May SUMMIT

Fintech EXPO

#PNPTCSiliconValley

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OPENING REMARKS

Davis Auksmuksts

Partner, Fintech

Plug and Play

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Agenda

9:15 - 9:20: Opening remarks

9:20 - 9:40: Fintech Batch 23 Startup Presentations

open universal machine intelligence · lyzr · Borderless.xyz · melow · credo ai

9:40 - 10:10: Panel Discussion ” What does the future of financial services actually look like?”



Sherin Varghese

Sr Manager, Innovation & Fintech Partnerships

TD Bank



Alp Basol

Head of AI Center of Excellence and FORGE Innovation Lab

CoBANK



Christian Wolf

Head of Strategic Partnerships & Ecosystems

Raiffeisen Bank

9:20 - 9:40: Fintech Batch 23 Startup Presentations (cont.)

Midlyr · Gradient Labs · ACULIS · ForeStrat.ai · Stable Sea

10:40 - 10:45: Corporate Innovation Award and Closing Remarks

PLUG AND PLAY
FINTECH

Our Fintech platform is helping financial institutions to adapt to a new industry landscape defined by technology and innovation.

Present in over 10 locations across 4 continents, the Fintech vertical focuses on topics relevant to our corporate partners, such as

- **Financial Infrastructure** - modern core banking, payments, machine-to-machine transactions, loan origination, account opening, decision engines, embedded finance
- **Vertical AI for Financial Services & Financial Intelligence** - agentic workflows for middle-office automation, financial knowledge graphs, data ontologies, identity/trust layers, real-time hyper-personalization engines, AI-driven customer experience (CX) platforms
- **Financial Sustainability & Risk** - wealth management, debt/mortgage modernization, RegTech/compliance automation.

2014
Year Launched

3000+
Startups Accelerated

50+
Total Partners

700+
Total Pilots

282
Startup Investments



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PLUG AND PLAY FINTECH

Thank You to our Partners!



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Startup Presentation

open universal machine intelligence

OUMI

Oumi is a platform for custom AI models in days, not months – delivering up to 10× lower production costs and more accurate, reliable applications.

#PNPTCSiliconValley

Join us at pnptc.com

Own the Intelligence. Own the Customer.

Build your specialized intelligence in hours. Compound it forever.

Private & Confidential

The inevitable strategic shift

2023 – Early 2025
Era of Rented Generic Intelligence (GPT, Claude, Gemini)

Low Quality - No Differentiation
Unreliable, shared intelligence, no differentiation

High Cost / Latency
10x larger models, costs balloon as use scales,

No Control
Limited privacy/security control
Forced migrations, terms of use changes

Late 2025+
Era of Owned Specialized Intelligence (Custom Open Models)

High Quality - Strong Differentiation
Reliable, proprietary data, compounding intelligence

Low Cost / Latency
10x cheaper, higher margins, cost advantage vs competitors

Full Control
Deploy in your trusted infra
Fully own AI destiny

Companies that continue to use generic intelligence will not be able to compete — they will be replaced

Private & Confidential

Some recent examples

THENEWSTACK

PODCASTS EBOOKS EVENTS WEBINARS NEWSLETTER CONTRIBUTE

ARCHITECTURE ENGINEERING OPERATIONS PROGRAMMING

OPERATIONS

Cursor beats Opus at 10x less, Meta's agent goes rogue, and the 300-page Trump America AI Act

Cursor releases a coding model that beats Opus at 1/10th the cost, OpenAI merges three apps, and Congress unveils a 300-page bill to preempt state AI laws.

Mar 21st, 2026 5:52am by Matthew Burns

October 16, 2025

Introducing SWE-grep and SWE-grep-mini: RL for Multi-Turn, Fast Context Retrieval

By Ben Pan, Carlo Baronio, Albert Tam, Pietro Marsella, Mokshit Jain, Daniel Chiu, Swyx, Silas Alberti

TL;DR: We trained SWE-grep and SWE-grep-mini, fast agentic models specialized in highly parallel context retrieval. They match the retrieval capabilities of frontier coding models, while taking an order of magnitude less time. Available now in Windsurf's new Fast Context subagent!

VB

Intercom's new post-trained Fin Apex 1.0 beats GPT-5.4 and Claude Sonnet 4.6 at customer service resolutions

Carl Franzen
March 26, 2026

it runs at roughly one-fifth the cost of using frontier models

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Why haven’t more enterprises done this shift already?

The barrier is not strategy. Its operational capability.

Effort

Building the Models

Takes months per use case
10s or even 100s of use cases

Maintaining the Models

Next model release makes my model obsolete?
Spend months again to update?

Expertise

Deep AI Expertise Required

Specialized AI talent is scarce
“None of us can do it” or “we only have a few that can”

Expertise Hard to Acquire

Specialized AI talent is scarce, hard to attain

Private & Confidential

Oumi: Enables enterprises to operationalize intelligence

Build, own, and compound intelligence in production **100x faster and easier** – in hours, not months
All with **full flexibility**, **full transparency**, and **strong governance**

1 Define

Describe your use case using natural language

Oumi will ask all the questions it needs

2 Train + Evaluate

Models purpose-built, and tested against failure modes automatically

Full transparency & flexibility

3 Deploy + Improve

Ship to any environment

Model intelligence compounds from real usage

Models are no longer one-off projects. Intelligence becomes an asset that compounds.

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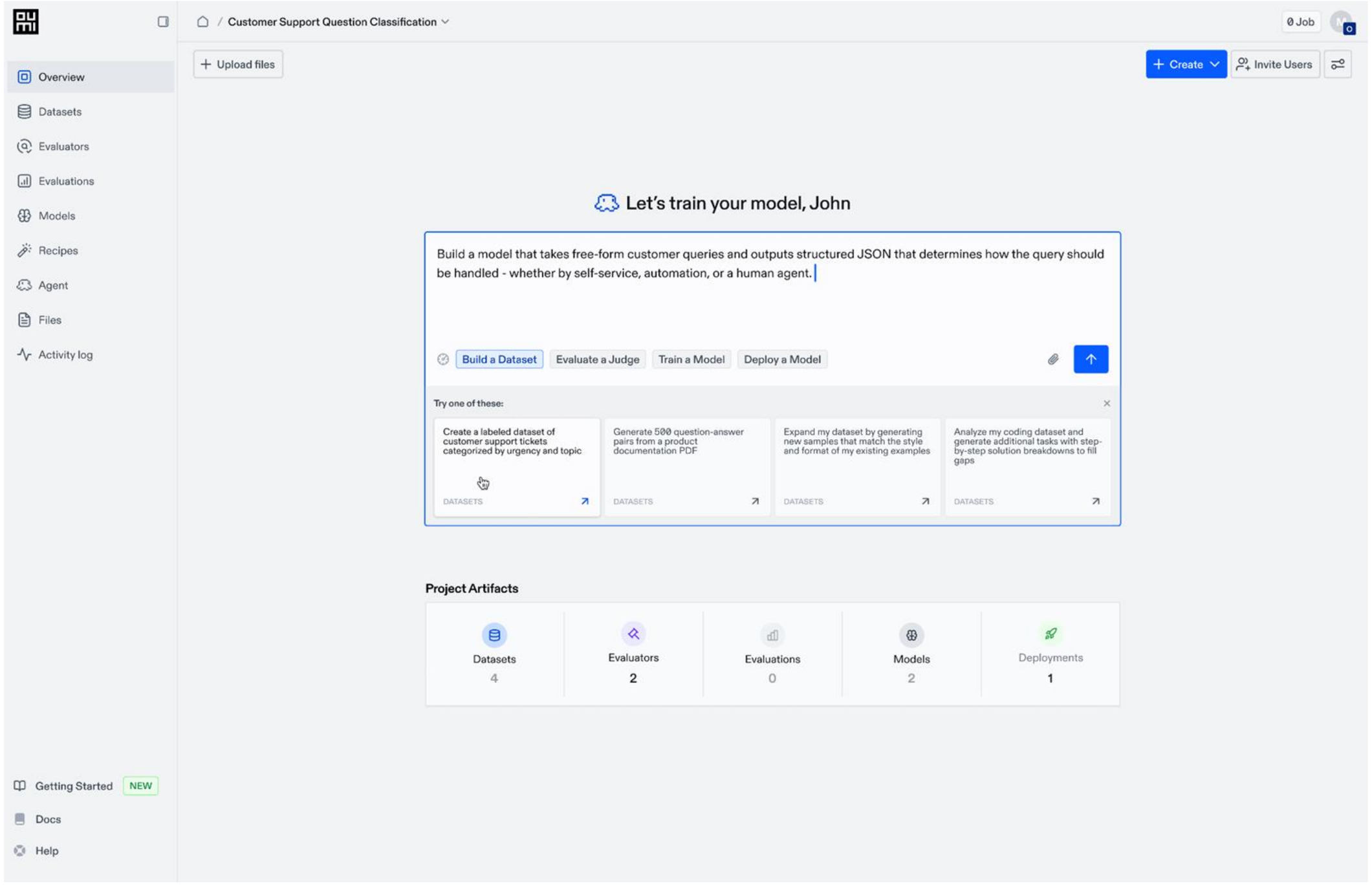

