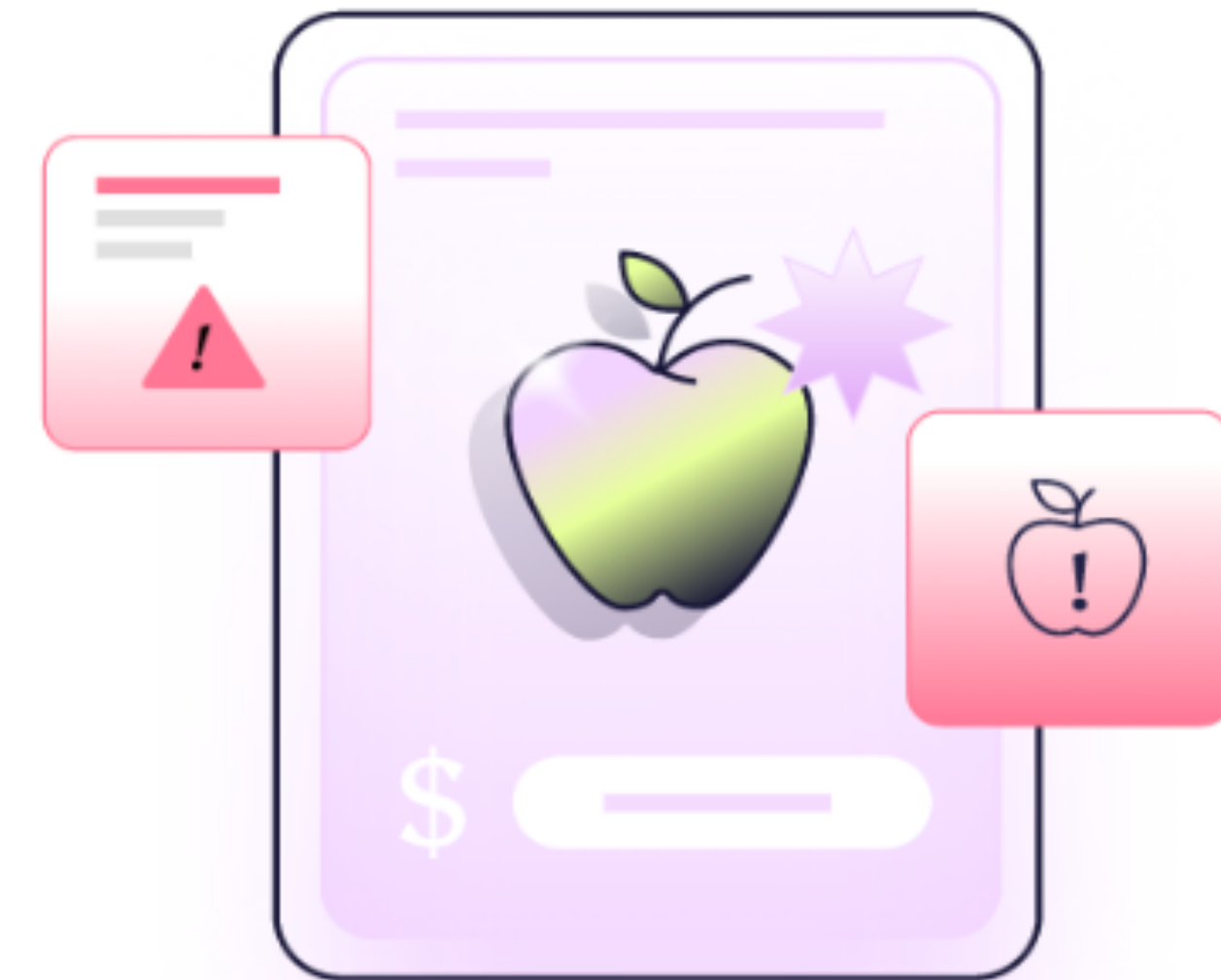
Charm AI Copilots and Agents

The Shift from Passive Detection to **Proactive Prevention & Resolution**

AI Copilots For Your Team



AI Agents For Your Customers





Fraud Prevention Command Center

Real-time multi-source threat detection & triage



Synthesizing Intelligence...

Correlating signals from multiple sources

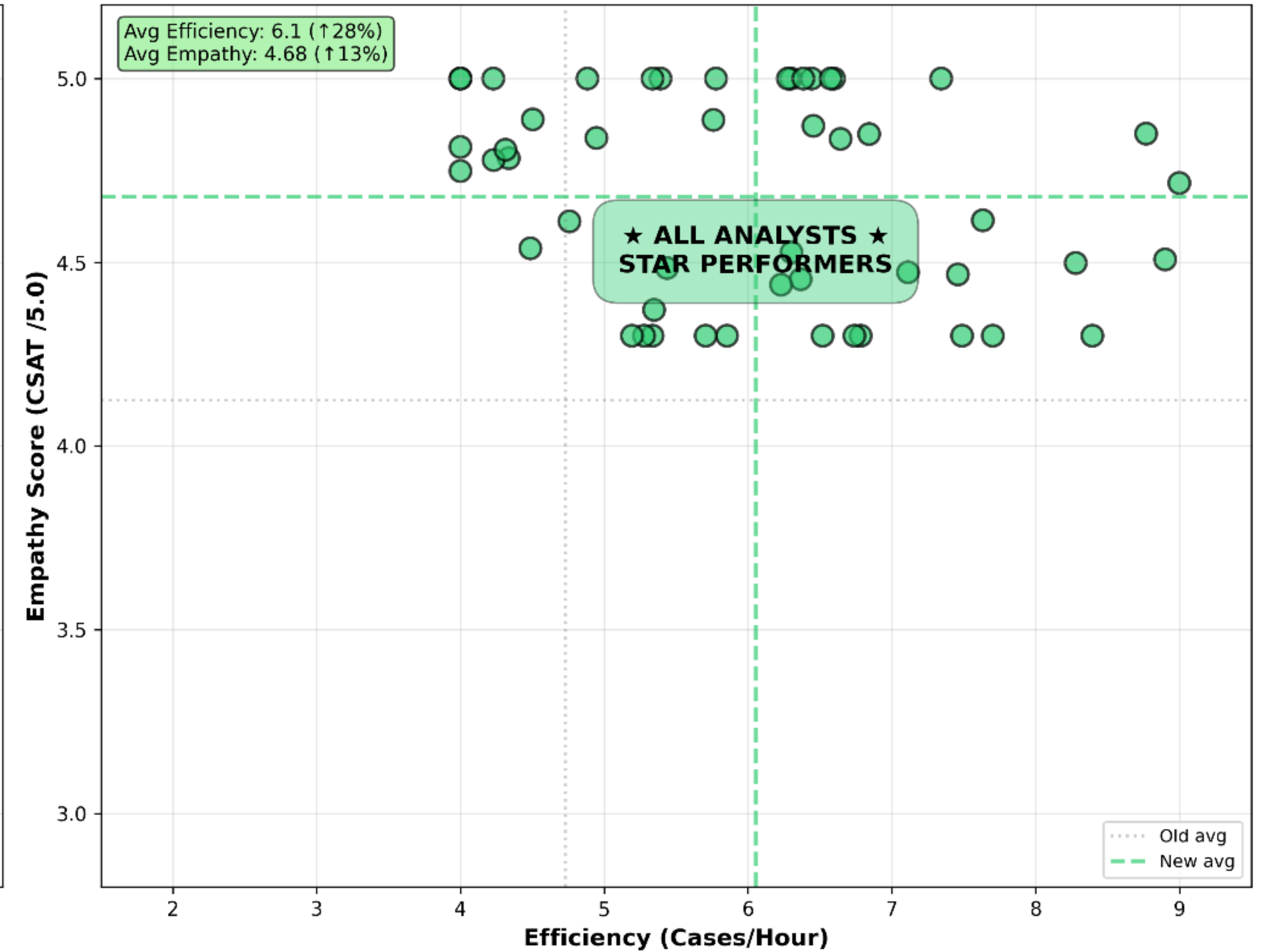
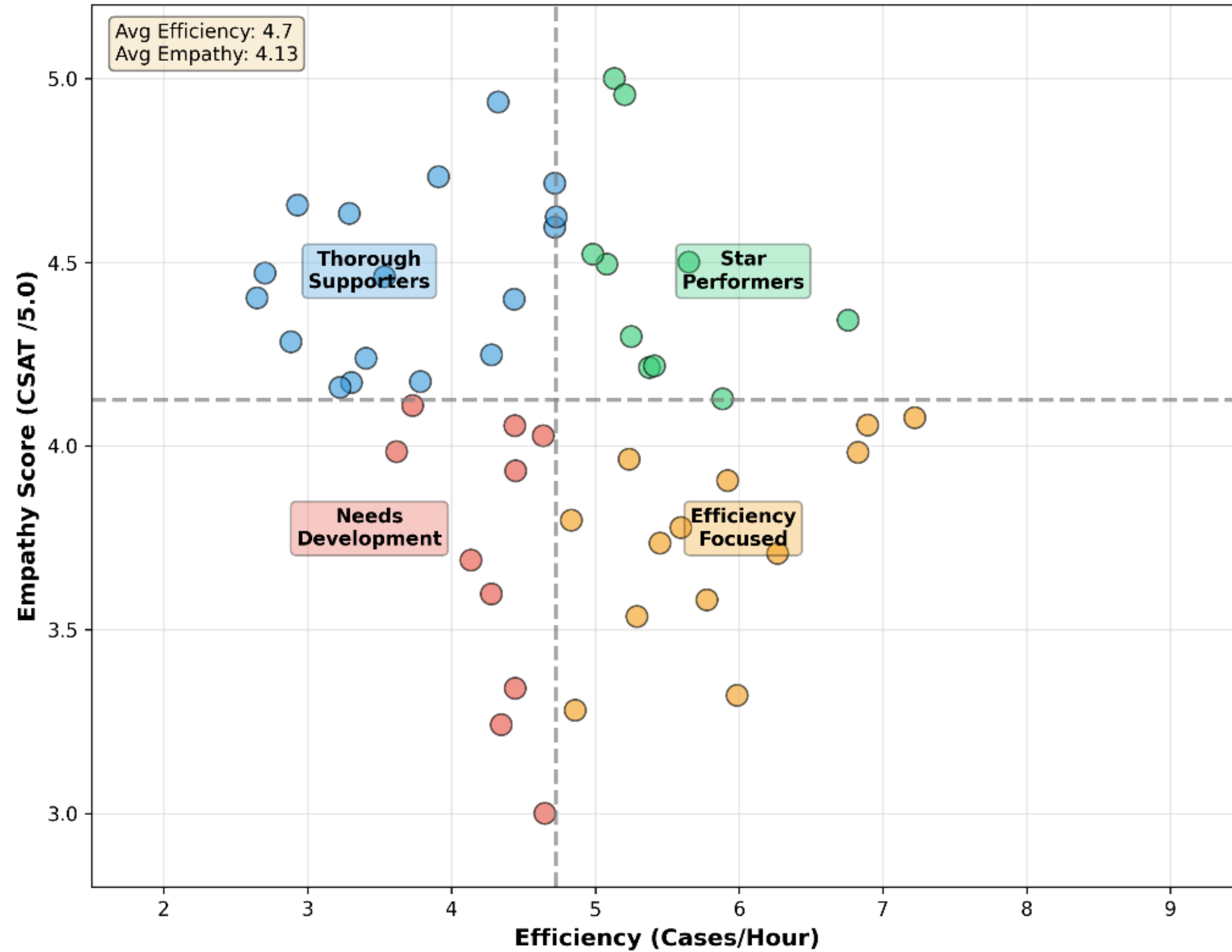


Measurable Impact in Performance

Impact of Charm Co-Pilot on Fraud Analyst Performance

**BEFORE: Without Charm Co-Pilot
(Current State)**

**AFTER: With Charm Co-Pilot
(Transformed State)**



9:41 AM



AcmeBank



Transfer Details

Amount **\$9,750**

To **David Kostin**

Bank **First National Bank**

Account **9472948390**

Reason **Investment**

[Confirm Transfer →](#)

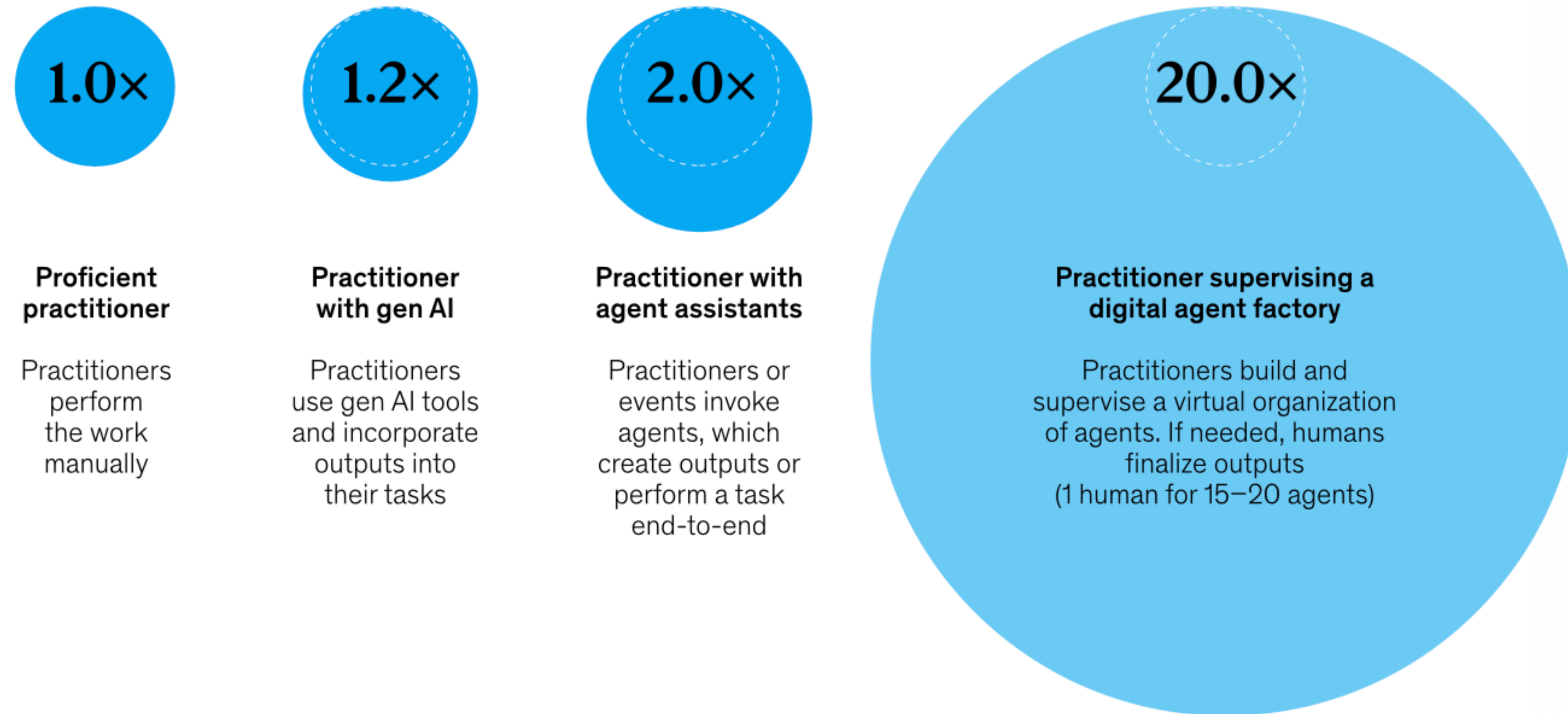
The Future of Agentic Workforce: 20x Value

Agentic AI offers a 20-fold increase in productivity potential.

McKinsey
& Company

Risk & Resilience

Raw productivity potential, multiples





Break the Scam Spell

AI Agents that Prevent and Resolve Scams
and Human-Centric Fraud in Real-Time



Thank You!



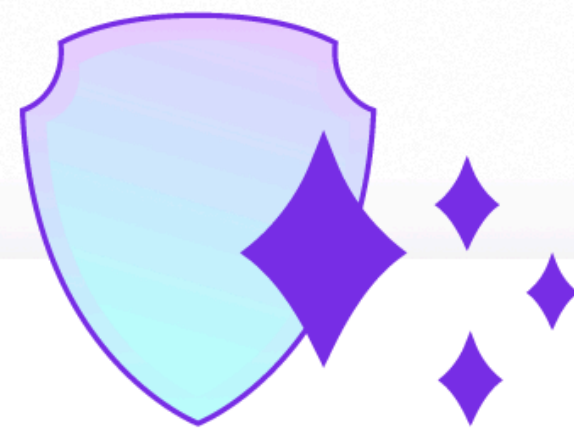
IMPACT

Break the scam spell

& secure your organization's future



Enhance
Security



Build
Trust



Reduce
Losses



Protect Brand &
Reputation

Why Now?

Main Tail Winds

Escalating Threat Landscape
(GenAI, Scams, Deep Fakes, etc.)

Increasing Losses & OPEX
(Direct, Operational, Legal. etc.)

New (Faster) Payment Rails
(A2A, FedNow, Crypto, etc.)

Regulatory Pressure
(From Scrutiny to Liability)

Reputational Risk
(Customer Churn, Positioning)

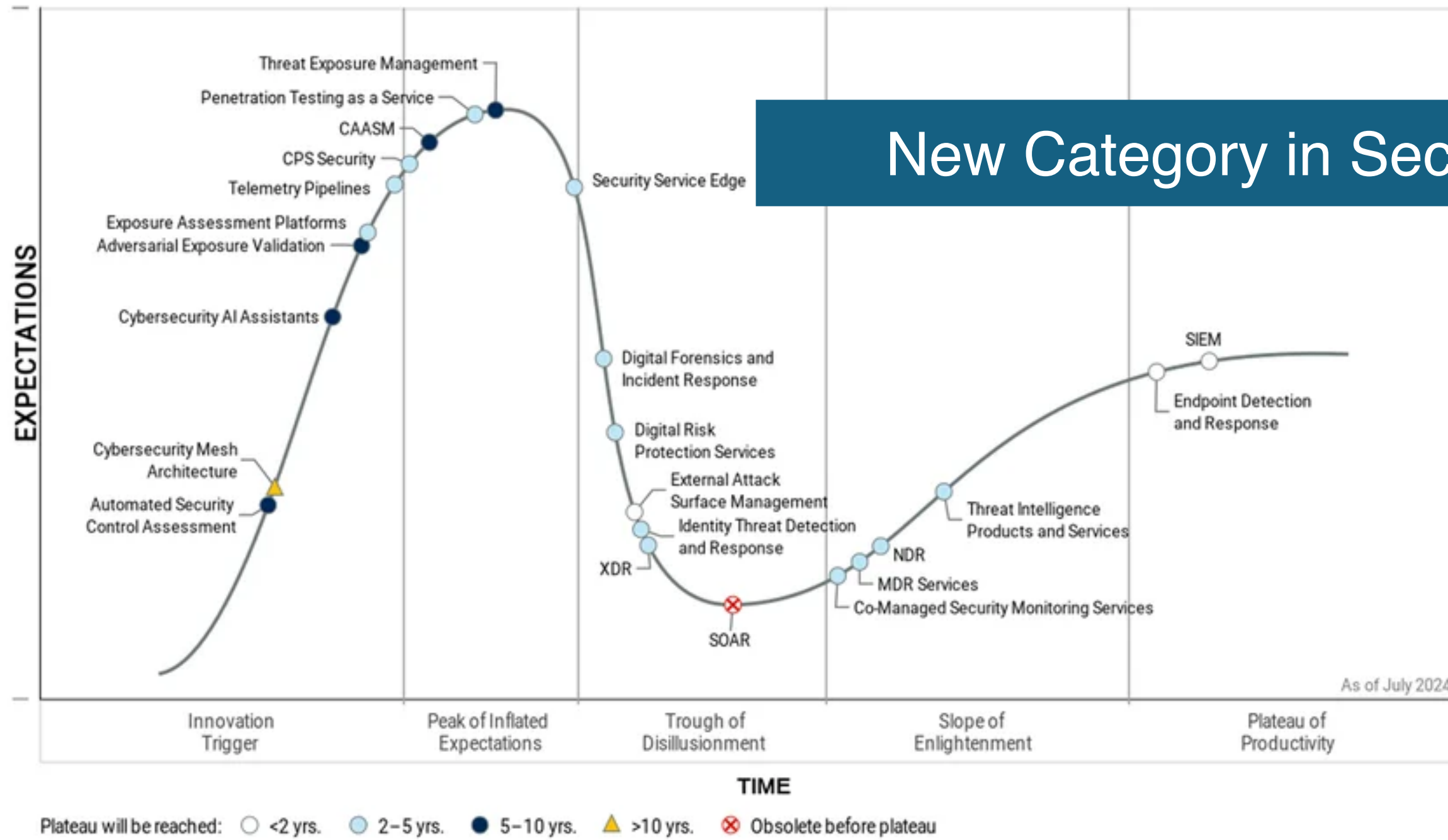
The Rise of AI Agents – From Security to Fraud & FinCrime