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Specialized SLMs outperform generic frontier models

Request routing for personal banking agent
Finetuned Qwen3.5-4B vs GPT-5.1-mini

Built in 2 hours!

On-device vs server
2x lower latency, zero cost
66% error reduction

G-SIB

Invoice Validation
Finetuned Qwen3-0.6B vs GPT5.2

+6% accuracy
100x lower cost

DMG

Real-time CX agent guardrail
Finetuned Qwen3-4B vs GPT4.2 Mini

+3.5% accuracy
50% less false positives
33x lower cost

ada

Oumi is adopted by more world leading enterprises:

Microsoft, hp, IBM, UiPath, adidas, Google, DHL, SAMSUNG

Learn more:
oumi.ai/case-studies

>9,000 GitHub Stars

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Oumi is built by a world-leading team

Core team 30+

Built by leaders behind Gemini, Apple Intelligence, and frontier model systems

Google Meta Microsoft

Scholars: 20+

Across 13 leading academic institutions, keeping Oumi at the cutting edge

Stanford University · Massachusetts Institute of Technology · NYU · University of Cambridge · University of Oxford · Princeton University · Carnegie Mellon University · Berkeley · University of Waterloo · Illinois · University of Washington · Caltech · Georgia Tech

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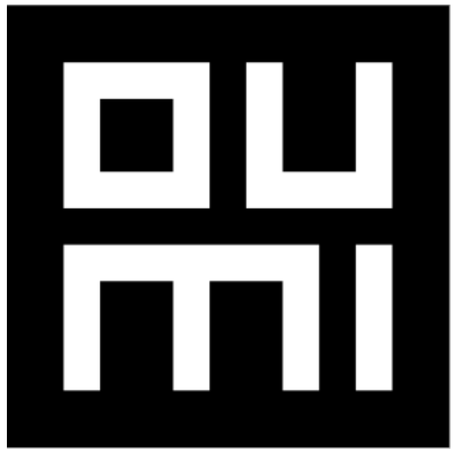

oumi.ai

Build your intelligence in hours. Compound it forever.

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May SUMMIT

Startup Presentation



Lyzr

Lyzr is an agent infrastructure platform that empowers enterprises to build, deploy, and manage reliable AI agents tailored to their business needs.

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lyzr®

Architect.new

The World's First Vibe Agent Builder Platform for Enterprise-Grade AI Agents

Siva Surendira - Founder & CEO, Lyzr AI

www.lyzr.ai

The biggest ***bottleneck*** in enterprise AI adoption is figuring out what to build.

01

Which agents should be in the pipeline?

02

In what order?

03

Which automation will bring highest ROI?

Case: A Large Bank

It took *8.5 months to ship one agent.*



BUSINESS USER
knows the problem



...is asked to ***wait.***

DEVELOPER
doesn't know the problem



...is asked to ***build the solution***

This is not a tooling problem.

This is the wrong loop.

Your business users know *more* about your business than *McKinsey* does.

So why are we letting consultants and boardrooms decide which AI agents your company should build?

Which is why we built

Architect.new

From your idea to a working agent. In one conversation.



01

DEFINE

Define the problem or the agent requirement.

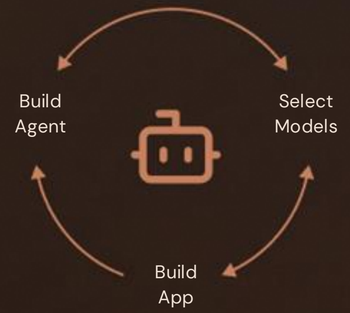


- Business Goal
- Requirements & Context
- Success Criteria

02

BUILD & SIMULATE

The architect builds out the agents, selects models, builds an app



- Agent Design
- Tools & Integrations
- Workflow Orchestration
- App Experience

03

TEST & IMPROVE

Run simulations, evaluate results, and continuously improve.



- Metrics & Evaluation
- Issue Detection
- Continuous Improvement

04

PRODUCE & OPERATE

Productionize the agent and continuously monitor in production



- Deploy to Production
- Monitor & Observe
- Operate & Optimize

Continuous Feedback Loop
Insights drive continuous improvement

INTRODUCING ARCHITECT



Same flow as Replit or Lovable. ***Except this one ships enterprise agents.***

lyzr®

Architect.new

Your business users know more about your business than *McKinsey* does.

Siva Surendira - Founder & CEO, Lyzr AI

www.lyzr.ai

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Startup Presentation

Borderless.xyz

Borderless

Borderless is a global best execution network for stablecoin on- and off-ramps. Their platform connects traditional and emerging markets with reliable cross-border payments and treasury management, empowering fintechs, PSPs, and FIS to operate seamlessly at scale.

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Join us at pnptc.com

The network layer for global stablecoin payments.

Run multi-provider payment strategies with one API. For fintechs, PSPs, and institutions who have outgrown a single provider.

14+	95+	63+	SOC 2
Live Providers	Countries	Currencies	Type II

WHY NOW

Real adoption. Real regulation. Still early.

Stablecoins are financial infrastructure. The question isn't whether to use them. It's how you handle the complex interoperability with local fiat when you do.

Stripe → Bridge

October 2024 · $1.1B

The largest crypto deal in Stripe history. Stablecoin issuance and orchestration becomes a strategic priority for the world's largest payment platform.

MiCA · GENIUS

2024 · 2025

EU stablecoin framework in force. US GENIUS Act passed as legislation. Banks and PSPs can now build strategy with conviction.

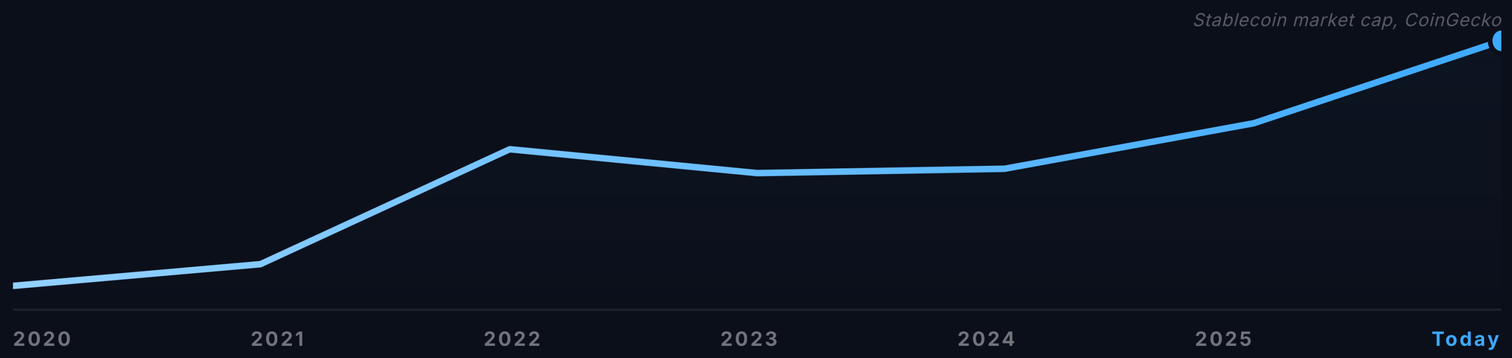
Mastercard → BVNK

March 2026 · $1.8B

A card network buys a stablecoin orchestrator. The infrastructure layer is now the strategic question. Every major rail is moving.

$300B+

stablecoin market cap onchain today. Up from $5B in 2020.



WHAT WE DELIVER

Stablecoins are simple.
Cross-border payment delivery is not.

Cross-border payments are slow, expensive, and tie up capital across markets. Stablecoins fix the rails. Borderless orchestrates everything around them.

01
GEOGRAPHIC REACH

Every corridor covered

Launch new corridors and add providers with a single configuration change. 95+ countries, 63+ currencies, local rails included.

02
RESILIENCE & FAILOVER

Every outage routed around

Provider outages and corridor freezes happen at scale. Failover to the next-best route. Payments keep moving.

03
PRICING & LIQUIDITY

Every payment priced

Quotes from every provider on every payment. Best execution, every time. Pricing transparency without negotiating corridor by corridor.

THE BORDERLESS STACK

Three layers. One platform.

Connectivity is the foundation. Operations is the engine. Intelligence is the differentiation.

LAYER 3
Intelligence

The data and insights no one else has.

Execution benchmarking, reliability scoring, provider health. Built from every network transaction.

SHIPPED Q1 2026

LAYER 2
Operations

The back office, automated.

Reconciliation, exception handling, compliance orchestration. One source of truth across all providers.

SHIPPED Q1 2026

LAYER 1
Connectivity

One API. Every provider.

Single API to 14+ locally-licensed providers across 95+ countries. Direct relationships preserved.

LIVE

LAYER 1 · CONNECTIVITY

One API. Every provider.

A single integration to 14+ providers. Payments route through licensed local counterparties, end to end.

POST /V1/WITHDRAWALS

```
"paymentInstructionId": "pi_8f2a…"
"amount": "5000"
"asset": "USDC_ETHEREUM"
"fiat": "BRL"
"country": "BR"
"rails": "PIX"
"paymentPurpose": "service_charge"
```

→ 201 Created · routed · 4s

Borderless.xyz routes. Provider selection, FX, settlement, ledger. Handled.

Bridge	US	Bitso	MX · BR · AR
Walapay	Asia · 30+	Yellow Card	Africa · 20+
Hercle	EU	Infinia	MX · BR · CL · 5+
KotaniPay	KE · UG · RW	Koywe	CL · CO · PE
Finity	EU	Trace	Brazil
BlindPay	CO	Capa	MX
Cobre	MX · CO	HoneyCoin	Africa

PLUGS INTO YOUR WALLET STACK — Fireblocks · DFNS · Privy · Turnkey · BitGo · Coinbase

LAYER 2 · OPERATIONS

The back office, automated.

Reconciliation, exception handling, compliance orchestration. One source of truth. Every provider.

Reconciliation

All settlements ledgered. Every provider, every txn, one view.

bridge	tx_8f2a…	$182,400	✓
walapay	tx_71c0…	R$ 1.24M	✓
yellow	tx_a09d…	₦ 84.5M	✓
koywe	tx_3e1f…	CL$ 92M	✓

Compliance Orchestration

Per-provider KYC and KYB, run from one flow. No duplicated work, no missed RFIs.

Bridge	✓ Cleared	KYB profile
Walapay	✓ Cleared	KYC + travel rule
Yellow Card	⚠ Review	RFI pending
Infinia	✓ Cleared	KYC profile

Refund Resolution

Five resolution paths. One workflow. Auto-triggered from settlement state.

01 **Inline** *Returned at quote ack*
02 **Async** *Routed back via provider*
03 **Provider balance** *Pulled from prefunded float*
04 **Source return** *Sent to origin wallet*
05 **Unsupported** *Flagged to ops queue*

Exception Handling

RFIs and failovers, auto-routed. Operators see queues, not surprises.

RFI · Walapay	→	HELD	RESOLVED	2m
Failover · Bitso	→	REROUTED	SETTLED	8m
RFI · Bridge	→	HELD	PENDING	14m
Refund · Yellow Card	→	ROUTING	RETURNED	31m

One source of truth. **Every provider. Every day.**

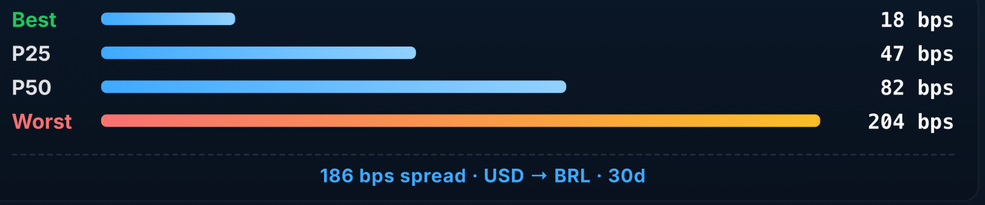
LAYER 3 · INTELLIGENCE

The data no one else has.

Every transaction in the network adds to the dataset. Cross-provider. Cross-corridor. Live.

FX Benchmark

Best vs worst execution across providers, every corridor. The price of opacity, made visible.



Execution Analytics

Latency, success rate, RFI hit rate. Every provider, every payment, one view.

99.4% SUCCESS	**8.2s** P50 SETTLE
2.3% RFI RATE	**47** CORRIDORS LIVE

Corridor Health

Provider scoring per corridor. Reliability and depth, live.



Expansion Insights

Where the network is growing fastest. Plan corridor expansion with data, not guesswork.

USD → ARS	↑ +287%
USD → VND	↑ +192%
USD → EGP	↑ +156%
EUR → KES	↑ +143%

DEMAND GROWTH · 90D · UNDERSERVED CORRIDORS

Built on every transaction in the network. **The advantage compounds.**

HOW WE'RE DIFFERENT

Three ways to solve this. One gives you the data layer.

A network, not a middleman. Your relationships, your economics, your data.

OPTION 1

Build It Yourself

Direct integration with each provider

CONNECTIVITY ✓ You build it. 3-6 months per PFI

OPERATIONS ✗ Build the back office yourself

INTELLIGENCE ✗ You see one provider's data

Months per integration. The maintenance never ends.

OPTION 2

Single-Provider Stacks

One PFI, one license, one balance sheet

CONNECTIVITY ✓ One integration

OPERATIONS ✗ Black box

INTELLIGENCE ✗ Their data, not yours

Easy until you outgrow it.

BORDERLESS.XYZ

The Network

Connectivity · Operations · Intelligence

CONNECTIVITY ✓ 14+ PFIs. 2 weeks to live

OPERATIONS ✓ Unified back office, your data

INTELLIGENCE ✓ Cross-provider, real time

A network of licensed counterparties. The only dataset across all of them.

PROOF

Trusted by teams moving real volume.

The platforms behind Samsung, IBM, and Shift4's stablecoin programs run on Borderless.xyz. A few we can name.

Bastion

Runs Samsung's stablecoin payouts. Expanding to emerging-market corridors in 2026. Came for corridor depth and multi-provider compliance.

DFNS

The wallet infrastructure behind IBM's Digital Asset Haven. DFNS Payouts is live in production. Built on Borderless.xyz from day one.