Security Industry

2024 Security Hype Cycle – No AI Agents

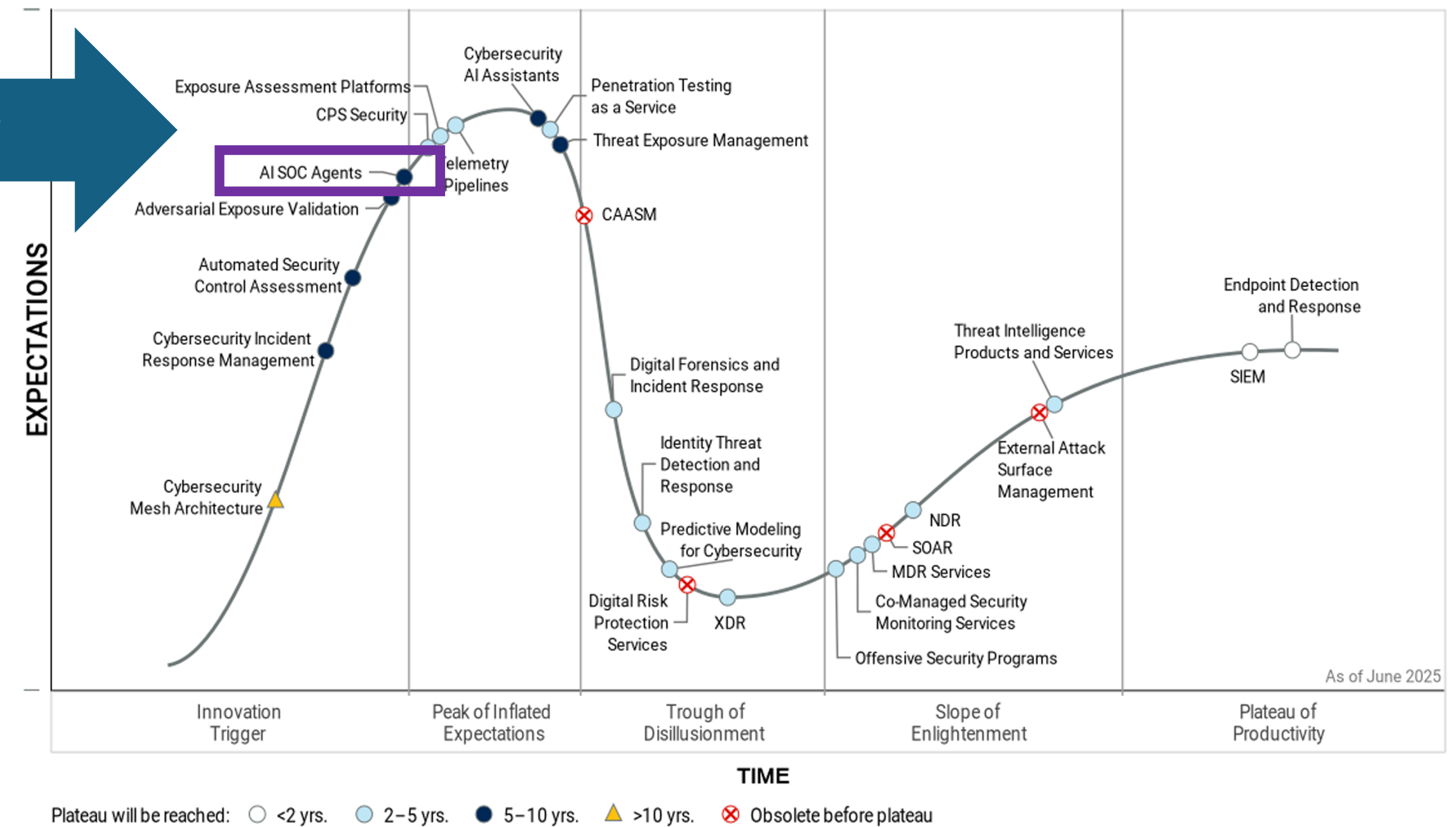
2025 Security Hype Cycle – New Category

Hype Cycle for Security Operations, 2024



Gartner

Hype Cycle for Security Operations, 2025



Gartner



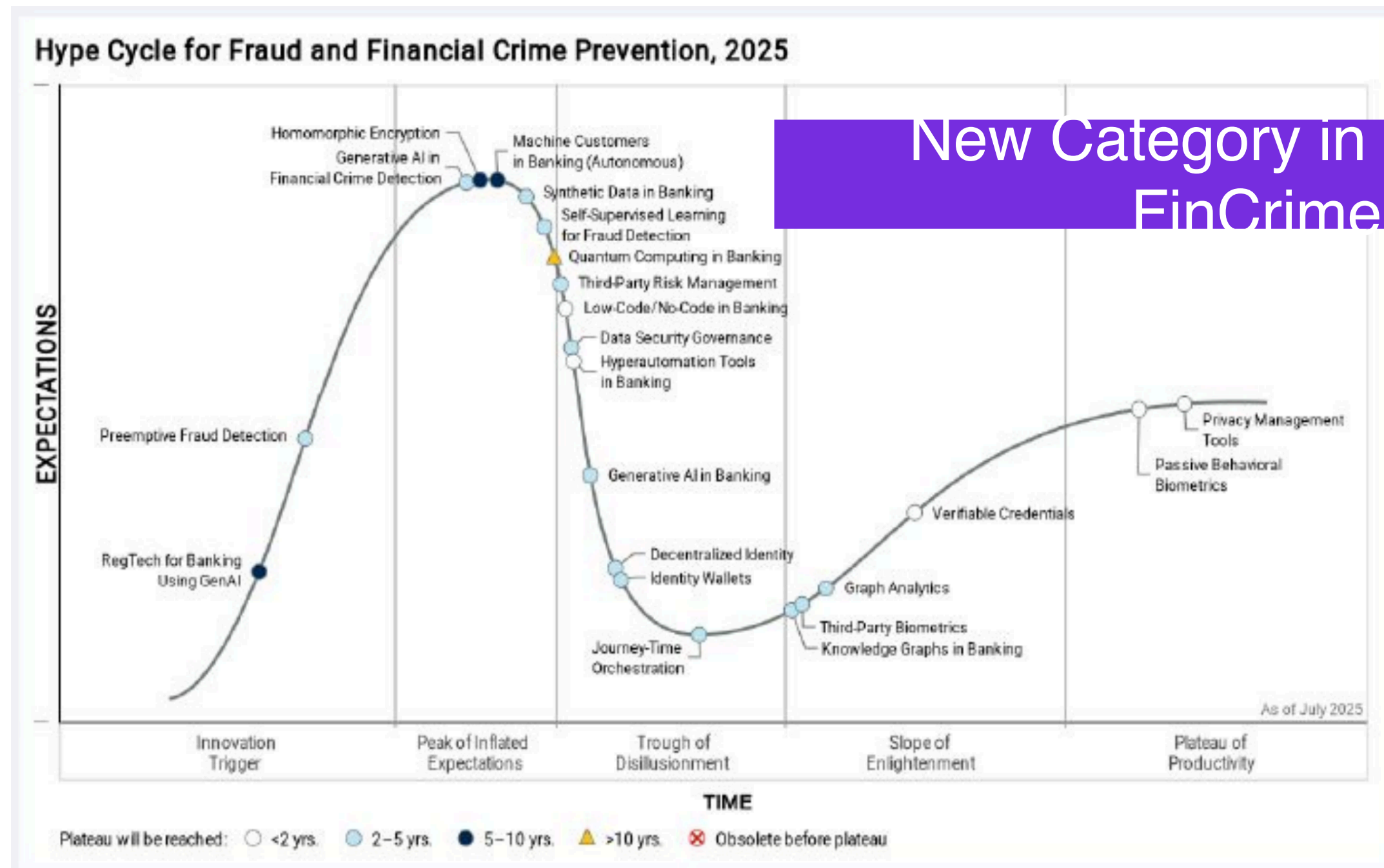
Confidential - Do not distribute without Charm Security's permission.

The Rise of AI Agents – From Security to Fraud & FinCrime

Fraud & Financial Crime Industry

2025 Fraud & FinCrime Hype Cycle – No AI Agents

2026 Fraud & FinCrime Hype Cycle – New Category



New Category in Fraud & FinCrime



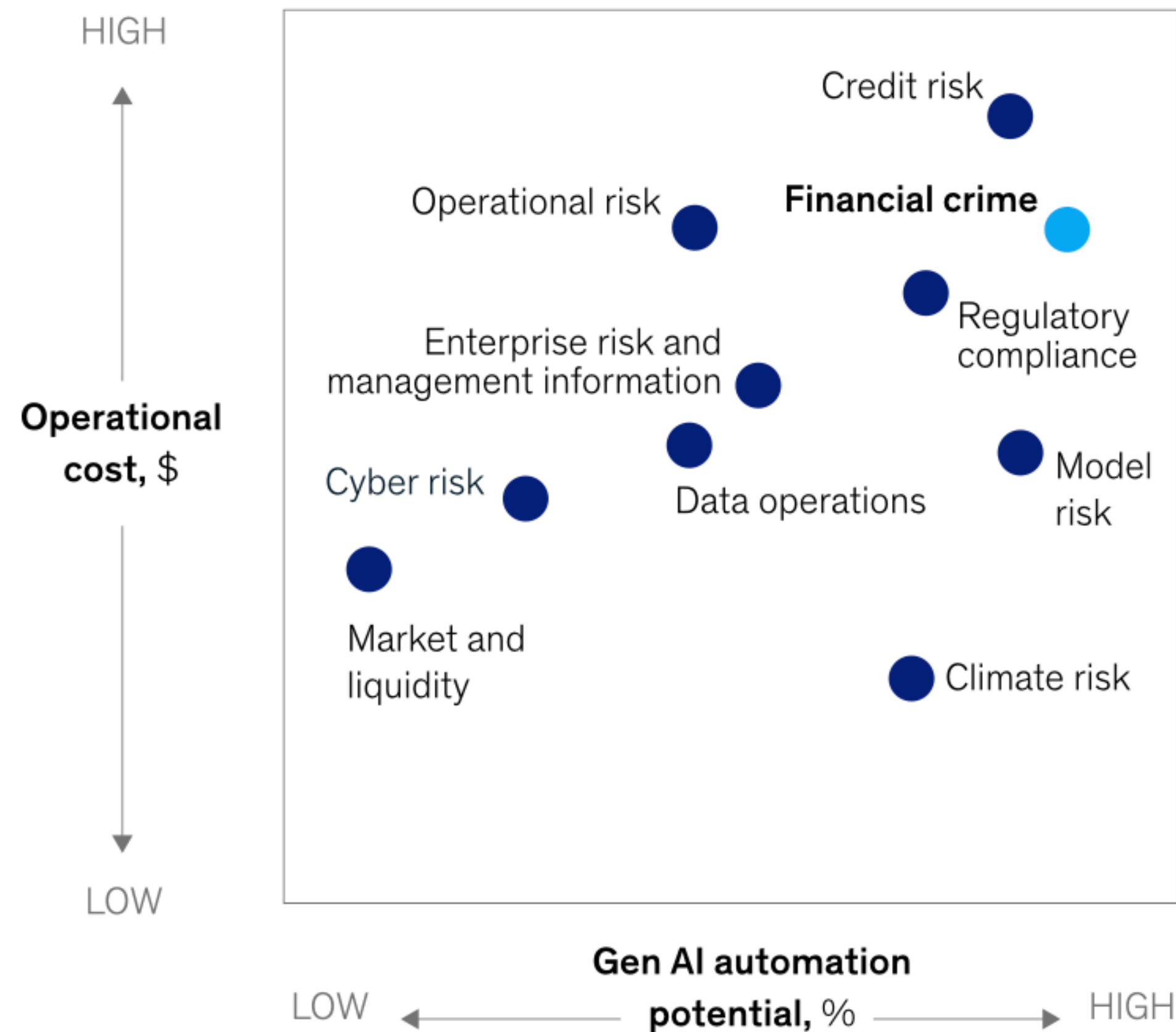
High Potential of Agentic AI in Financial Crime

Financial crime is a high-potential area for AI.

Operational cost and gen AI potential, by banking risk sector

McKinsey
& Company

Risk & Resilience



Financial crime (FC) challenges

- **Large cost base:** Up to ~20% of banks' full-time employees are typically dedicated to FC activities
- **Low automation rates:** Case-handling processes lack automation and optimization, resulting in many manual reviews performed across segments
- **Data fragmentation:** Analyses depend on a mix of internal and external data, both structured and unstructured, making it difficult to deploy automated data extraction and analysis tools
- **Multitude of reports created:** FC officers spend most of their time creating detailed, case-specific reports such as know-your-client memos and negative news reports
- **Suboptimal client journeys:** Existing client processes, such as onboarding, are inefficient and fail to meet growing expectations for speed and convenience

PLUGANDPLAY

SU SUMMIT

STARTUP PRESENTATION



CRS

CRS transforms credit data into business advantage using fast and compliant financial decisioning through our all-in-one credit data as a service.

#PNPTCSiliconValley

Join us at pnptc.com

- click to continue



PLUGANDPLAY

November 2025





Hi 🖐️

I'm Ali Jelveh,
Co-Founder and CTO of CRS (crscreditapi.com)

- High Energy Physics drop-out, YC Alumni



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- Fell into the Fintech space by co-incidence (or coercion)



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- Fell into the Fintech space by co-incidence (or coercion)
- with a fantastic team, building the most interesting startup you've never heard about ...



CRS

In a perfect world, we would not exist.

We are close partners of the three major bureaus and of core data providers (both private and public).

And we take what these folks provide and make it easy, fast and truly enjoyable to use.



So we've created **the CRS ONE API:**

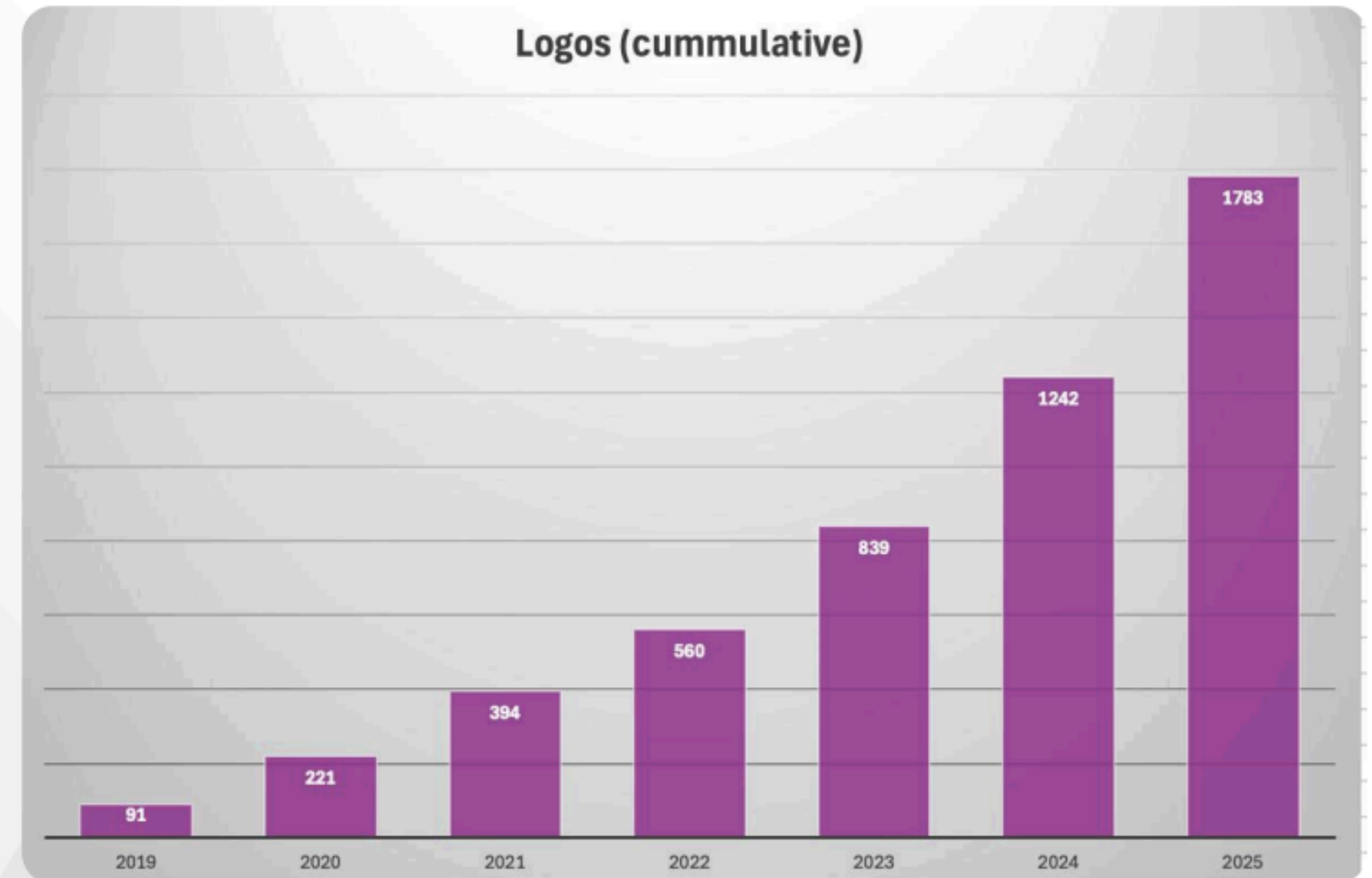
Giving Fintechs fast, easy and modern access to all major regulated (and many unregulated) data sources,
in a single unified API.



In the last 5 years, we have grown into

The **#1 independent platform** for credit, fraud, and compliance data.

We help our customers power smart, frictionless financial decisions (minus the headaches).