Cyclops

Stablecoin spinout from Shift4. Built on Borderless.xyz so enterprise PSPs move money cross-border without their own licenses.

BACKED BY amity ventures flourish

MEMBER OF mastercard START PATH

Borderless.xyz

The network layer for global stablecoin payments.

borderless.xyz

Alex Garn, CPO
alex@borderless.xyz

SCAN TO CONNECT ON LINKEDIN

May SUMMIT

Startup Presentation



Melow

Melow is an AI Operating System for Data. It restructures all your company’s information into a live digital twin - an AI Brain that understands processes, definitions, and context across every system.

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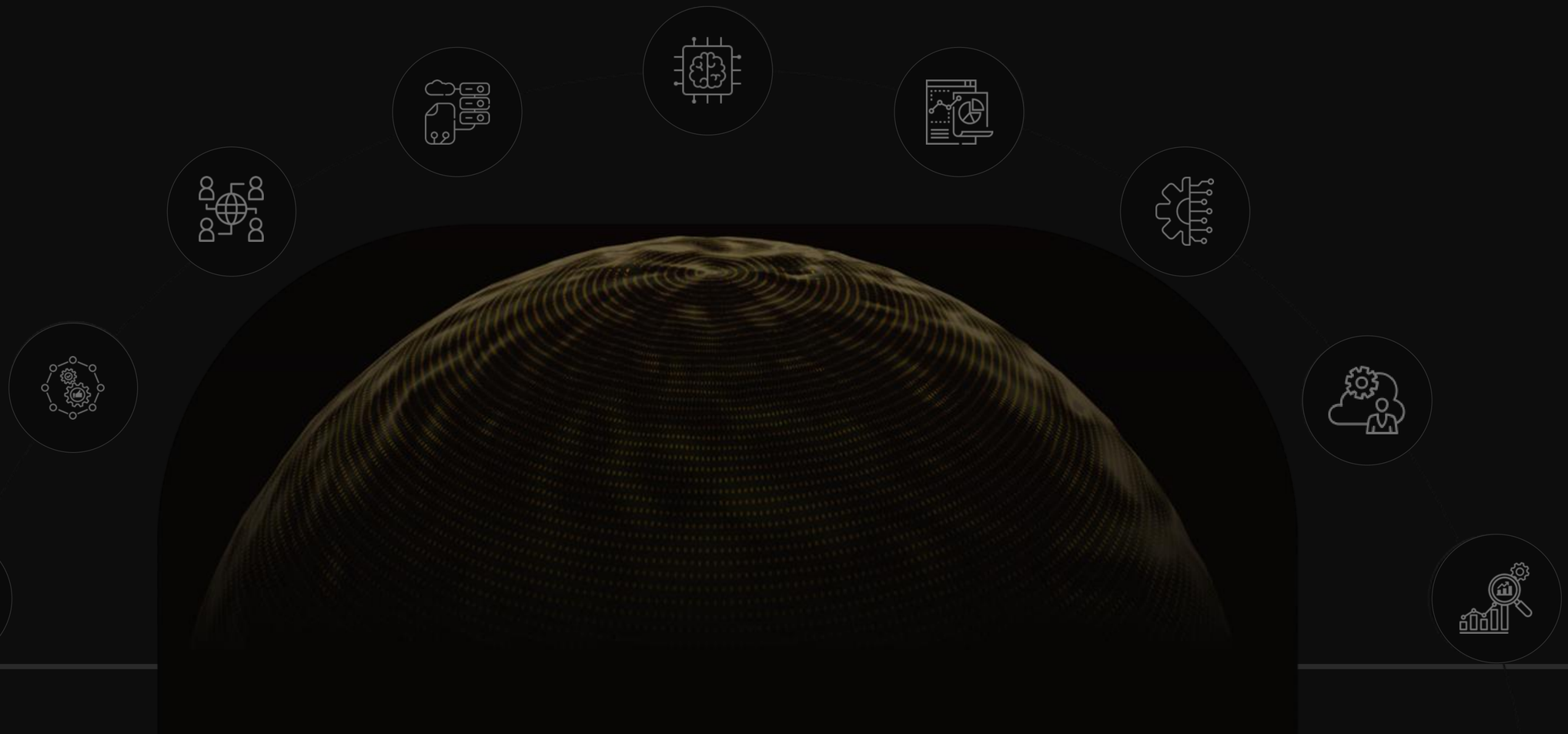
Melow + Plug n Play

Sunnyvale Summit

May 2026

Melow Proprietary & Confidential

melow connects all your data.
Then turns it into action.



melow

Great Teams Trust Melow

SIEMENS

UBS

bankinter.

Skyscanner

DiotSiaci

WORLDTRAVELINC

Backed By:

Frontline

SEAYA

kfund

PLUGANDPLAY

crv

Melow’s Offering

We do three things really well...



Connect

- Our AI Brain plugs into your existing stack
- Builds a living org memory: context graph across data, documents, dashboards, and operational systems
- Makes your current stack more valuable



Execute

- Agents do the work end-to-end - not just surface insights, but act on them
- Creates new workflows that didn’t exist before, for every business team
- Frees teams from repetitive work



Prove

- Auditable and explainable decisions & assumptions
- Tailored deployments
- SOC 2 and ISO 27001
- Multi-tenant, permissioned, governed: built for enterprise environments from day one

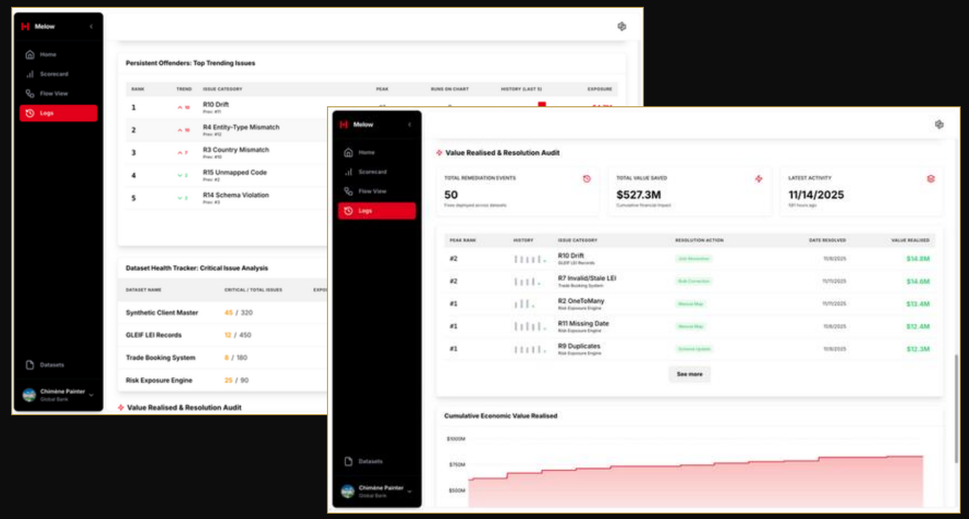
TIER 1 - GLOBAL INVESTMENT BANK

From fragmented data joins to unlocking £100M+ in capital efficiency

Global Tier-1 investment bank · Complex multi-division data estate · Group Operations, IB and Unified Client View

THE PROBLEM

- Critical data relationships across systems are unvalidated, creating hidden inconsistencies and billions in financial exposure
- Manual and unreliable entity matching across internal and external datasets slows down operations and increases risk
- Limited visibility into data quality issues forces conservative regulatory treatment, leading to significant capital over-allocation



THE SOLUTION

- Melow deployed a unified AI-driven data layer, structuring and validating relationships across domains in real time
- Automated join integrity, lineage, and governance, removing manual reconciliation and increasing trust in data
- Enabled teams to query, validate, and act on data instantly, with full traceability and auditability
- Improved RWA accuracy with validated data relationships

VALUE CREATED

£75M–£100M

Annual capital efficiency unlocked

£10M–£17M

Avoided / Internal build cost

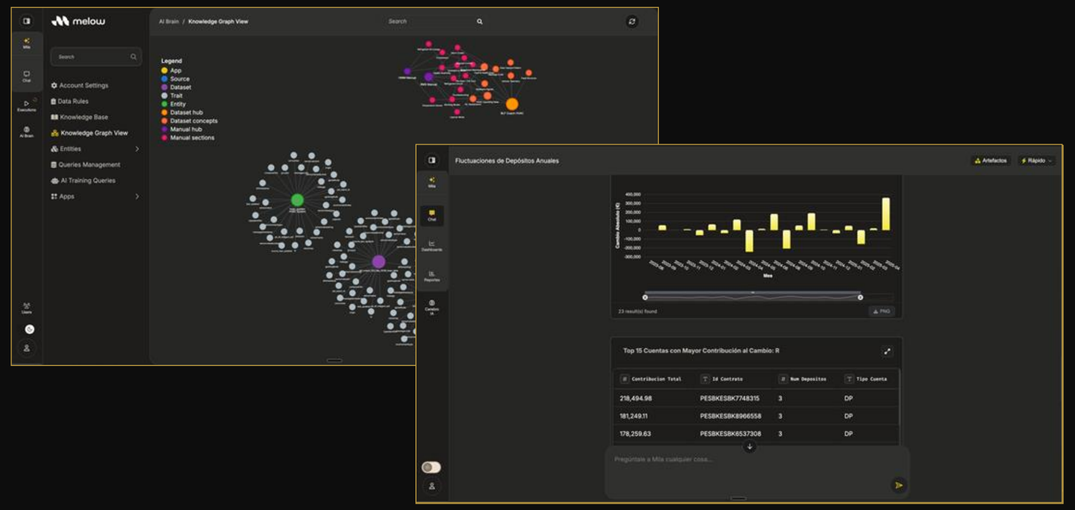
LEADING EUROPEAN BANK

From 800K undocumented legacy tables to a an AI-ready data estate.

Tier-1 Bank · Complex on-premises data environment · Multiple production domains with no unified semantic layer

THE PROBLEM

- 800,000+ legacy data tables with no documentation, no context and no way to make them usable for AI or analytics
- Data teams spending months manually cataloguing and mapping relationships, with no consistent governance layer
- Every AI initiative blocked at the starting line - LLMs, chatbots and automations all impossible without a clean data foundation



THE SOLUTION

- Melow's AI Brain deployed fully on-premises, automatically cataloguing and contextualising 800,000+ tables across four production domains with no manual pre-modelling
- A governed semantic layer built automatically, connecting all data sources and making them ready for any downstream AI use case
- Chatbots, LLMs and automated reporting unlocked in weeks, not years - all within Bankinter's own secure infrastructure

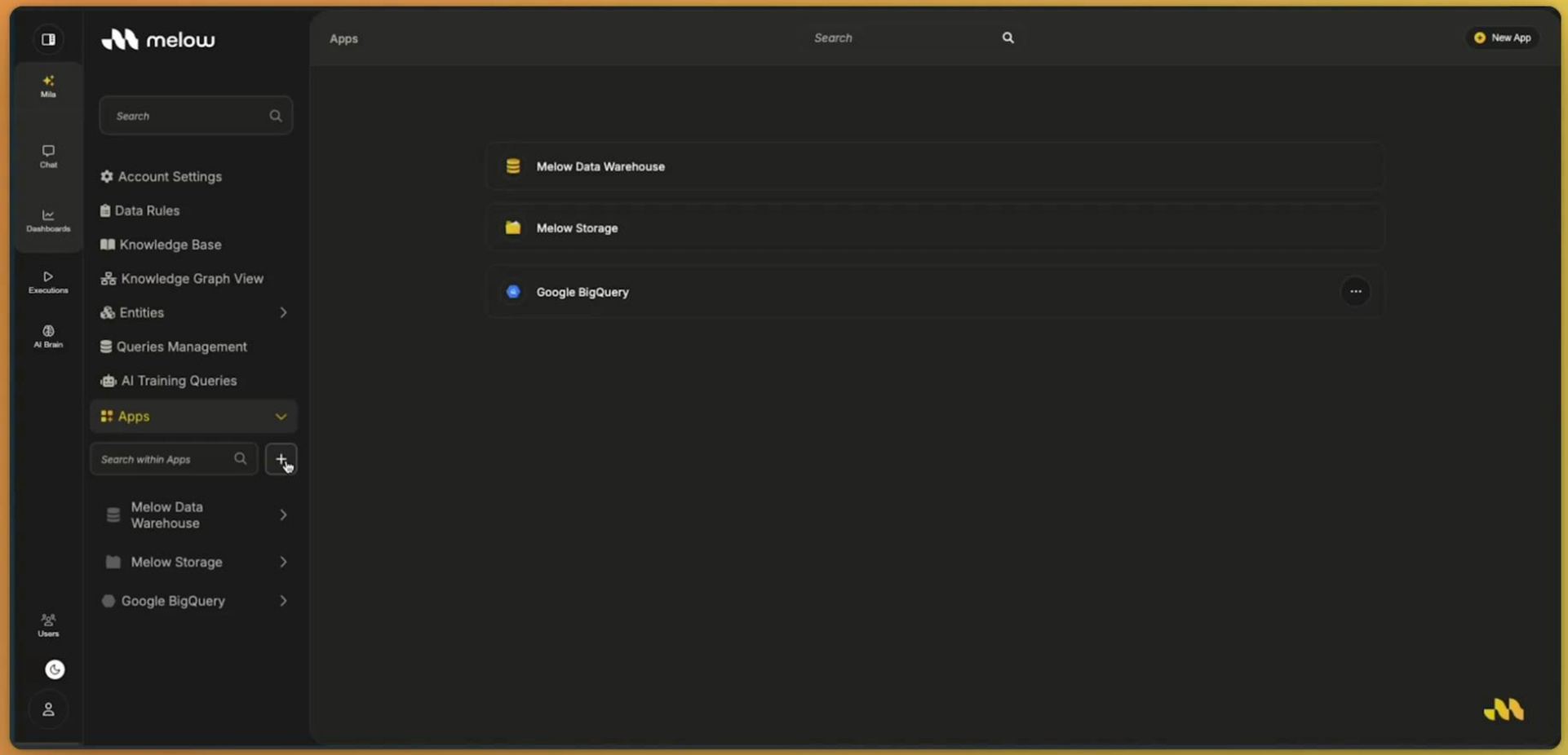
VALUE CREATED

€4.3M

Projected cost savings

2 years

Time saved vs planned consulting process


melow
Mila
Chat
Dashboards
Executions
AI Brain
Users
Search
Account Settings
Data Rules
Knowledge Base
Knowledge Graph View
Entities
Queries Management
AI Training Queries
Apps
Search within Apps
Melow Data Warehouse
Melow Storage
Google BigQuery
Apps
Search
New App
Melow Data Warehouse
Melow Storage
Google BigQuery

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Startup Presentation

credo ai

Credo AI

Credo AI is an adaptive AI governance platform that facilitates responsible AI adoption by translating policy and regulatory standards into actionable controls, thereby ensuring compliance, mitigating risks, and fostering trust among stakeholders.