We power the top Fintechs

There's a good chance you've come across our partners:



Taktile



OSCILAR



casca

 **LoanPro**[®]
Modern Credit Platform



sardine

*Lend***API**

lendistry



We're just getting started

Our thesis:

1. In an AI first world moat configurations fundamentally change (software is replaceable, true, deep relationships are not)
2. Frontier Models will be Open Source (Chinese currently, hopefully US soon)
3. Which means: Intelligence At Scale will be free (or ~energy cost)

Corollary: YC(-style) teams win (low cost, high agency, AI First)



From:

Corporate Monolith

To:

YC-STYLE

Credit Intelligence

YC-STYLE

SBA Loan Infrastructure

YC-STYLE

AI First
Credit Data
Furnishing

Shared Resources
(Finance, HR, Compliance, Legal)

- click to continue

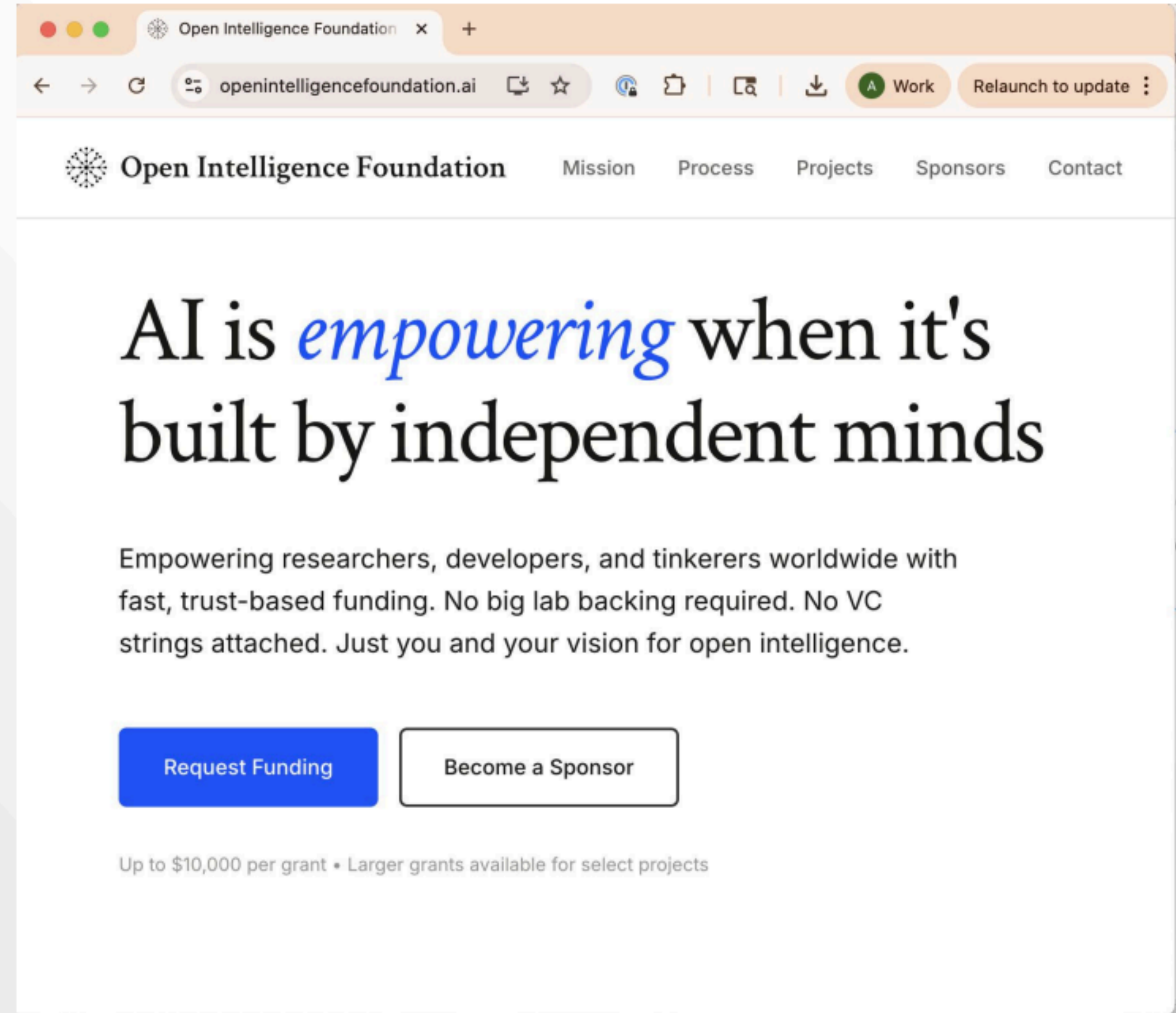


One last thing:

Since we are betting on Open Source AI models becoming the foundation of the next generation, we've started a small foundation to support independent AI researchers:

openintelligencefoundation.ai

(short: oif.to)



The screenshot shows a web browser window with the URL openintelligencefoundation.ai. The page features a navigation menu with links for Mission, Process, Projects, Sponsors, and Contact. The main content area has a large heading: "AI is *empowering* when it's built by independent minds". Below the heading is a paragraph: "Empowering researchers, developers, and tinkerers worldwide with fast, trust-based funding. No big lab backing required. No VC strings attached. Just you and your vision for open intelligence." There are two buttons: "Request Funding" (solid blue) and "Become a Sponsor" (white with black border). At the bottom, there is a note: "Up to \$10,000 per grant • Larger grants available for select projects".

- click to continue



Let's build great things together!

ali@crscreditapi.com

650-660-5623

- click to continue



CRS is Delivering
The **Next Best Action**
For Any Financial DecisionTM



Performance gaps are closing fast

Leading open-source models approach closed-source performance

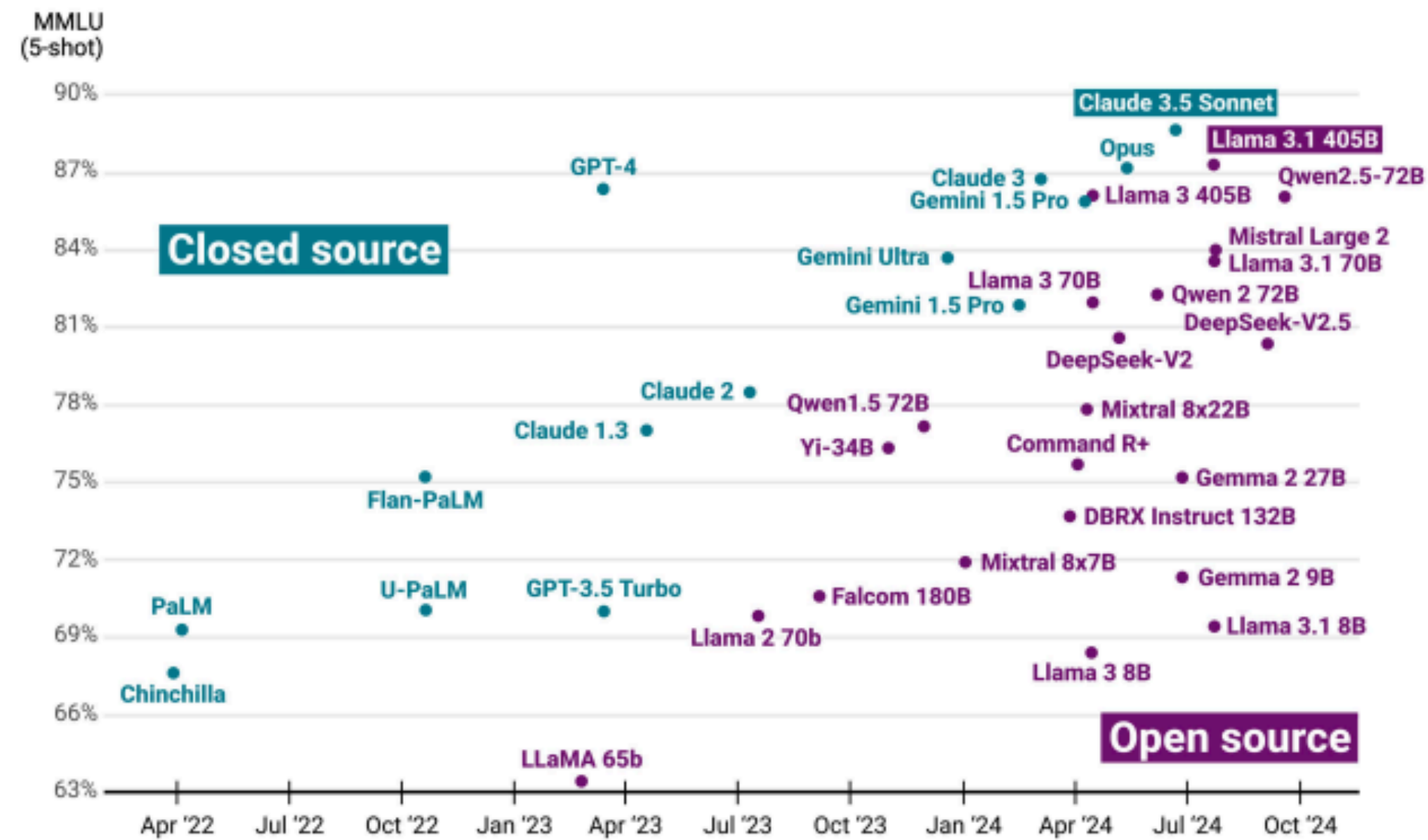
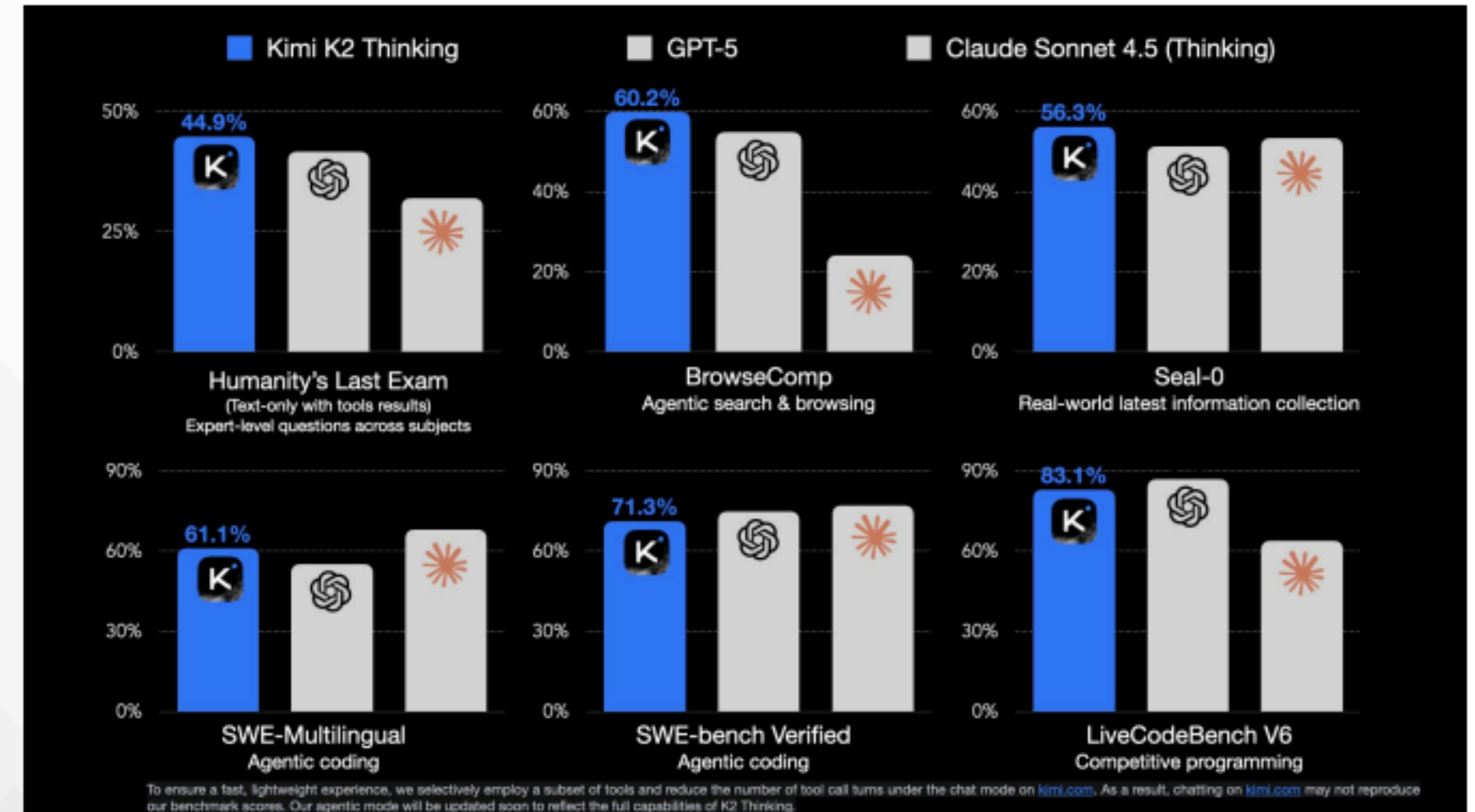


Chart data source: Maxime Labonne via X (9/23/2024). Note: Excludes reasoning models. Data as of September 2024.



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FINALYTICS.AI

FINALYTICS.AI

[Finalytics.ai](#) enables financial institutions to instantly unleash the power of AI by offering segment of one digital experiences for visitors informed by behavioral, transactional, and 3rd party data.

#PNPTCSiliconValley

Join us at pnptc.com

FINALYTICS.AI

Making Banking Personal, Again

\$52B

**ANNUAL OPPORTUNITY IN
LOANS & DEPOSITS**

**Across the 10,000
Community Banks &
Credit Unions in U.S.**



Personalization unlocks untapped growth

CONTEXT

The customers of today expect personalized experiences

Traditional Marketing:
Features & Benefits

Product

Price

In the past, the 5 P's – product, price, place, promotion, people... were the key levers for competition.

Modern Marketing:
Customer Centric

Personalized

Today, the 6th P – personalized relationships are deciding winners and losers

Customers are getting personalized experiences with other digital products, and are **expecting the same from their banking provider**

NETFLIX

Streaming

amazon

E-commerce

 **Spotify®**

Music

How Fintechs Drive Growth Through Personalization



Growth Metric

~77% conversion; +30% revenue with +15% ad spend

+800K new members in Q1 2025; rising products per member

52

Acquisition & Engagement Drivers

Frictionless onboarding, personalized app experience, referrals

AI-driven recommendations, unified data for cross-sell

Lo

Personalization Lesson for Incumbents

Use behavioral data to personalize onboarding and reduce drop-off

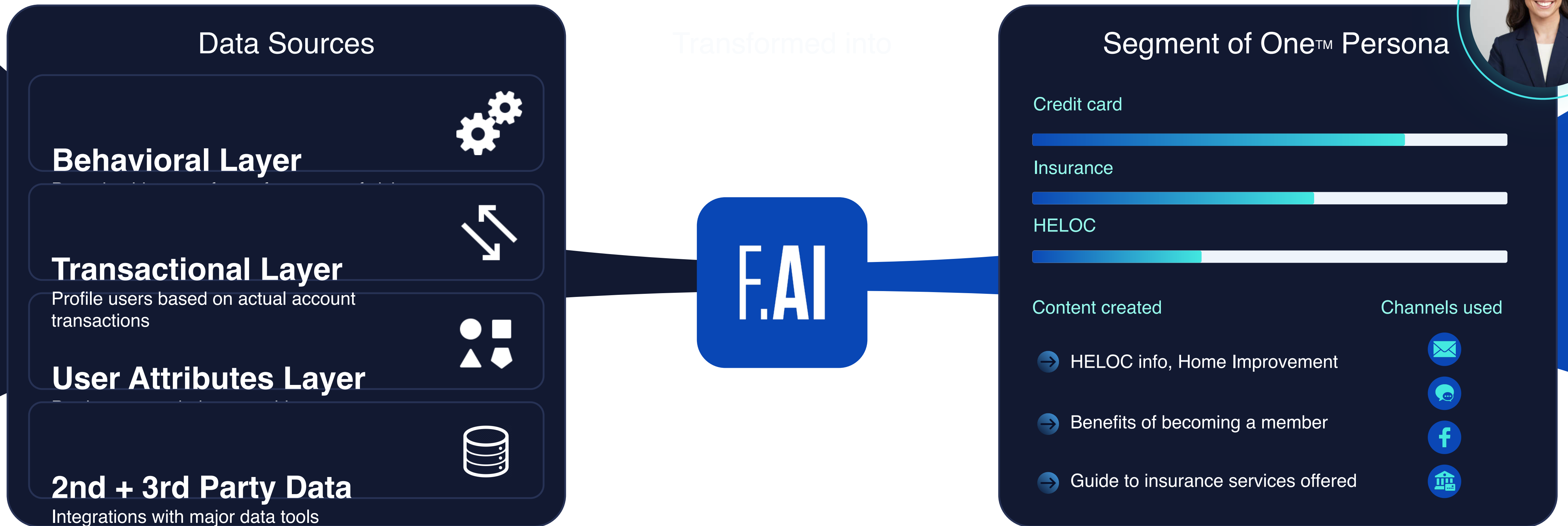
Move from campaigns to journeys; increase product attachment

Lo dri

Meet Finalytics.ai

Personalized digital experiences for the future of financial services

First-of-its-kind OS for personalized banking experiences



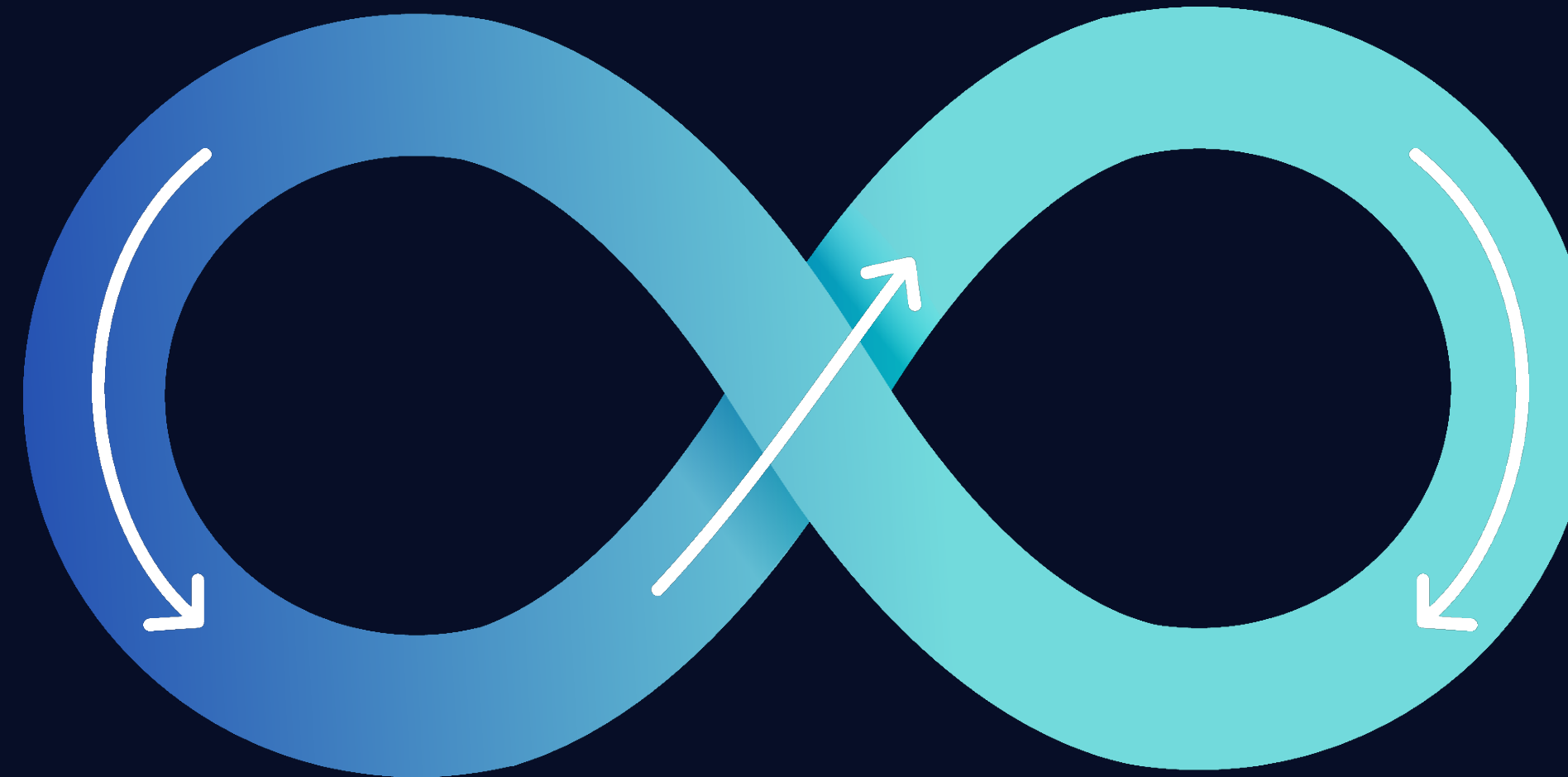
The result is personalized customer interactions for credit unions and banks, at scale

User researches product
See's personalized content based on their intent

Applies for product
Funnel is optimized for conversion

Public facing digital experience

Online banking



Logs into online banking
Display personalized banners and content

User comes back for more
Additional personalization based on product and transaction activity

Up to **10x**
increase in visitor engagement,
new accounts and new customers

Personalized experiences across:

- Online Banking Platforms
- CRM Channels
- Content Creation & Sharing

Strong early traction and results with banks + credit unions

\$114k

Average ARR / client

Awards and Prizes

CU|Lytics
drive real outcomes



12 Customers
~\$1.3M/ARR

Fundraise

We are raising \$5M
to drive customer acquisition

Thank You

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SU SUMMIT

STARTUP PRESENTATION

The logo for Focal, featuring the word "Focal" in a bold, black, serif font.

FOCAL

Focal is redefining advisor productivity—automating meetings, delivering personalized coaching, and deploying AI agents to increase capacity by 30% across the entire tech stack.