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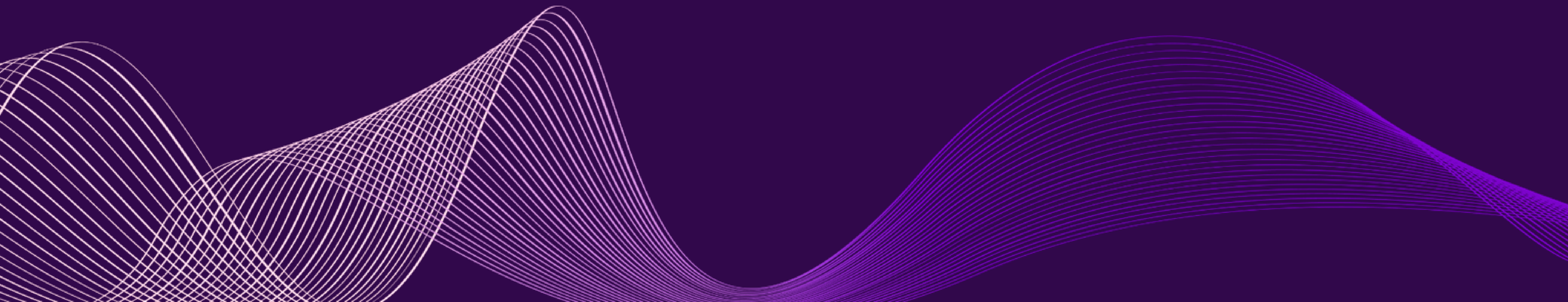
credo ai

The Enterprise AI Governance & Trust Platform



Activating Generative AI Governance in Financial Services

The Challenge

As one of the world's most trusted financial technology companies, Mastercard faced growing complexity in managing AI risks across thousands of models, vendors, and global operations. With the rise of Generative AI, new challenges emerged—unknown reliability, evolving risk profiles, and unprecedented accessibility that spanned every function from marketing to fraud detection.

Manual risk assessments and spreadsheet-based reviews couldn't keep pace with the volume, velocity, and variety of Generative AI use cases emerging across Mastercard's ecosystem. The company needed a unified governance framework to ensure innovation could scale responsibly—without compromising security, compliance, or trust.

"Using the Credo AI Platform, Mastercard is able to manage AI risk and responsibly implement generative AI – with better speed and scale than ever before."
Andrew Reiskind, Chief Data Officer at Mastercard



The Solution

Mastercard partnered with **Credo AI** to operationalize a **scalable, secure, and automated system of Generative AI governance** across the enterprise. Together, the teams built a robust governance infrastructure that combined speed, transparency, and accountability. Key initiatives included:

- **AI Registry and Automated Use Case Intake**
  Mastercard used Credo AI to establish a centralized AI Registry that tracks all Generative AI projects, from internal prototypes to external vendor solutions. Custom intake workflows helped product and use case owners capture evidence, classify risk profiles, and automate routing for review—aligning oversight with Mastercard's internal risk frameworks and external regulatory requirements.
- **Cross-Functional Review and Approvals:** Credo AI's automation streamlined collaboration between Mastercard's AI Governance, Security, Legal, Privacy, Brand, and Technology teams. Reviewers received automated notifications, submitted feedback directly within the platform, and maintained a persistent audit trail for every use case. This accelerated approvals while ensuring accountability and traceability across hundreds of stakeholders.
- **Vendor Portal for Third-Party AI Compliance:** Recognizing that Generative AI often involves external models and APIs, Mastercard deployed Credo AI's Vendor Portal to manage third-party risks. Vendors could now submit evidence directly into the platform, while Mastercard's governance team validated and tracked compliance continuously. This portal became a single source of truth for managing AI vendor risk at scale.

The Impact

Within 120 days, Mastercard operationalized Generative AI governance at scale across business units, regions, and vendors.

- **Accelerated AI approvals** by automating reviews and risk categorization.
- **Unified oversight** across Legal, Security, and Privacy through a single platform.
- **Improved compliance posture** by aligning processes with global frameworks such as the EU AI Act and emerging U.S. standards.
- **Reduced vendor assessment time** through automated evidence collection and validation.
- **Enhanced executive visibility** into all Generative AI use cases worldwide, enabling confident and compliant AI innovation.

By embedding governance directly into Mastercard's innovation workflows, Credo AI helped the company scale Generative AI responsibly, protecting customer trust while unlocking new possibilities for intelligent payments and enterprise efficiency.

credo ai

The Critical Questions Every Enterprise AI Leader is Asking

Single View of AI in My Enterprise

Who in your organization has complete visibility into every use case (3rd party, 1st party & embedded AI

Adopt Third Party AI Fast

How can we adopt AI fast for top linke, productivity and innovation gains?

Scalable AI Risk Management

How can we confidently scale our AI initiatives while managing AI risks ?

Regulatory Compliance

Are our AI initiatives read for the wave of emerging Regulations & Standards?

credo ai

Trusted By The World's Most Demanding Governments & Fortune 500 Enterprises

To Adopt AI and Agents. To Manage Risks. To Be Compliant.

Madrigal Pharmaceuticals

Formalizing AI Governance Across Biopharma Operations

Top AI Use Cases:

Clinical Analytics, Bioinformatics, GenAI Summarization

Biggest wins:

- ✓ **10+ high-risk AI cases surfaced in Month 1**
- ✓ Coverage expanded across 5 AI domains
- ✓ Automated regulated AI assessments
- ✓ Unified review across Legal, Compliance, Privacy, Data Science, Procurement

Chevron

Unifying AI Governance Across 500 AI Use Cases, and Beyond

Top AI Use Cases:

Predictive Analytics, Industrial Operations, GenAI Content

Biggest wins:

- ✓ 500+ AI use cases centralized into a single inventory Operational governance across 180+ countries
- ✓ Switched from spreadsheets to **automated assessments in <3 months**
- ✓ Reduced approval friction across security and compliance

cisco

Standardized, scalable and risk managed faster AI Adoption

Top AI Use Cases:

Text Analytics, People Analytics, Employee use of Generative AI.

Biggest wins:

- ✓ Adopt Gen AI Faster
- ✓ Increased customer trust unlocks more sales
- ✓ Cost savings from centralized governance
- ✓ Faster third party risk management
- ✓ **Emerging need to govern AI agents**

One Platform for Complete AI Oversight

What our platform and Advisory do

Centralized AI Inventory - Every AI use case, models, AI agents, vendors in one unified view

Automated Risk Assessment - for bias, compliance gaps, societal impacts, harmful content

Audit-Ready Compliance - Pre-built frameworks (EU AI Act, NIST RMF, SR 11-7 and world-wide AI regulations)

Third-Party AI Governance - - Vendor risk management for ChatGPT, OpenAI, etc.



Why it matters

- **60% faster** AI Use Case validation cycles
- **Reduce compliance costs** through workflow automation
- **Proactive risk mitigation** before regulators knock
- **Accelerate AI deployment** with built-in guardrails

From AI chaos to AI confidence—at the speed regulators demand.

Confidential | Not For Distribution

Credo AI

Recognized Leader in 2025 Forrester Wave AI Governance

Fortune 500 in Healthcare, BFSI, Technology, Energy, Retail, CPG, Education, Hiring, and Government Govern their AI with Credo AI

SaaS + OnPrem for Enterprise and governments

40+ Partners and growing

300+ integration endpoints including hyperscalers like Microsoft, IBM, Databricks



Governance Assist AI Feature - Demo in 90 Seconds



credo ai

CTA

Call to Action

Email to **alok@credo.ai** and we will handle the rest

If You're Hearing This in Your Organization...

- *"We don't know how many AI use cases and AI agents are running"*
- *"We need visibility into third-party AI vendors and shadow AI"*
- *"Our compliance team can't keep up with the pace of AI adoption"*
- *"We need to prepare for EU AI Act, NIST AI RMF, or ISO 42001"*
- *"The board is asking about AI risk oversight across the enterprise"*

Confidential | Not For Distribution

credo ai &

credo ai

Thank You!