#PNPTCSiliconValley

Join us at pnptc.com



AI for Wealth & Insurance

Meeting AI | Data Consolidation | Workflow Automation

Save **10+ hours per advisor/agent** and increase advisor capacity by **30%**

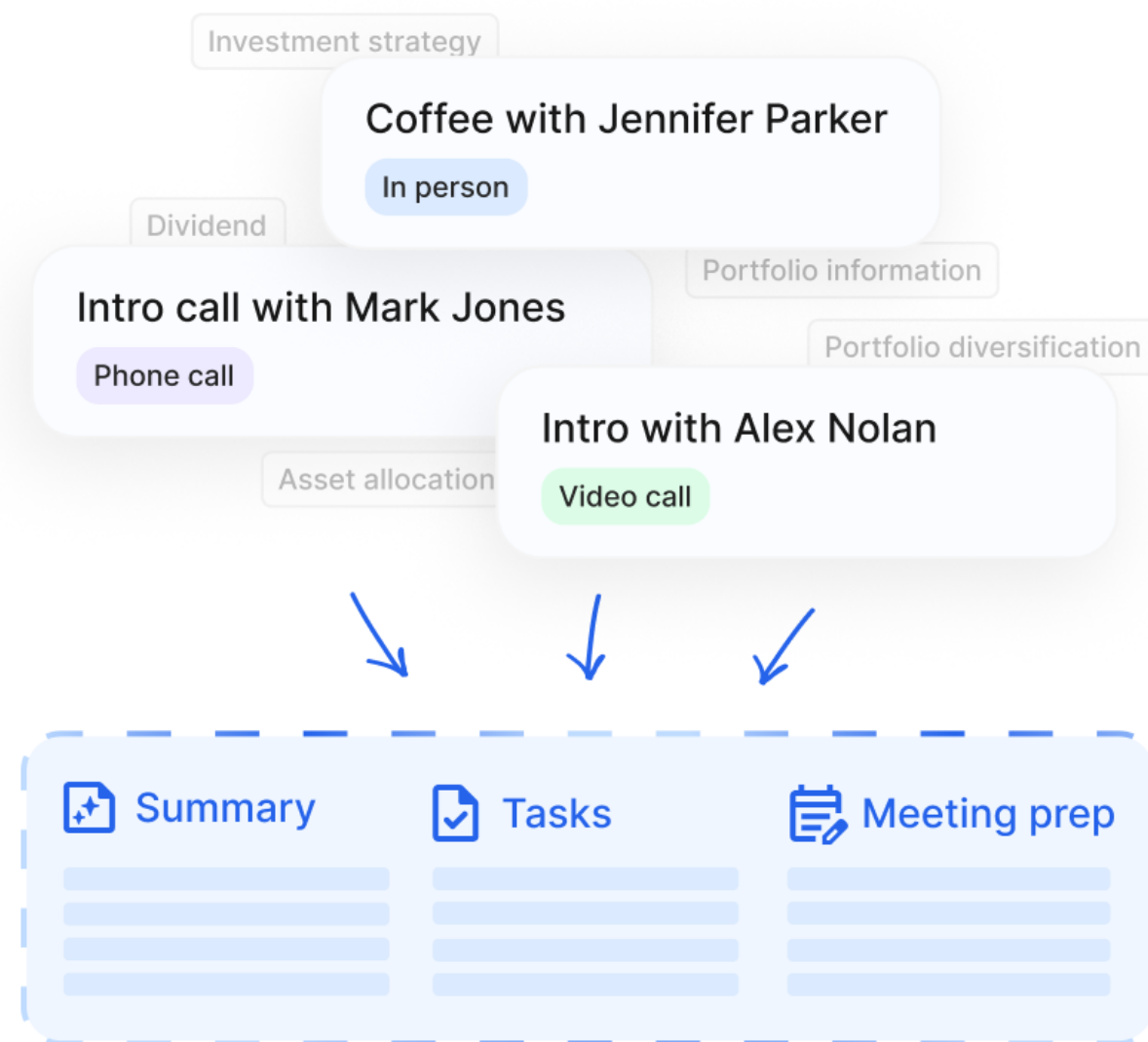
Customers, investors, advisors at:



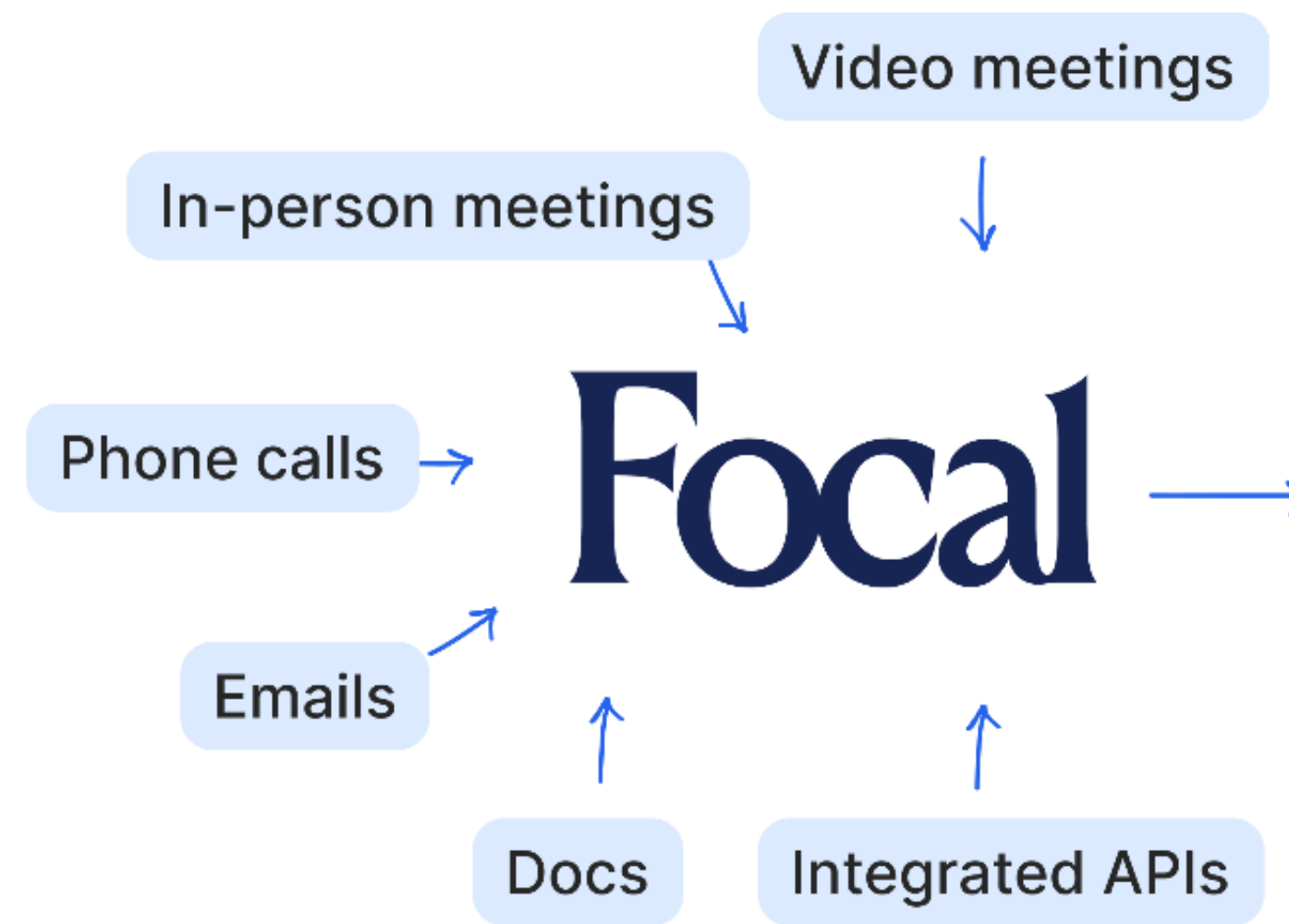
Morgan Stanley



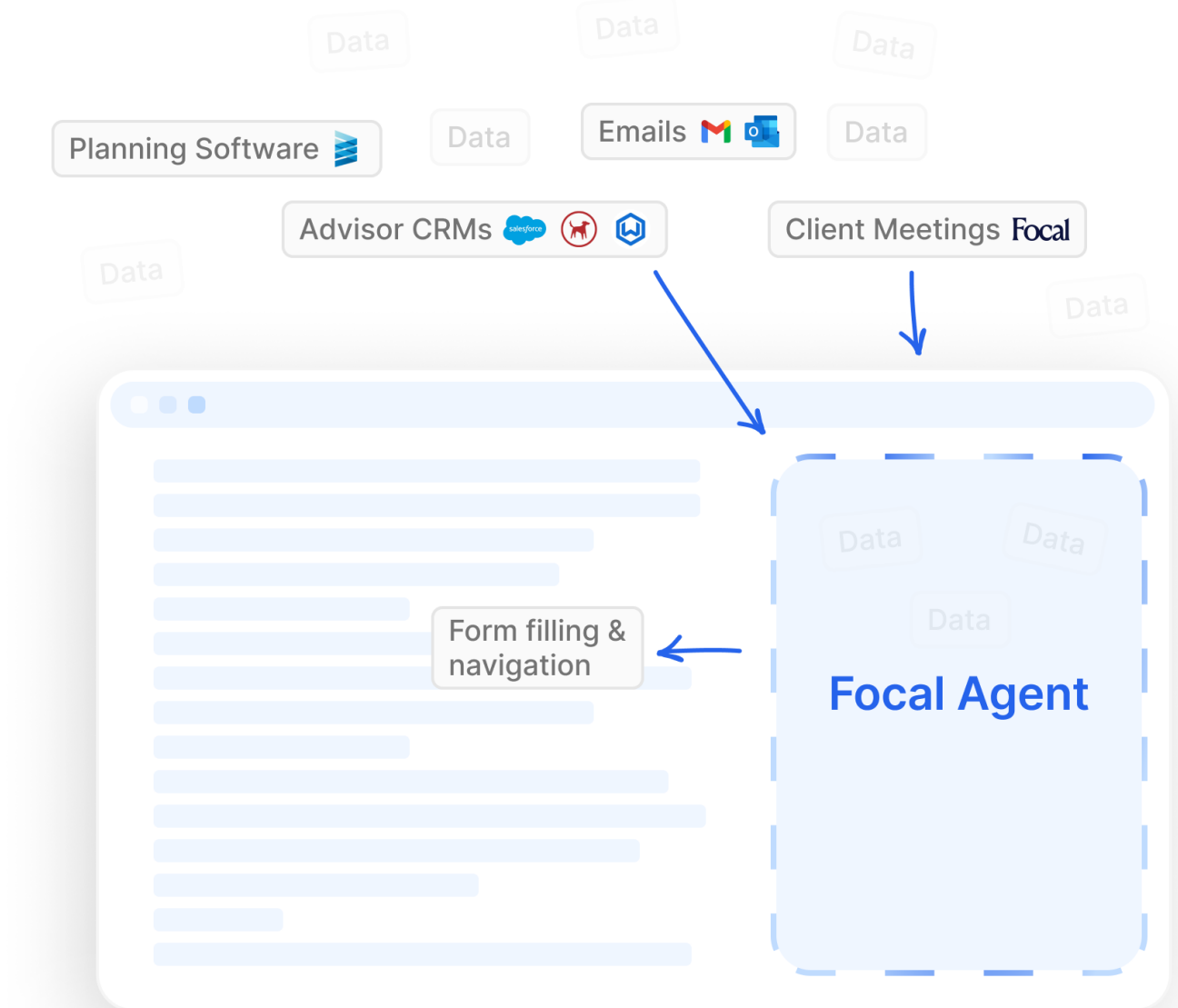
Enterprise AI for workflow automation



Meeting AI



Data Consolidation



Workflow Automation

Universal automation without APIs: MoneyGuidePro

The screenshot displays the MoneyGuidePro web interface. At the top left is the logo for ENVESTNET MoneyGuide. On the top right, there are links for 'Support', 'Help', and 'Logout'. Below the logo, a breadcrumb trail reads 'Main Menu > Clients'. The main heading is 'Add and Select Clients for Jerry Bai'. A mouse cursor is pointing at the 'Select' part of this heading. Below the heading is a section titled 'Add New Client' with a blue button labeled 'Add New Client'. A paragraph of text explains how to create a plan for a new client or search for an existing one. Below this is a 'Search for Existing Client' section with a dropdown for 'Client Status' (set to 'Active') and a text input for 'Client Last Name' with a 'Search' button. Underneath is a section 'Select the first letter of Client's last name:' with a row of buttons for each letter from A to Z. At the bottom, there are two links: 'List All Clients' and 'Most Recent Clients'. On the right side of the page, there is a sidebar menu titled 'Clients' with three options: 'Add and Select', 'Share with Users', and 'Users Shared with Me'.

ENVESTNET
MoneyGuide

Support Help Logout

Main Menu > Clients

Add and Select Clients for Jerry Bai

Add New Client

To create a Plan for a new Client, click the "Add New Client" button below. To continue working with a Client you've previously created, you can search for the Client by name or select either "List All Clients" or "Most Recent Clients" below.

Add New Client

Search for Existing Client

Client Status: Client Last Name: **Search**

Select the first letter of Client's last name:

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

List All Clients Most Recent Clients

Clients

- Add and Select
- Share with Users
- Users Shared with Me

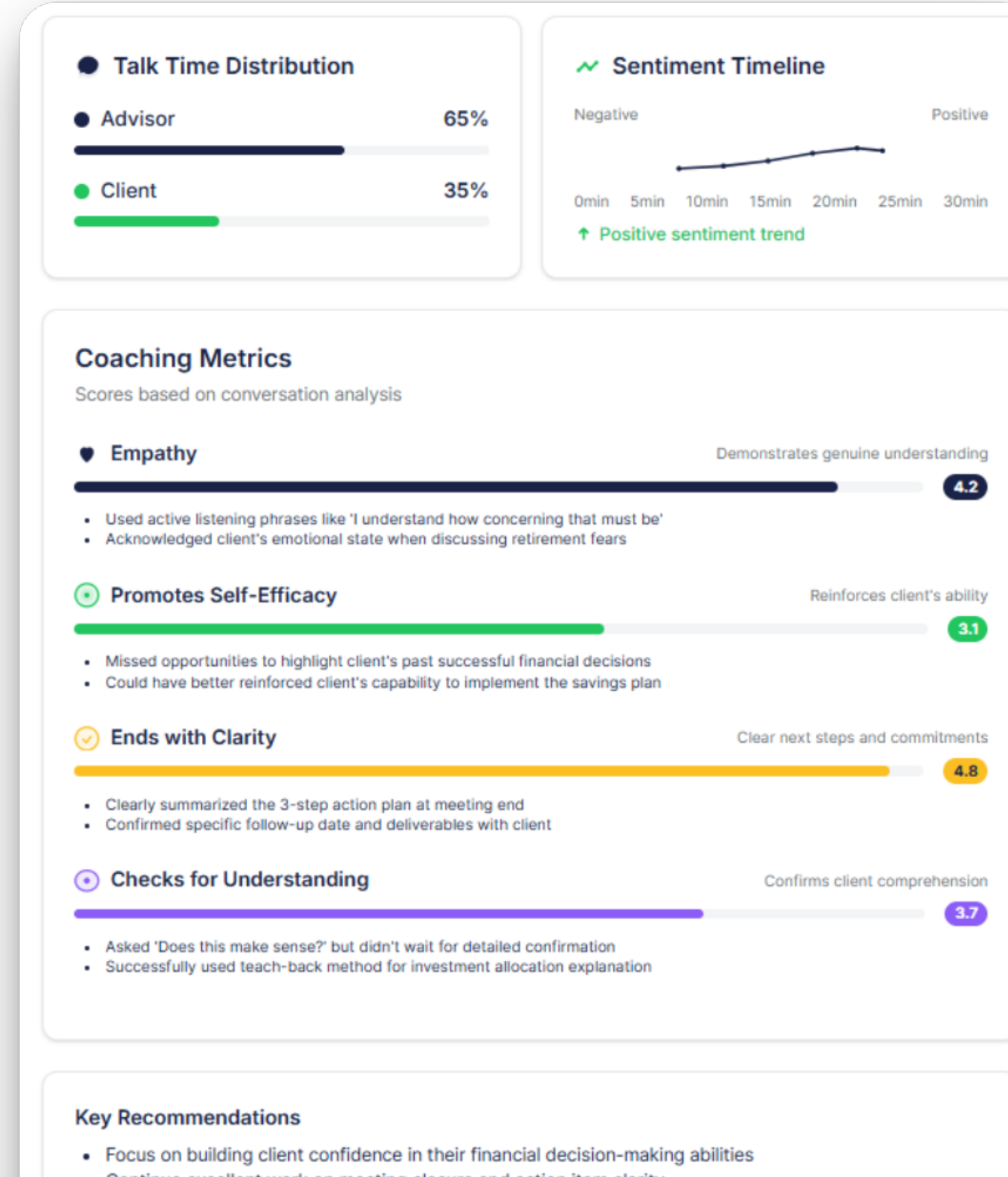
Enhance advisors performance with coaching



SHAPING
WEALTH

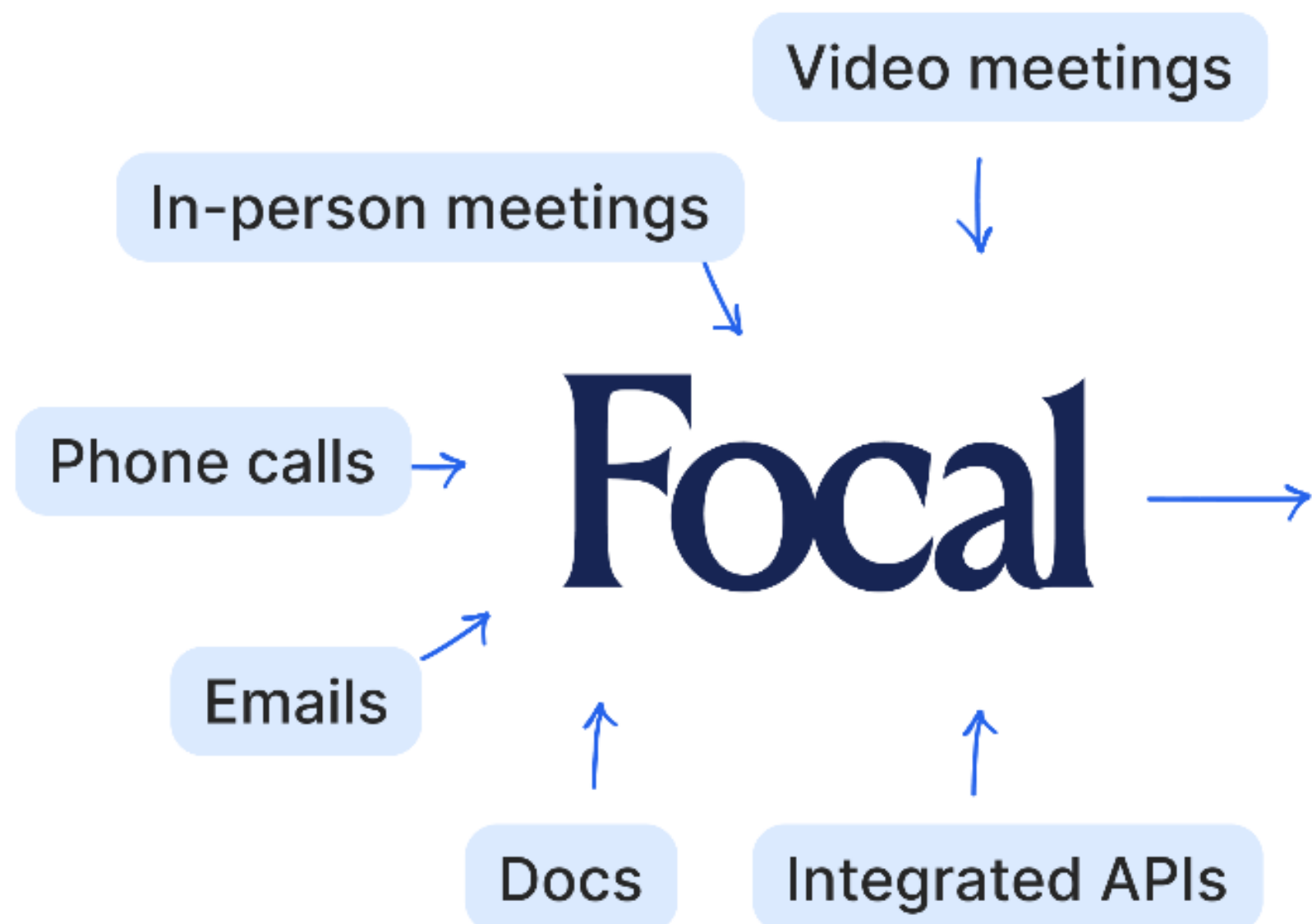


Access to 10,000+ proprietary coaching assets through exclusive partnership







Focal

Consolidates client and system data to fuel automation



Beyond generating summaries, agendas, tasks, and emails...

Agentic workflows:

-  KYC
-  Onboarding
-  Account opening
-  Filling out RMDs or tax documents

- Automate client work for...* **Advisors**
- Automate planning for...* **Assistants**
- Automate data entry for...* **Operations**

Dedicated engineering for your enterprise

Embedded AI Engineering



AI engineers embedded within your team—solutions tailored to your firm to accelerate innovation.

Custom Automation



130+ unlockable integrations and custom workflows across KYC, onboarding, account opening, RMDs, and beyond.

Sustained Partnership



Slack and email support enable real-time collaboration and continuous alignment with your team's goals.

Tailored onboarding



White-glove onboarding for every user cohort, with 1:1 enablement to accelerate adoption and ROI.

Proven Experience Building for the Best:

Jefferies

MERRILL
A BANK OF AMERICA COMPANY



Chainalysis

Morgan Stanley



Microsoft

accenture



docuSign



Focal is a select Provider for Charles Schwab

The screenshot shows the Charles Schwab website's navigation bar with the following items: Advisor Services, Going Independent, Why Schwab, Serving Your Clients, Managing Your Business (highlighted), Navigating Risk & Regulations, and Insights & Ideas. A search bar and a 'Log In' button are also visible. The main content area features the 'Focal' product title with a link to 'View all providers'. Below this, there is a section titled 'About this Product' with a sub-heading 'Enterprise-grade AI meeting notes & automation for financial advisors:' and a bulleted list of features. To the right of this text is the Focal logo. Further down is an 'About Focal' section with a paragraph of text. On the right side of the page, there is a dark blue sidebar with contact information: Phone (281-723-8885), Website (https://www.meetwithfocal.com/), Email (sales@meetwithfocal.com), and Social Media (LinkedIn).

charles SCHWAB

Advisor Services

Going Independent

Why Schwab

Serving Your Clients

Managing Your Business

Navigating Risk & Regulations

Insights & Ideas

Contact Us

Log In

Search

Focal

< View all providers

About this Product

Enterprise-grade AI meeting notes & automation for financial advisors:

- Before meetings, generate agendas and smart search meetings.
- During meetings, automate notes, generate summaries + tasks.
- After meetings, CRM-sync notes + tasks and generate emails.

About Focal

Focal is re-envisioning client relationship management for financial advisors with a purpose-built meeting management platform. We offer enterprise-grade security and data controls on Microsoft's most secure infrastructure, including Multi-Factor Authentication (MFA), SSO, a spotless SOC 2 report, TLS 1.2+, and AES-256 encryption. Envision what you could do with an extra 15 hours per week: expand your client base to grow AUM, deepen existing client relationships, and achieve a better work-life balance.

Focal

Phone
281-723-8885

Website
<https://www.meetwithfocal.com/>

Email
sales@meetwithfocal.com

Social Media
LinkedIn

Automate form-filling:

- New account opening
- Onboarding
- Filing IRA forms
- etc.

Ask us about automations with other custodians.

Focal

Enterprise-grade security

- ✓ **SOC 2 Type 2; Data encryption (TLS 1.2+, AES-256)**

Required by largest enterprise institutions; Focal is SEC and FINRA friendly

- ✓ **No storing audio or video**

To remain in compliance with SEC guidelines

- ✓ **Built only on Microsoft Azure**

The enterprise standard; Focal has zero exposure to less-secure Google or Amazon cloud environments

- ✓ **Stateless AI models**

No training PII or sending directly to model providers like OpenAI or Anthropic

- ✓ **U.S. based CTO**

Key hires that touch PII and core infrastructure are based in the U.S. with controls in place

Focal

Customers **love** Focal

“I have tried **14 AI notetakers**. Focal is the only solution for advisors that has thought through advisor-specific workflows, compliance, and has a proactive AI roadmap.”

Jason Pereira, Senior Partner at Woodgate Financial (\$280M AUM), & **#1 wealthtech podcast host**

Focal

Why Focal?

Grow AUM

Grow serviceable clients by 30%
+ as Focal saves each advisor
50+ hours / month

Happier clients

Focal doesn't miss meeting
details and improves advisor
performance.

Intelligent overlay

Focal's AI sits across your existing
tech stack and natively integrates
with 130+ tools

Focal

Focal

Beyond AI Note-Taking for Advisors and Agents

Transform your conversations into actions.

PLUGANDPLAY

SU SUMMIT

STARTUP PRESENTATION



KINTSUGI

Kintsugi is an AI-based tax assistant platform that provides nexus tracking, reporting, filing, and integration services.

#PNPTCSiliconValley

Join us at pnptc.com



Kintsugi

Sales Tax Automation

Why You Should Care

Post 2018, cities, counties and states **now have the authority to enforce sales tax responsibilities on out-of-state sellers**, tied to their economic engagement in a particular state.

This applies to both online brands and software companies. If not done properly, companies can face:

- Threats from jurisdictions
- Sales tax audits
- Inaccurate tax rates
- Wasted time
- Back taxes owed
- Missed deadlines
- Compliance headaches



Sales Tax Reform
Triggered by
South Dakota v.
Wayfair (2018)

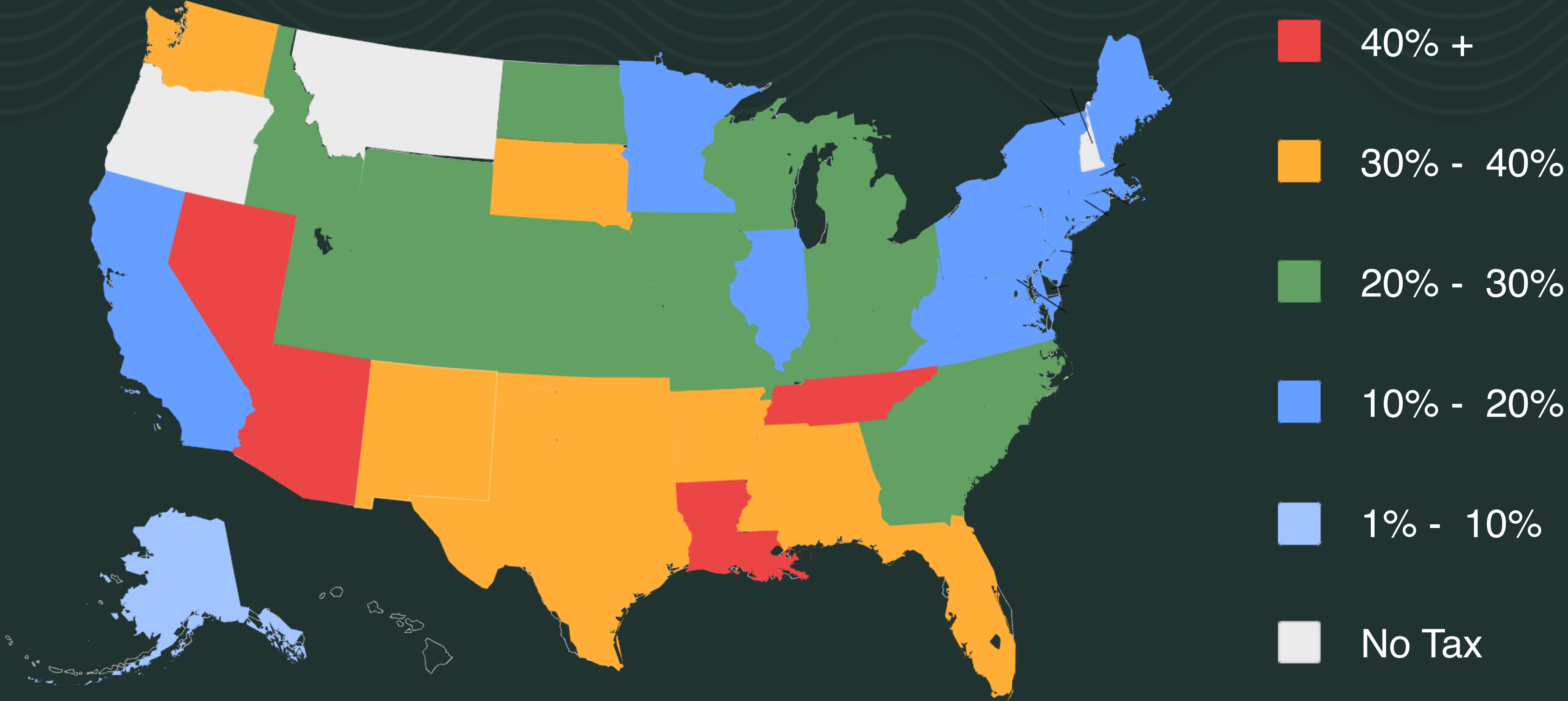
Pujun Bhatnagar

Co-Founder & CEO, Kintsugi

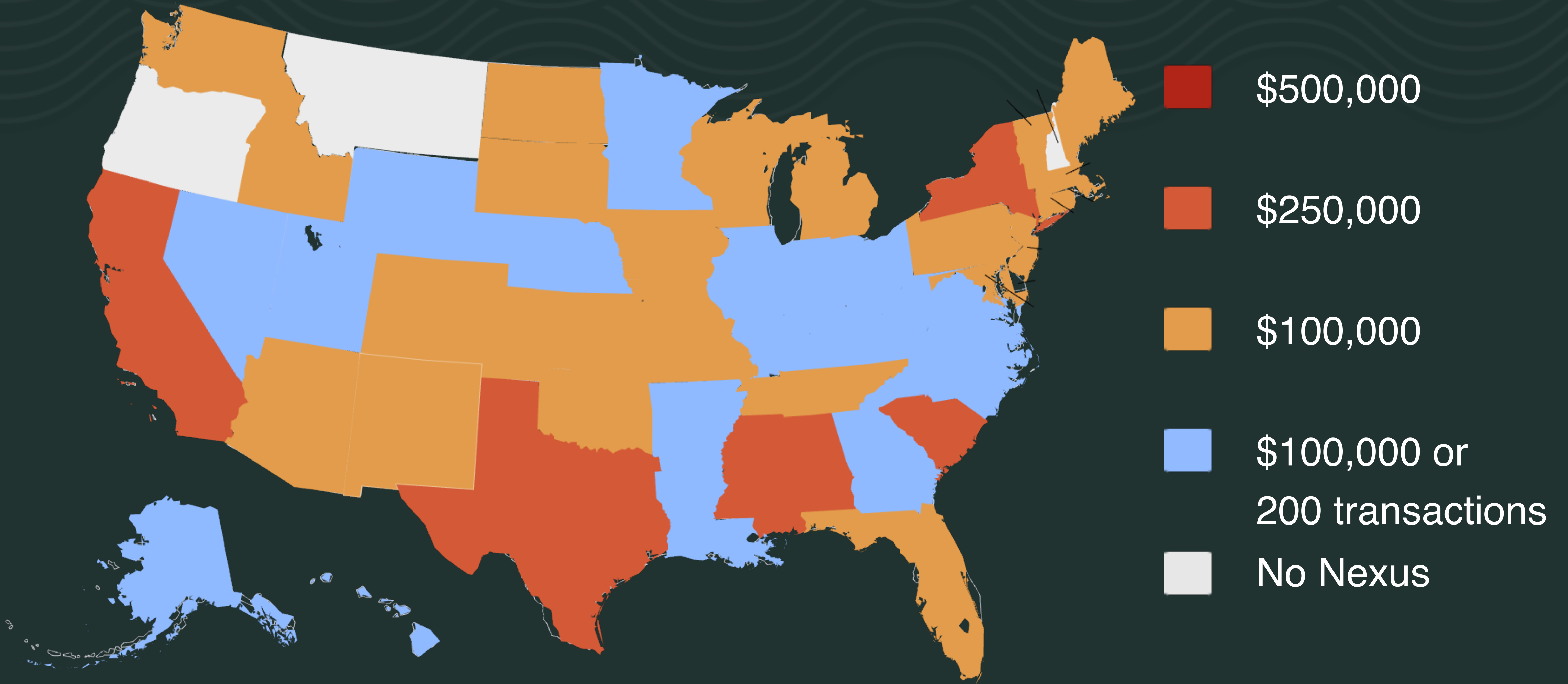
- Computer Science and Math at Stanford (CS MS, PhD dropout), Harvard (MBA) and MIT
- Senior Machine Learning Engineer at Meta
- Dad worked in this space for 37 years
- Understood the implications of the 2018 US Supreme Court decision on sales tax
- Manually calculated sales tax for companies 1+ year before developing the Kintsugi platform
- Making waves in sales tax automation since 2023



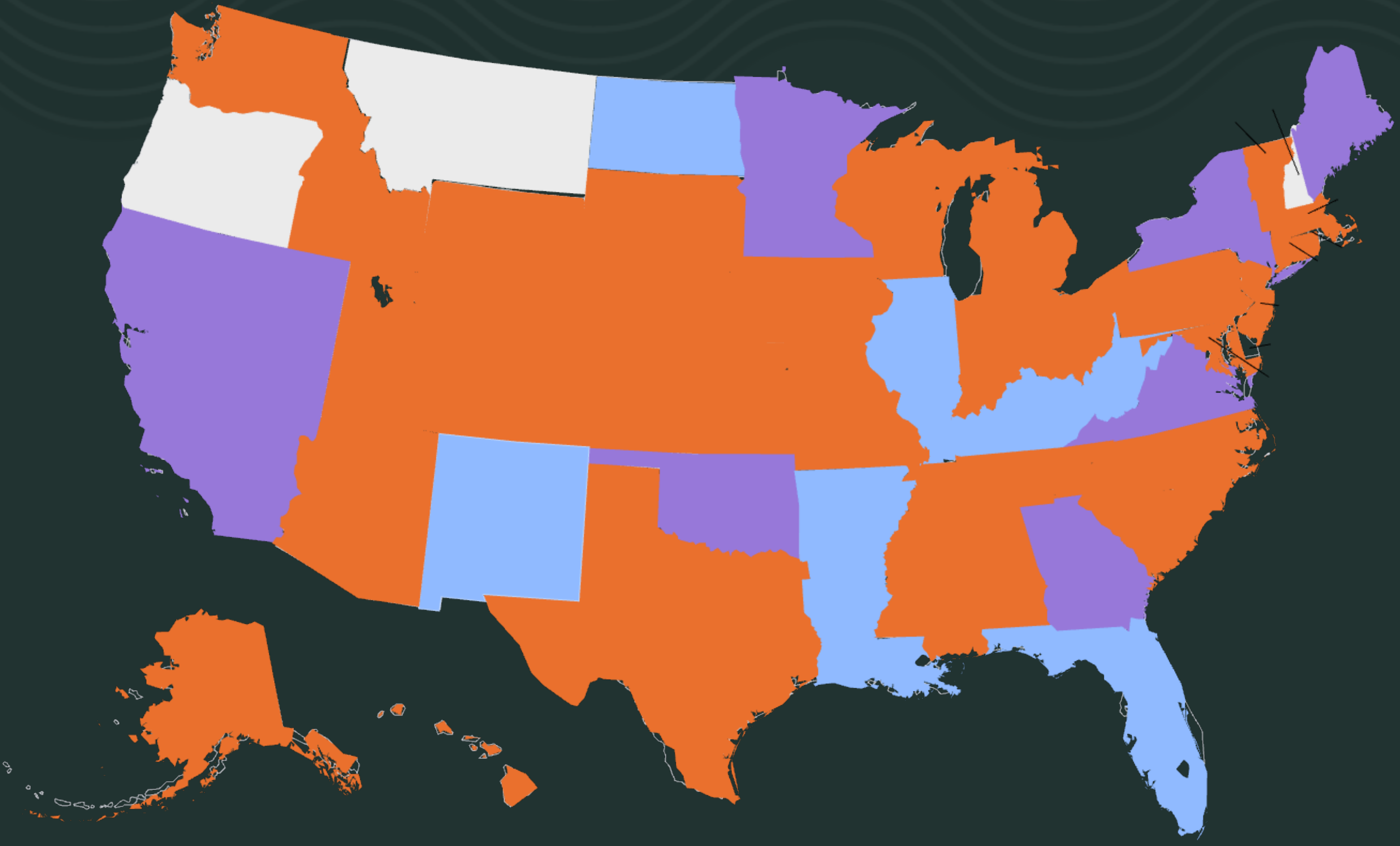
The Role of Sales Tax in Your State







Economic Nexus Thresholds State by State



Excluded Sales within Economic Nexus Thresholds



-  Exempt sales included
-  Exempt sales excluded
-  Split (exempt services excluded)
-  No state sales tax

Excluded Sales within Economic Nexus Thresholds

Bottled water in Connecticut

- Convenience Store
- Grocery Store

Toothbrushes & dental floss

- New York
- Pennsylvania

Powdered drink mixes in New York

- Kool-Aid
- Tang

Takeout in Colorado

- Straws
- Cups, Cup lids

Ice cream in Maryland

- Haagen-Dazs (14 oz.)
- Ben & Jerry's (16 oz.)

Candy bars in Indiana

- Reese's
- KitKat, Twix



Exempt



Taxable

Sales Tax Compliance
Is Getting More Complicated



New York State has a low tax rate at just 4%. However, each county or city in the state adds its own sales tax. There is also a transit tax that some counties include in their sales tax. The result is that customers can expect to pay between 7% and 8.875% sales tax in New York

In the city of Denver, CO a customer could walk one street over and would have to pay a different sales tax based on their location. The sales tax jurisdiction in every city and county are so complicated

If you hire an employee in Washington, you have to file sales tax every quarter even if companies report zero transactions in that area. Failing to comply leads to fines typically ~10%

Sales Tax Registration & Filing is Really Cumbersome

Sales tax portals are confusing and outdated. Most don't have two factor authentication or single sign-on (SSO). For a business to keep track of all the portals' credentials, the sales tax deadlines and the changing laws is very cumbersome

Sales tax laws are always changing. A senate bill can go in tomorrow and people could vote, and the law could change this fall making it impossible for companies to track all the changes



Sales Tax Compliance
Is Getting More Complicated



Frequently changing laws

Complex jurisdictions

Cross-border challenges



Manual Processes
Are Costing You



Lost time to paperwork

Increased risk of penalties and audits

Slower expansion into new markets





About
Kintsugi

2023

Launched

90M

#Transactions

\$10 B

Monitored

4150

Customers

Who

Kintsugi Helps

Kintsugi focuses on **sales tax**, so you can focus on helping your clients grow their business.

E-commerce & B2B and B2C SaaS and marketplaces

\$1+ million in revenue

Sales tax exposure in multiple jurisdictions

Selling in US, Canada and Europe

Sellers using Amazon, Shopify, Chargebee, Stripe, BigCommerce, QuickBooks



“Kintsugi is my absolute fave! When we suddenly hit nexus in multiple states at once, they made what felt super overwhelming actually manageable.

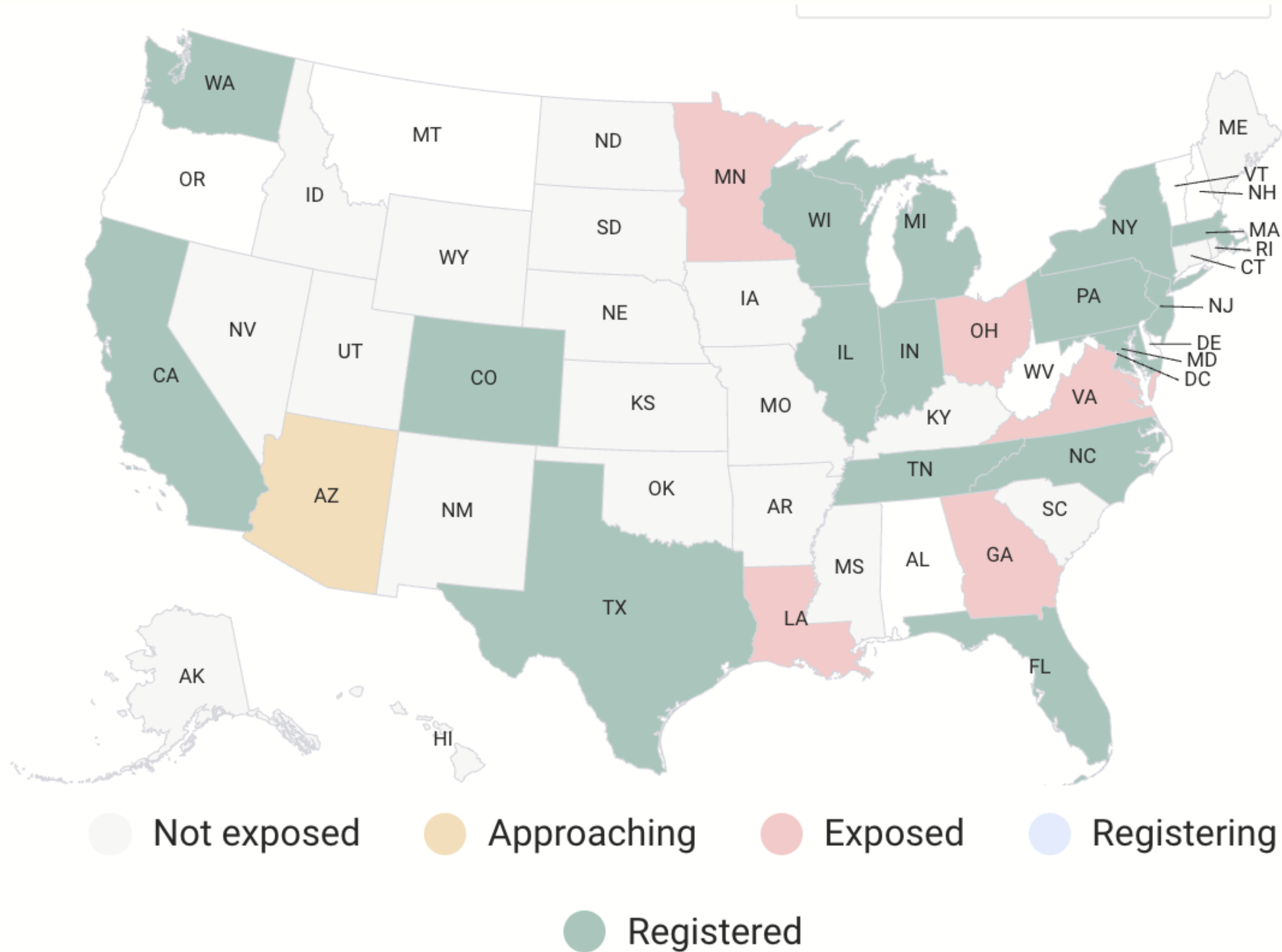
They helped us understand everything we didn’t know, registered us, and even helped us figure out our exemption strategy. Their pricing was significantly better than that of other popular platforms. Their support has been amazing, too.