CB INSIGHTS AI 100 2025

FAST COMPANY Most Innovative Companies 2024

CB INSIGHTS AI 100 2023

WORLD ECONOMIC FORUM Technology Pioneers 2022

IA 40

Forbes Next Big Things In Tech

May SUMMIT

Panel: future of financial services

May SUMMIT

Panel: future of financial services



MODERATOR

Davis Auksmuksts

Partner, Fintech

PLUG AND PLAY



Sherin Varghese

Sr Manager, Innovation & Fintech Partnerships

TD Bank



Alp Basol

Head of AI Center of Excellence and FORGE Innovation Lab

CoBANK



Christian Wolf

Head of Strategic Partnerships & Ecosystems

Raiffeisen Bank

May SUMMIT

Startup Presentation

Midlyr

Midlyr

Midlyr AI is a risk-aware execution platform tailored for financial services, designed to streamline and secure internal workflows across various departments such as customer service, marketing, risk, and compliance

#PNPTCSiliconValley

Join us at pnptc.com

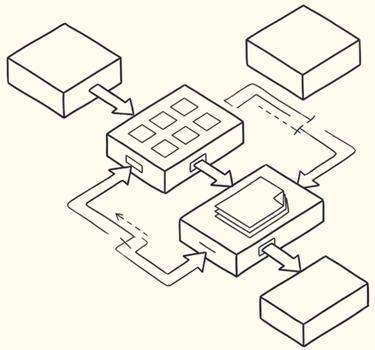
MidLyr

Regulatory Risk AI Observability

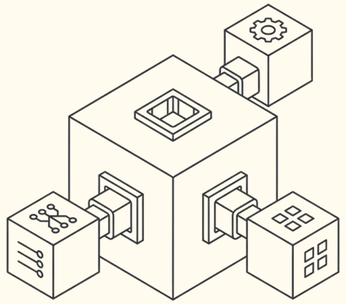
Presentation for

Plug and Play Summit, May 2026

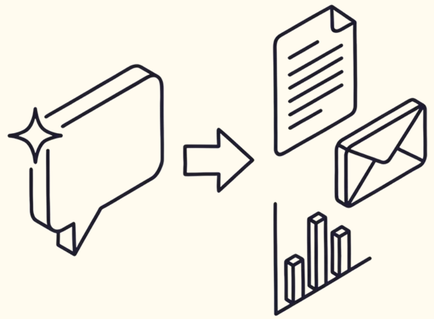
AI Is Being Deployed Everywhere



Build internal workflows

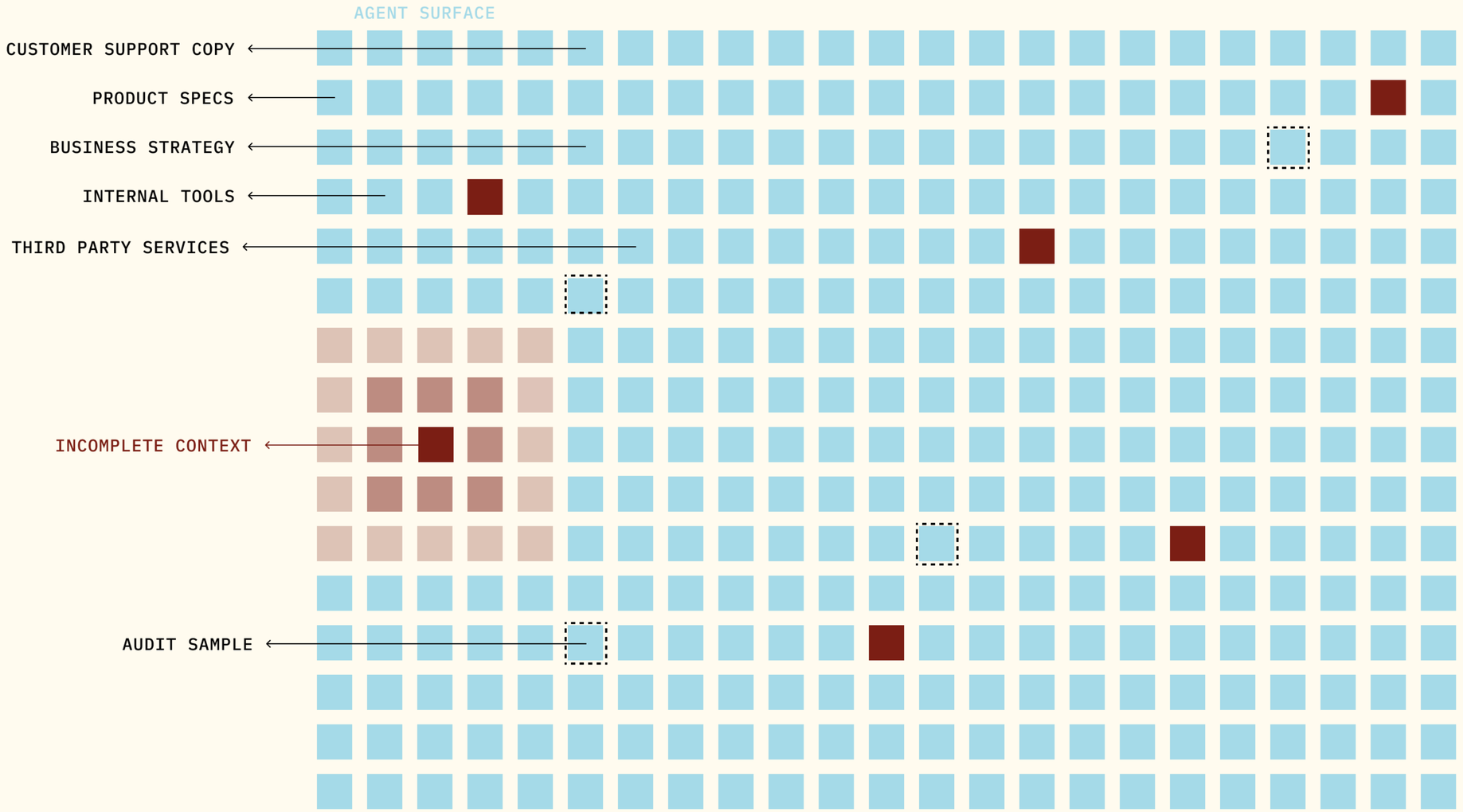


Third-party solutions



AI chats embedded

And Risk Is Scaling Faster Than Controls.



One agent with improper access or incomplete regulatory awareness can create outsized risk.

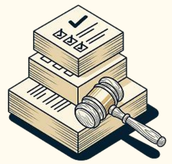
But the best you can do is to sample them

Midlyr's Solution



BaseLyr

Connect any AI assistant



RegLyr

Dynamic regulatory graph



CtrlLyr

Observe and control all agents



BaseLyr

A simple API that can be integrated into every internal application and AI agent to assess agent interactions against company controls, and log risks in real time.

Review this product spec

Reviewing ... 2s

MidLyr - get_guide

MidLyr - reviewing spec ((topic: "new credit card launch")
└ ## Review Checkpoints — MANDATORY)

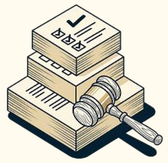
This message has compliance issues.

Under Reg E (§1005.11(c)), provisional credit is mandatory within 10 business days — not discretionary.