Every month, the platform analyzes our sales tax responsibilities, and with a click of one button, prepares to remit on our behalf. It's honestly magic. 10/10 (I've used them now in two companies I've founded/run).

Now that I’m scaling (just launched in Walmart!!!!!!!), they’re still the best partner around”



Streamline
Your Workflows



Track nexus across jurisdictions

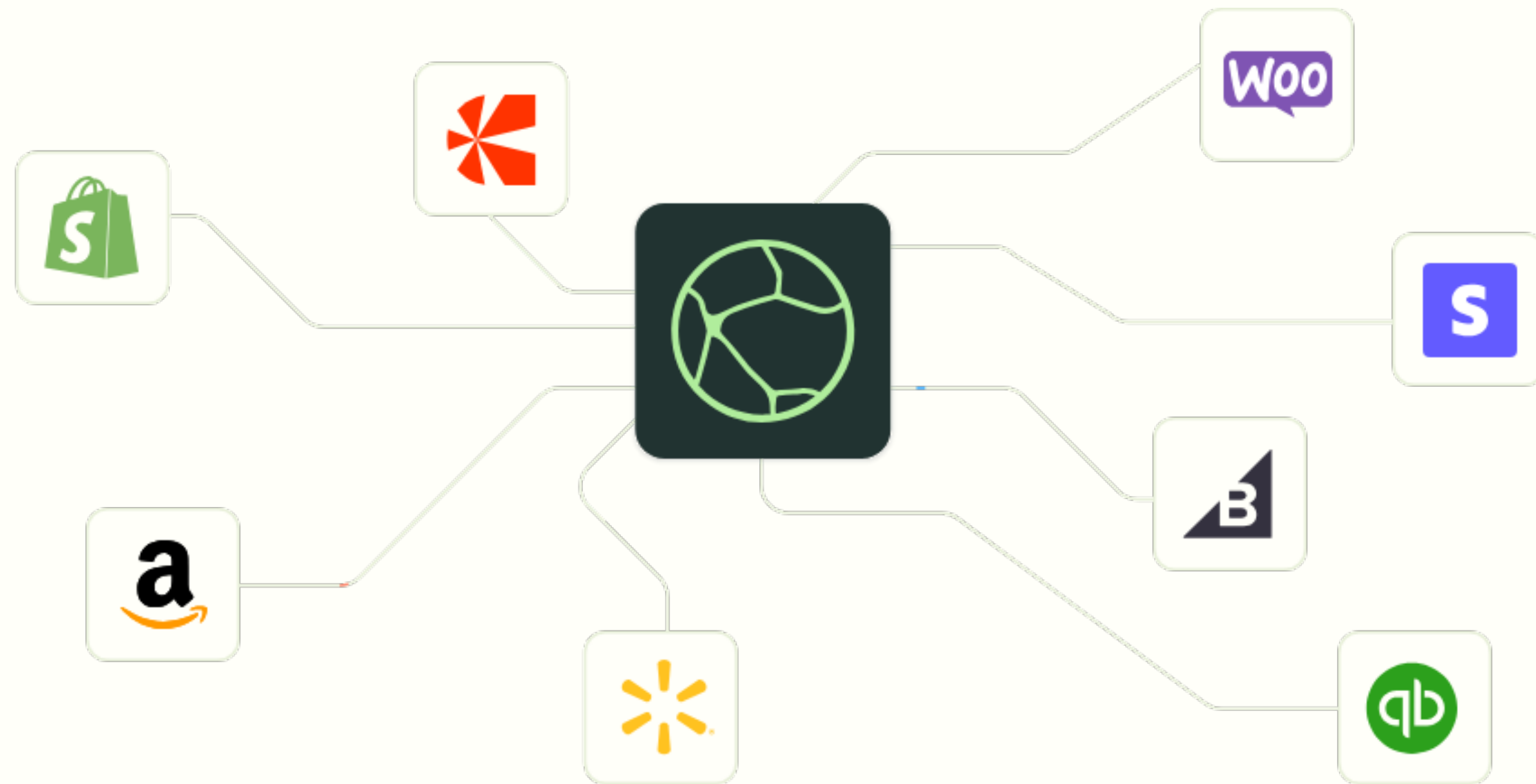
Accurate tax rates on invoices

Efficient registration and filing

Always audit-ready



Standardize
Your Data Across Platforms



Unify your data

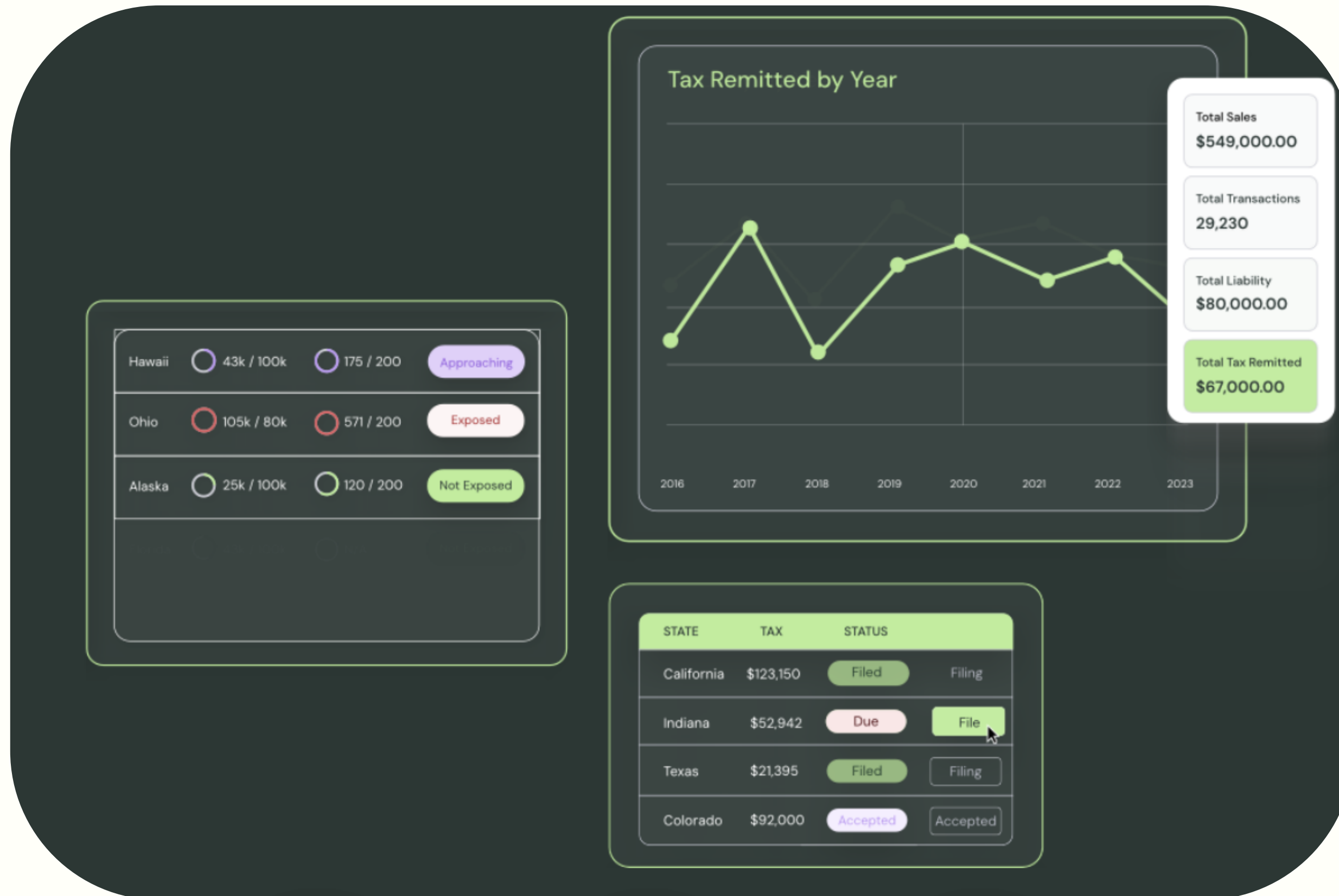
Calculate sales tax accurately

Add new platforms quickly



Act Now

Put businesses sales tax on autopilot



Every business needs to deal with taxes

Could affect your payout if you are looking for M&A, raising more capital or an exit

You are already dealing with tariffs, we can help get some peace of mind by automating your sales tax

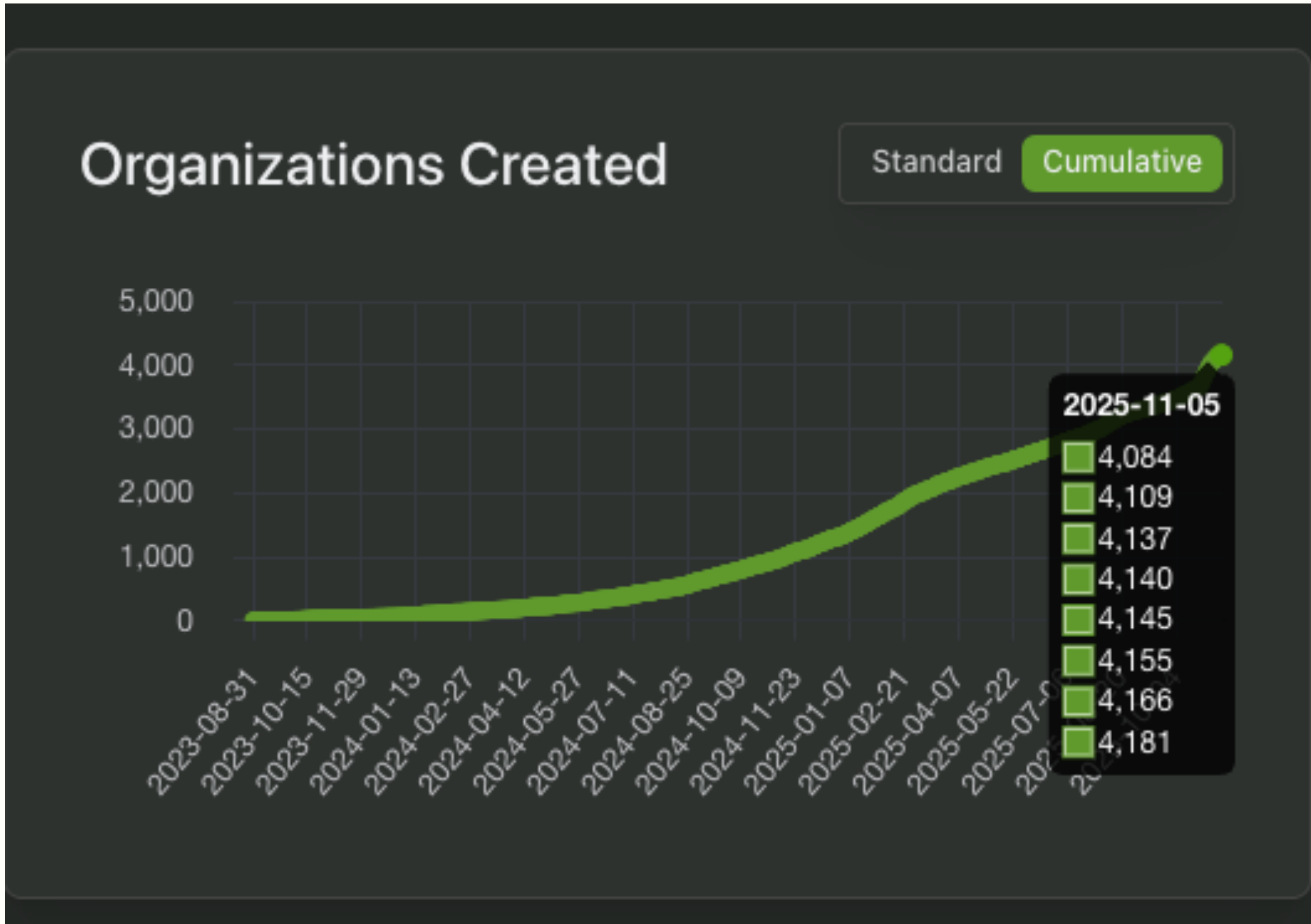




Kintsugi

Thank You

Growth



0 to \$1M in 3 months. Next 2M in next month

Growing 70% month-on-month with 0.1% churn

went from 2 -> 131 people in 14 months

Opening a Tokyo office in next 6 months



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REALFINITY

Realfinity is empowering Local Lenders and Advisor with AI-Driven Origination Infrastructure.

#PNPTCSiliconValley

Join us at pnptc.com



Empowering Local Lenders and Advisors with AI-Driven Origination Infrastructure

Reducing mortgage origination costs by more than half.

Loan Pipeline

Loan File	Borrowers	Loan Info	Tasks	Status	Closing
R000124	Sarah Blossom, Nick Blossom	TBD, CA Purchase	3 3 9	Submitted to Processing	9/20/2024
R000125	John Refi	576 Beach Lane Miami, FL Refinance	25 1	Pre-approval	-
Pending	Jenny Smiles	TBD, CA Purchase	3 8	Pre-application	-
Pending	Jade Plant	TBD, CA	10	Pre-application	-
			3 3 9	Submitted to Processing	9/16/2024

30-YR FIXED

5.875%	5.925%	\$2,366	\$1,037
Rate	APR	Est. Mo. Payment	Est. Upfront Costs

15-YR FIXED

5.750%	5.833%	\$3,322	\$1,925
Rate	APR	Est. Mo. Payment	Est. Upfront Costs

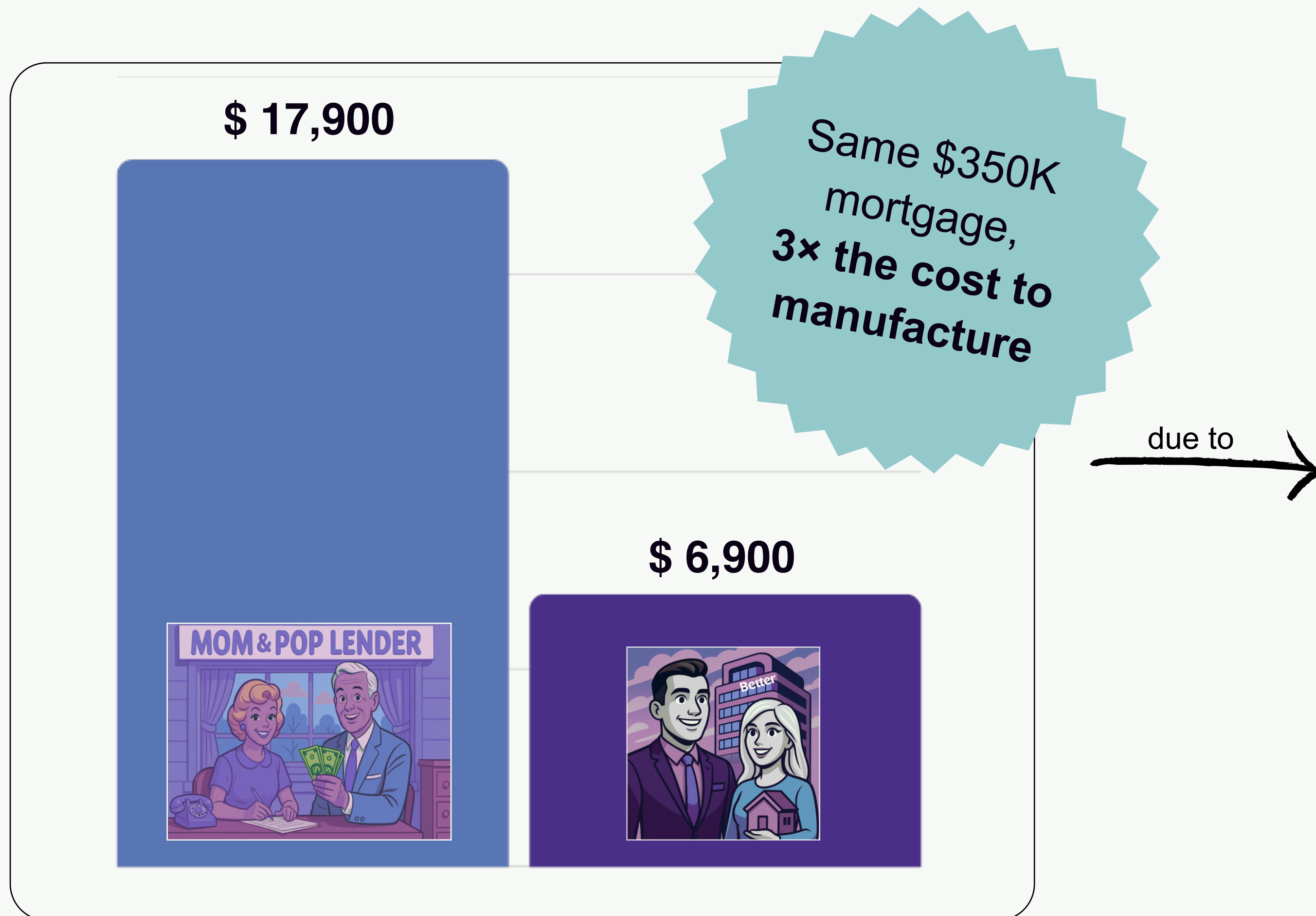
02/14/24
Federal Tax Returns - Last 2 Years
Last 2 years of federal tax returns to prove income, include all schedules

02/22/24
Loan Application Submitted

02/22/24
Asset Statements: 401k, IRA, Retirement accounts
Most recent 2 months & all pages even if they are blank
Asset Document One.pdf

PROBLEM

Local lenders pay up to 3× more to manufacture the same loan.



- Legacy Infrastructure: 10–15 disconnected tools make automation impossible.
- Human Labor Intensive: Manual workflows drive delays, rework, and borrower frustration.

The current mortgage factory is broken.

Realfinity built
Stripe for Residential Mortgages

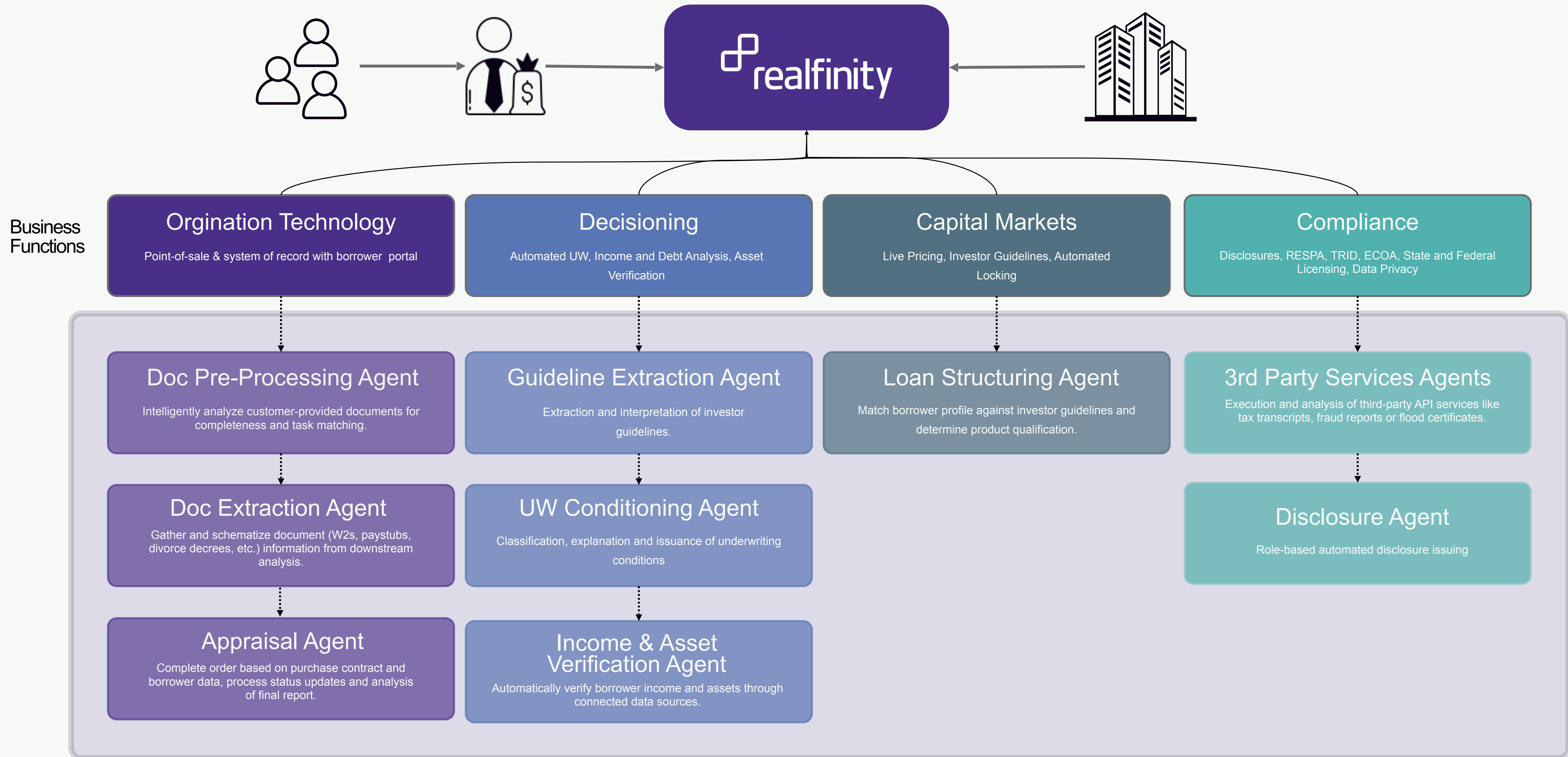
SOLUTION

An AI-powered, standardized, API-first Mortgage Factory



*based on \$350 loan amount, total cost not including sales commission

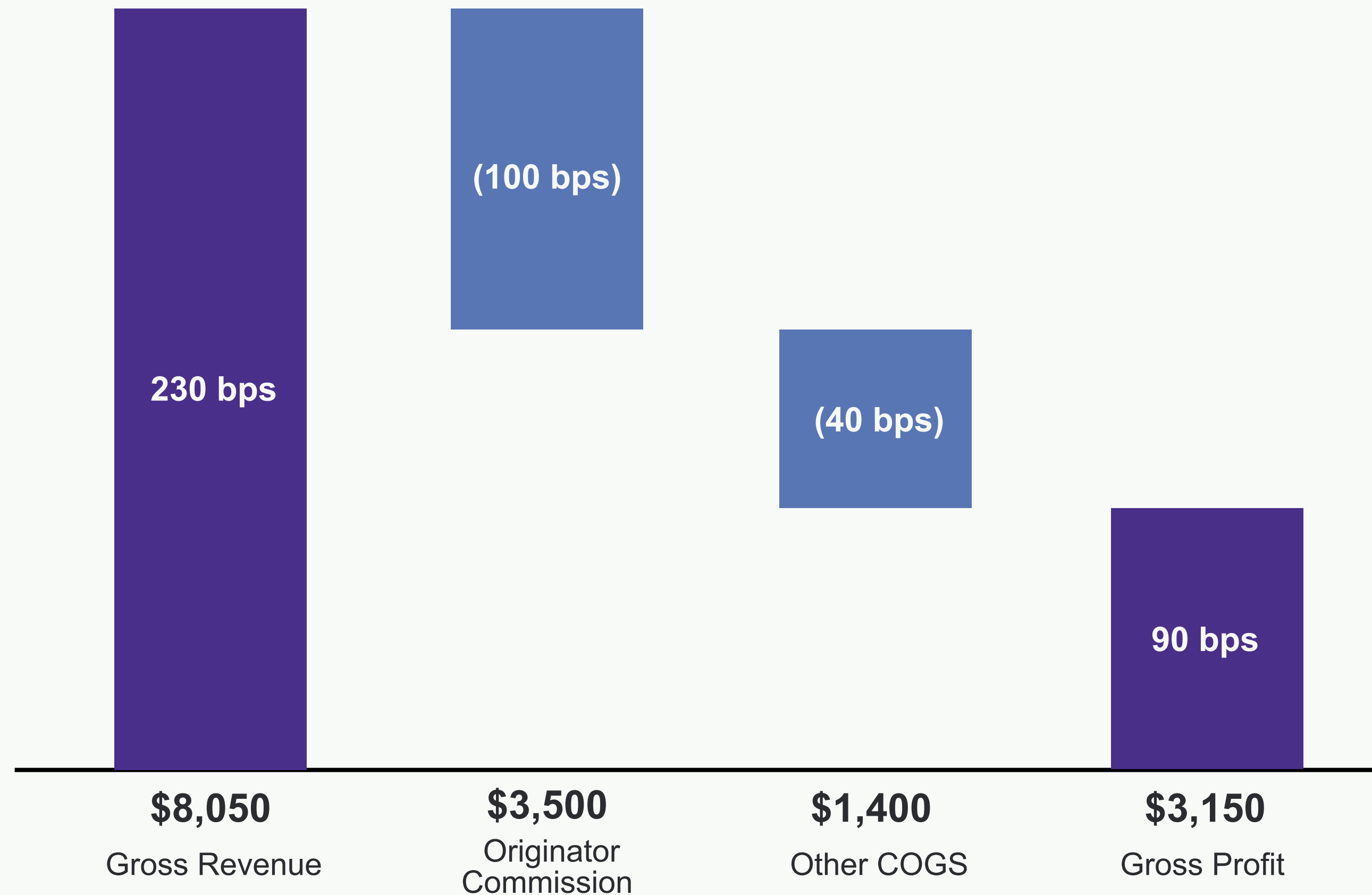
Adding agentic layers between business functions



UNIT ECONOMICS

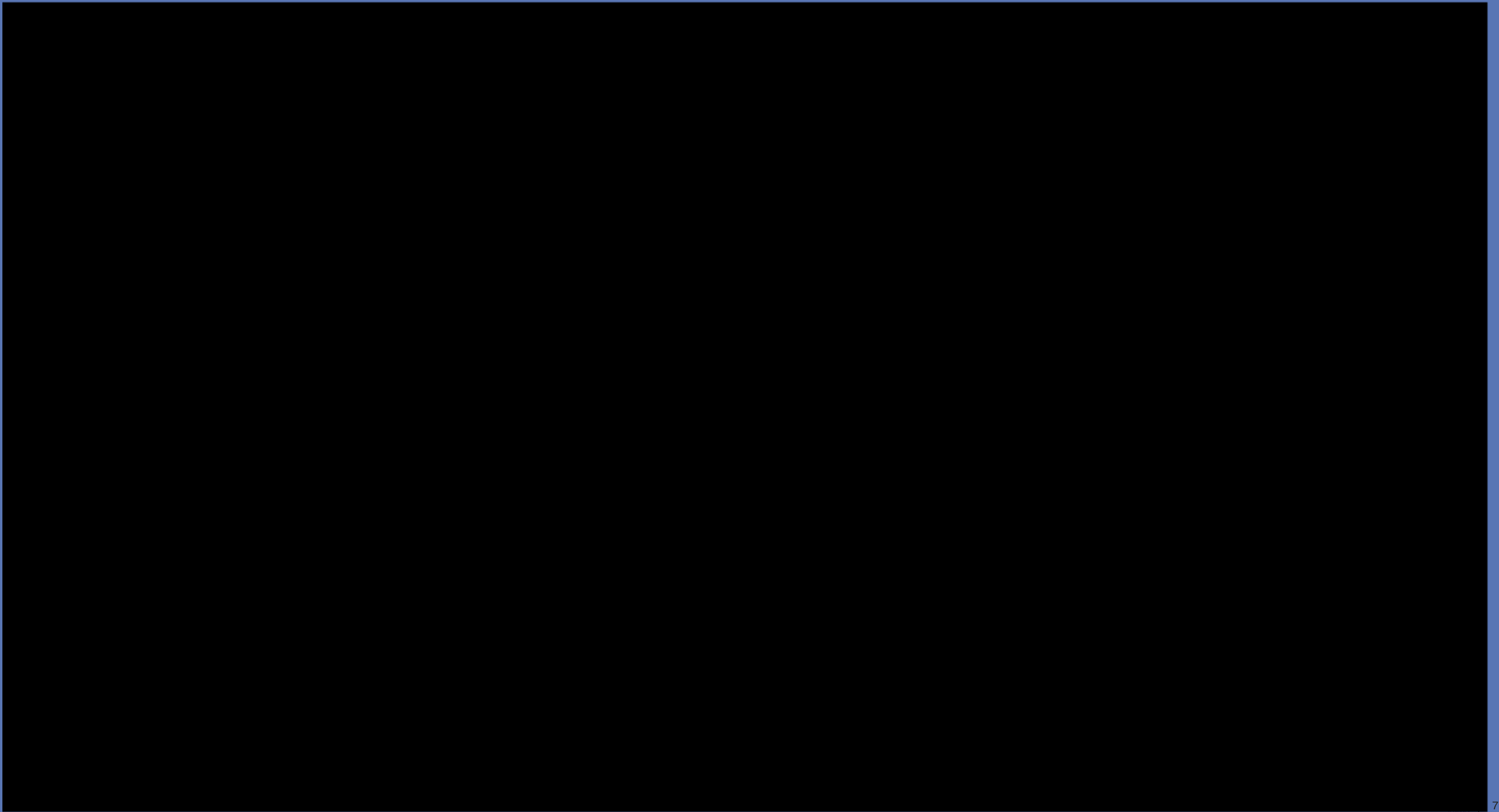
+\$150M in funded originations at \approx 40% gross margin

Loan Amount: \$350,000



- **Avg. revenue per loan: 230 bps**
- 100 bps paid out as commission to originator (lender or advisor)
- COGS: 40 bps
- **Net margin: 90 bps per loan**

→ \approx 40% Gross Margin





Thank You!

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STARTUP PRESENTATION

THREAD AI

THREAD AI

Thread AI's goal is to make infrastructure simple for enterprises and public sector agencies seeking to get the most from AI.

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Join us at pnptc.com

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LIVE DEMO: HOW TO BUILD AI AGENTS WITH THREAD AI



Mayada Gonimah

Co-Founder & CTO



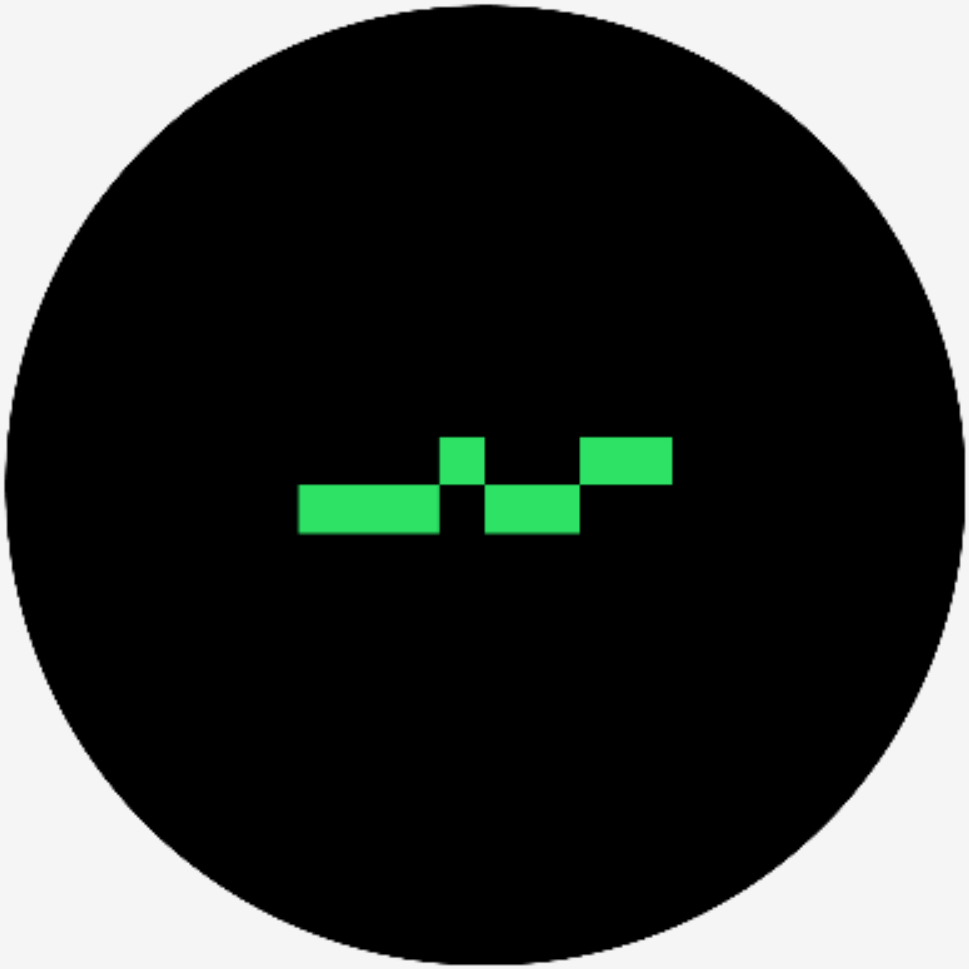
Jen Hilibrand

Chief of Staff



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Thread AI

BUILD RELIABLE AND SECURE INTELLIGENT PROCESS AUTOMATION



Thread AI was co-founded by Angela McNeal and Mayada Gonimah,

CHIEF EXECUTIVE OFFICER

CHIEF TECHNOLOGY OFFICER



Angela and Maya worked together for over 4 years at Palantir, as Heads of the Modeling Group.

Backed by best-in-class investors.



Greycroft

PLUGANDPLAY

We have assembled a very lean, talented team of engineers and product thinkers.

Goldman Sachs



Google

Uber



The New York Times



braze

BARCLAYS



Williams College








Cornell University


J.P.Morgan







Why is it challenging for enterprises to leverage AI

Enterprise Considerations

-  Investments in existing infrastructure, software, and cloud assets across an enterprise
-  Users who interact with a workflow have diverse levels of technical experience
-  Interaction patterns with workflows differ dramatically, depending on the domain and context
-  Substantial in-house engineering investments required for building and maintaining distributed systems
-  Multi-modal data with wide-ranging frequency, access requirements, and object types


Flexible enough to address considerations, while powerful enough to handle the implications

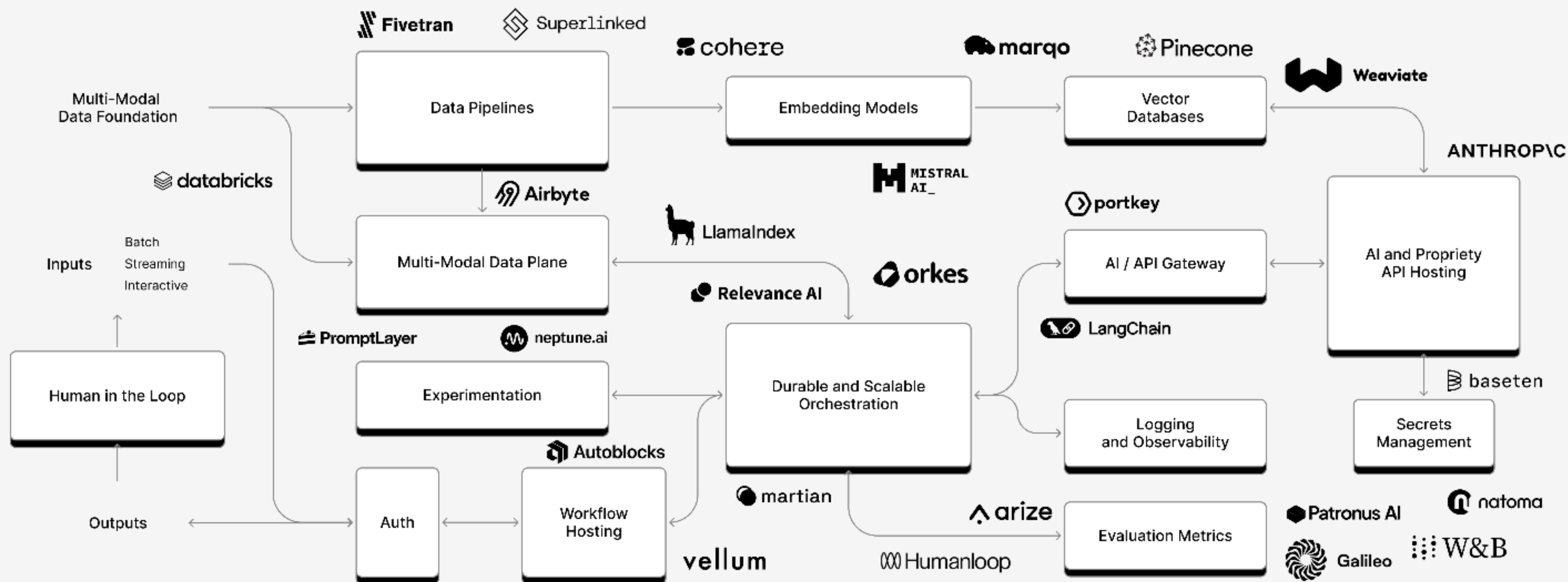
Implementation Implications

-  What happens when a process goes wrong? Implementing compensation actions in a complex system
-  Who should be able to access what data or workflows? Fine-grained authorization across an enterprise
-  How to successfully monitor a complex system? Observability across process in wide ranging domains
-  How to integrate data sources, AI models, and workflow engines in one? Data movement as part of a workflow



The complicated solution space today for building AI-powered workflows and agents

80% of these deployments fail

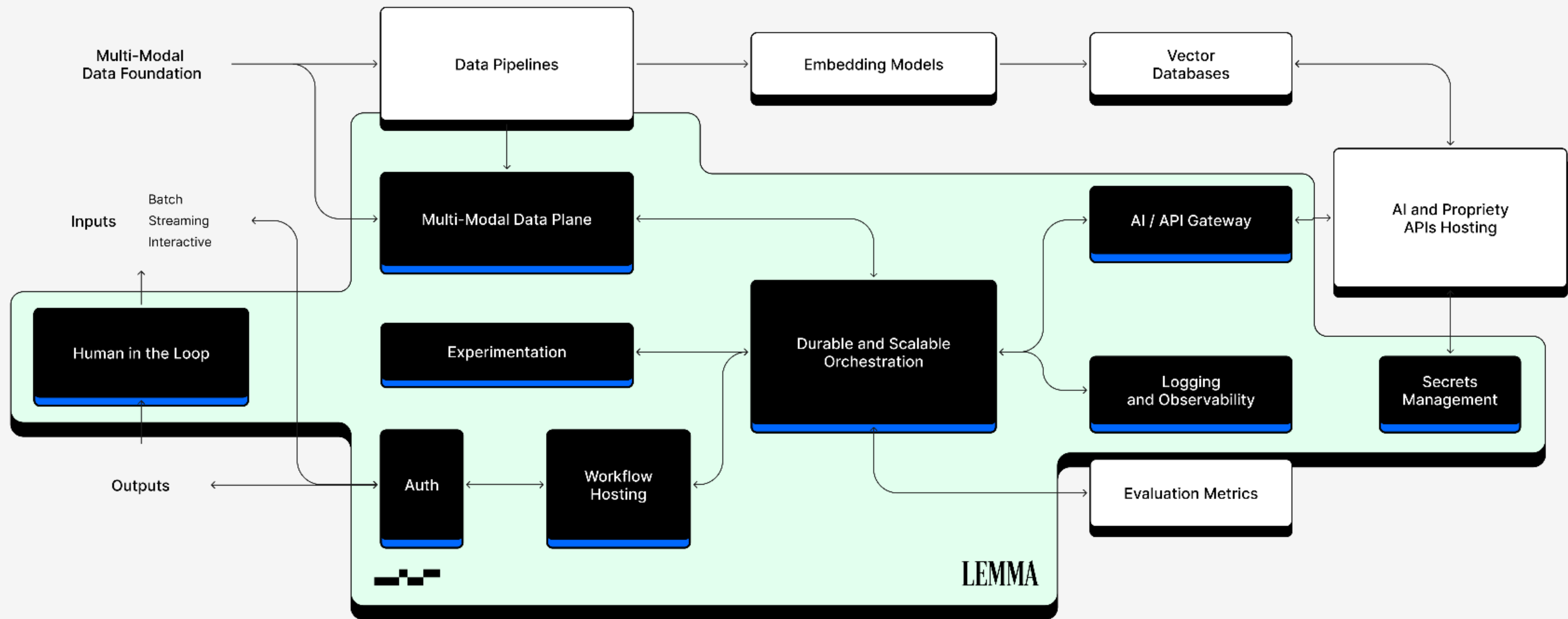


← We have synthesized the architecture patterns and necessary system components to look like this, with many players addressing different parts of the ecosystem.



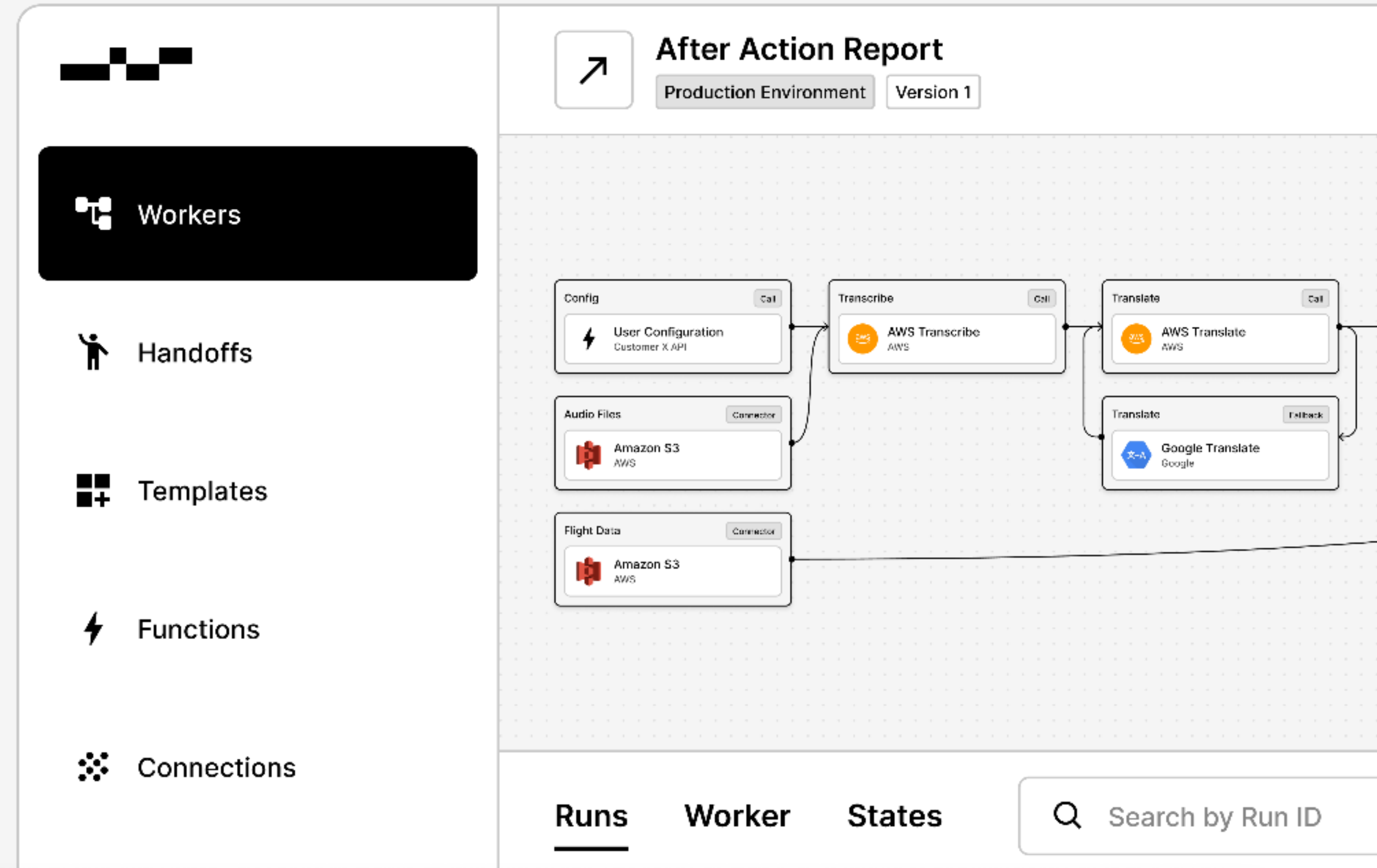
We built the Lemma Platform to be the new AI-enablement layer

AI WORKFLOW INFRASTRUCTURE THAT'S
COMPOSABLE, REUSABLE, AND COMPOUNDING.



Introducing, Lemma.

AI Orchestration Platform for Mission-Critical Complex Process Automation



Prototype and productionize Agents and Workflows all in one platform.



Dramatically cut down on infrastructure complexity.



Faster time to value for both engineering and business teams.



Why Enterprises Choose **Lemma**



Enterprise-Grade Reliability & Control

Lemma provides enterprise-grade governance, workflow reliability and control. Built-in security and observability in every workflow interaction, and support for complex authorization patterns. Lemma natively incorporates fault recovery and deterministic controls as well as human-in-the-loop (HITL) states for complete control over AI outcomes.



Embedded Memory & Context-Awareness

Improve AI outcomes with your unique business logic embedded in and across every workflow. Our unified multi-model context layer allows each step of a Run to securely learn and adapt from its prior. You can seamlessly inject human subject matter expertise for refinement at any critical stage and initiate context aware sub-processes and agents for cross workflow orchestration.



Composable & Vendor Agnostic

Orchestrate any tool, model, API, or data source to build powerful automations. Lemma connects your apps and proprietary systems and works seamlessly across any model, database, or cloud provider, allowing you to avoid vendor lock-in and use the best tools for the job. Compose modular building blocks into complex, end-to-end processes that span your entire enterprise.

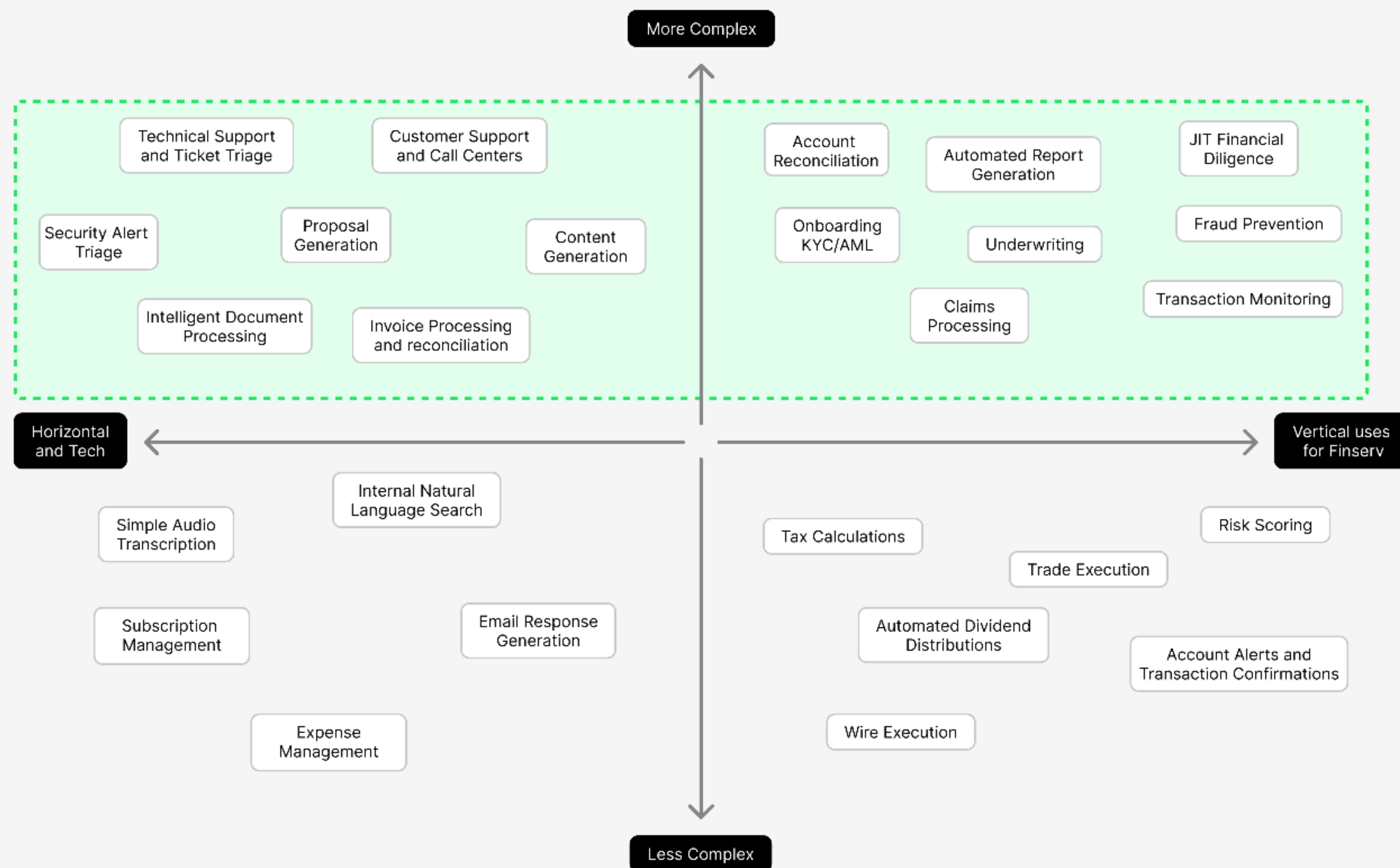


Compoundable & Cross-Functional

Speed time-to-value by turning every AI workflow or workload into a reusable asset. Lemma's registry transforms every component, from functions to human feedback, into a reusable building block for a range of use cases. Our platform enables technical and business teams to securely collaborate and supports both predictable, deterministic automation and dynamic, agent-style workflows.



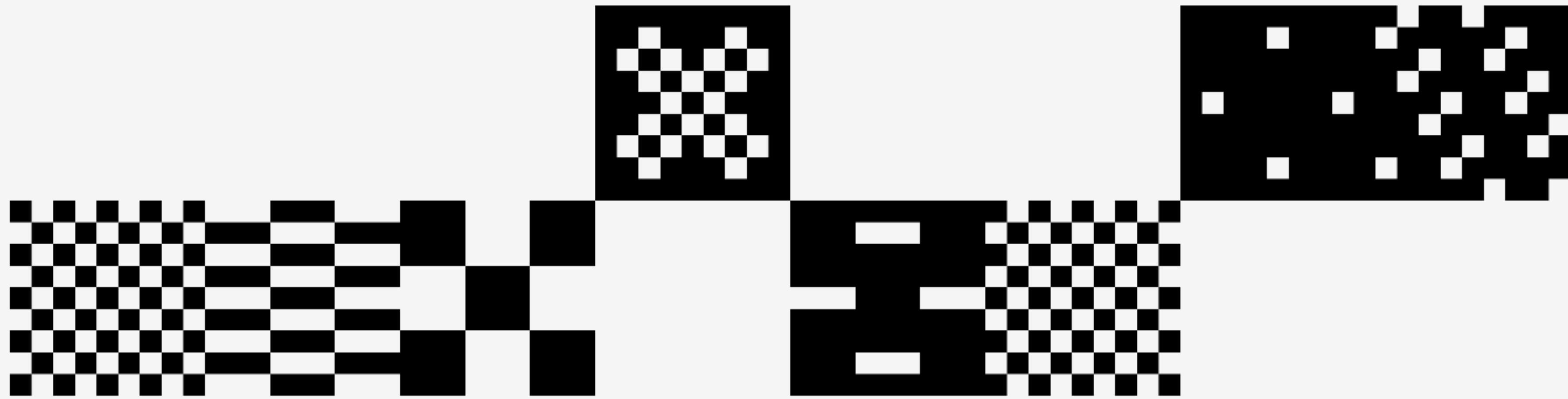
Use Lemma to tackle a suite of complex, multi-step processes



Leverage powerful, horizontal infrastructure across a suite of use cases

Lemma's flexibility means it can be used across both business specific and general operations and efficiency use cases. This means operational decisions can be imbued with business context, and proprietary business processes can pull key live information from operating systems. Most importantly - it means all of these processes can be built, managed, and monitored in one central observability hub.





Thread AI in Action

How customers are using Lemma today



AI-Powered Proposal Management

VAYNERMEDIA

Case Study

70%

Improved Response Time

\$100K

Saved per Worker

250%

Increase in Topline



Improved Accuracy, Cost Savings, More Top of Funnel.

The Process is Divided into Two Key Stages

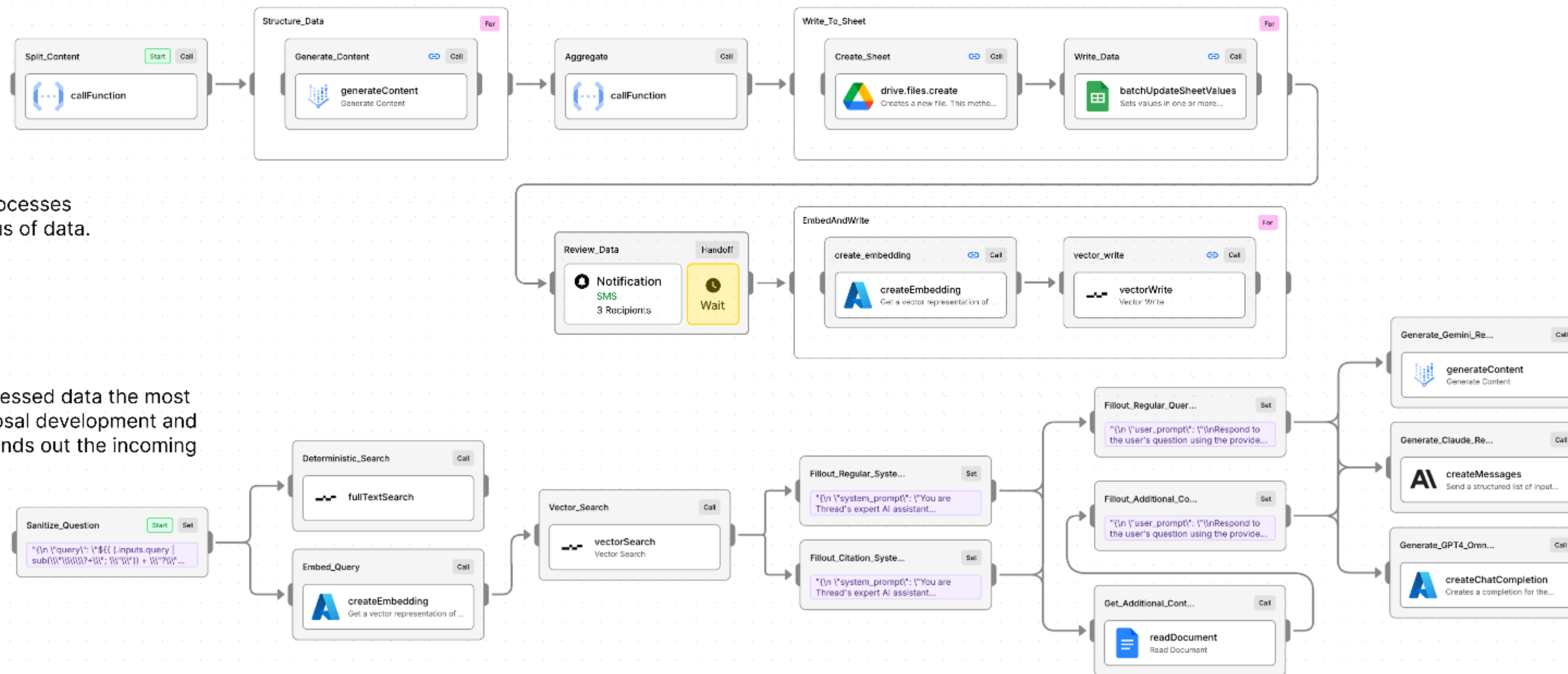


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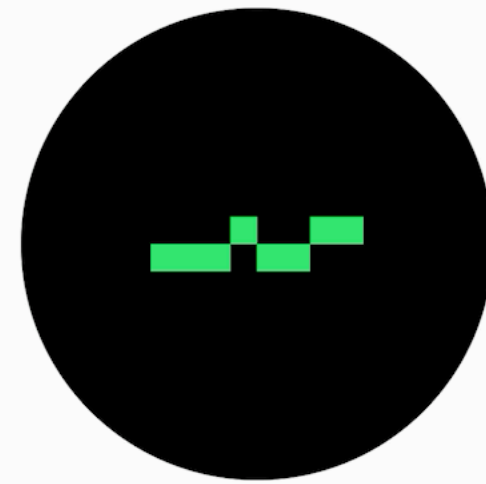
Data Hydration Worker ingests and processes all relevant information to build a corpus of data.

2

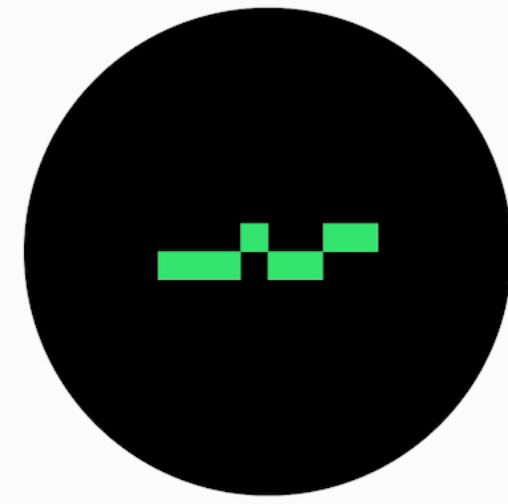
Search Worker retrieves from the processed data the most pertinent information needed for proposal development and generates a "first pass" response or sends out the incoming query to an expert to get their input.



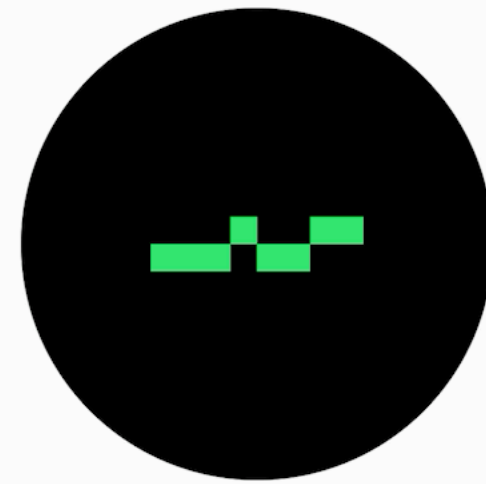
THREAD AI



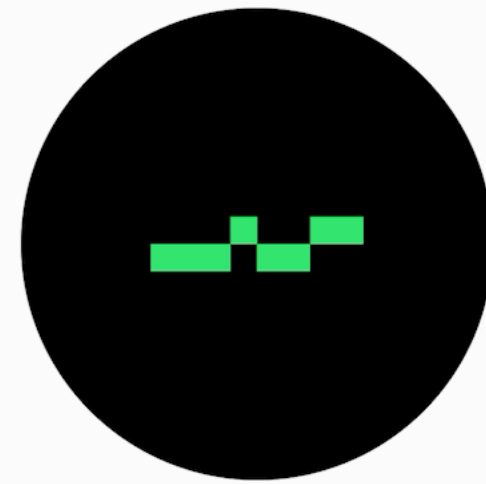
Lemma by Thread AI



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