Issue 1: blanket credit denial

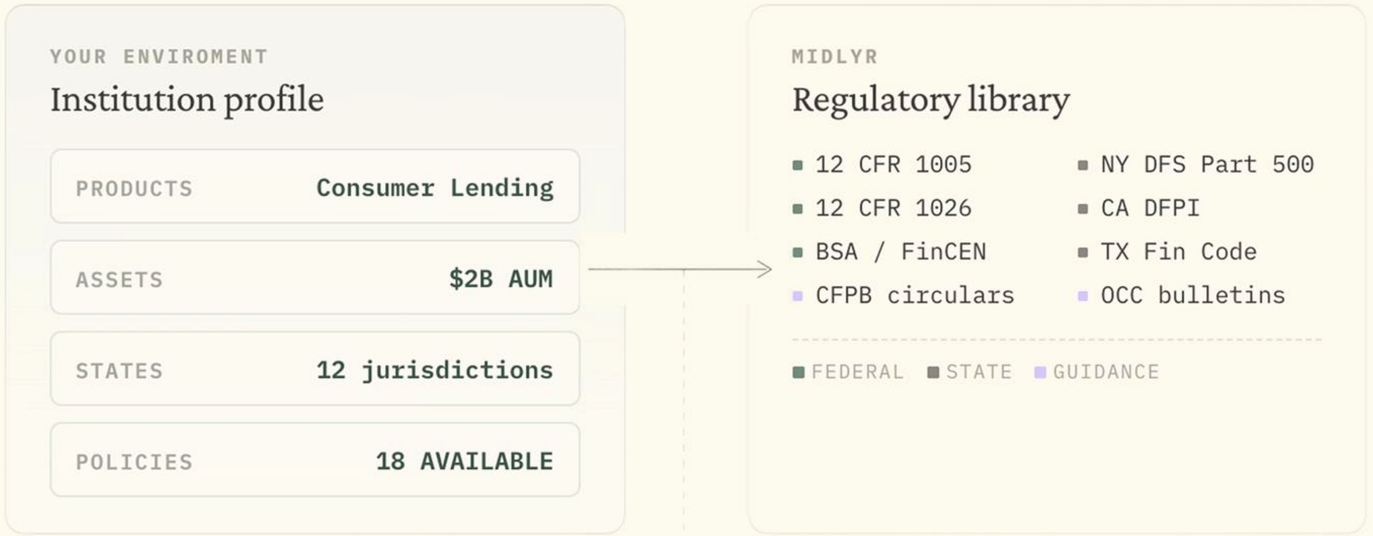
Issue 2: missing required disclosures

Issue 3: no investigation timeline.



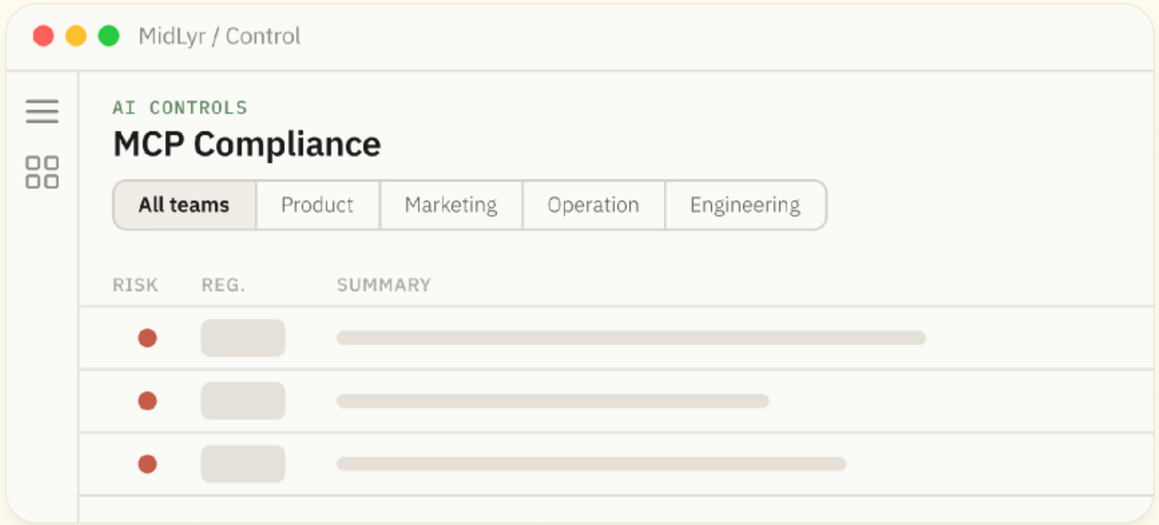
RegLyr

Live regulatory graph that uses the company's profile to identify applicable regulations, and overlay internal policies to create AI-usable, well-documented controls.

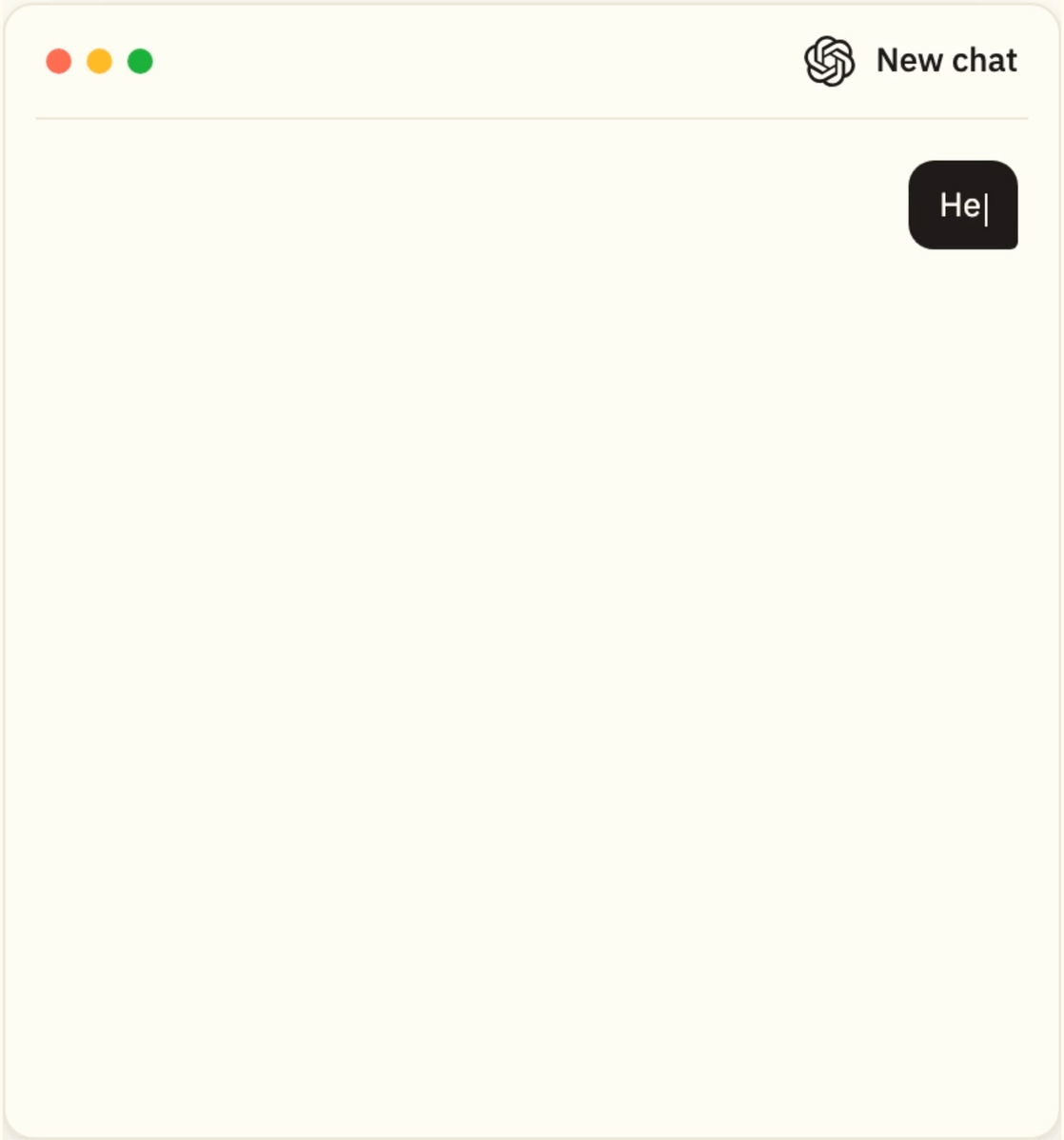


CtrlLyr

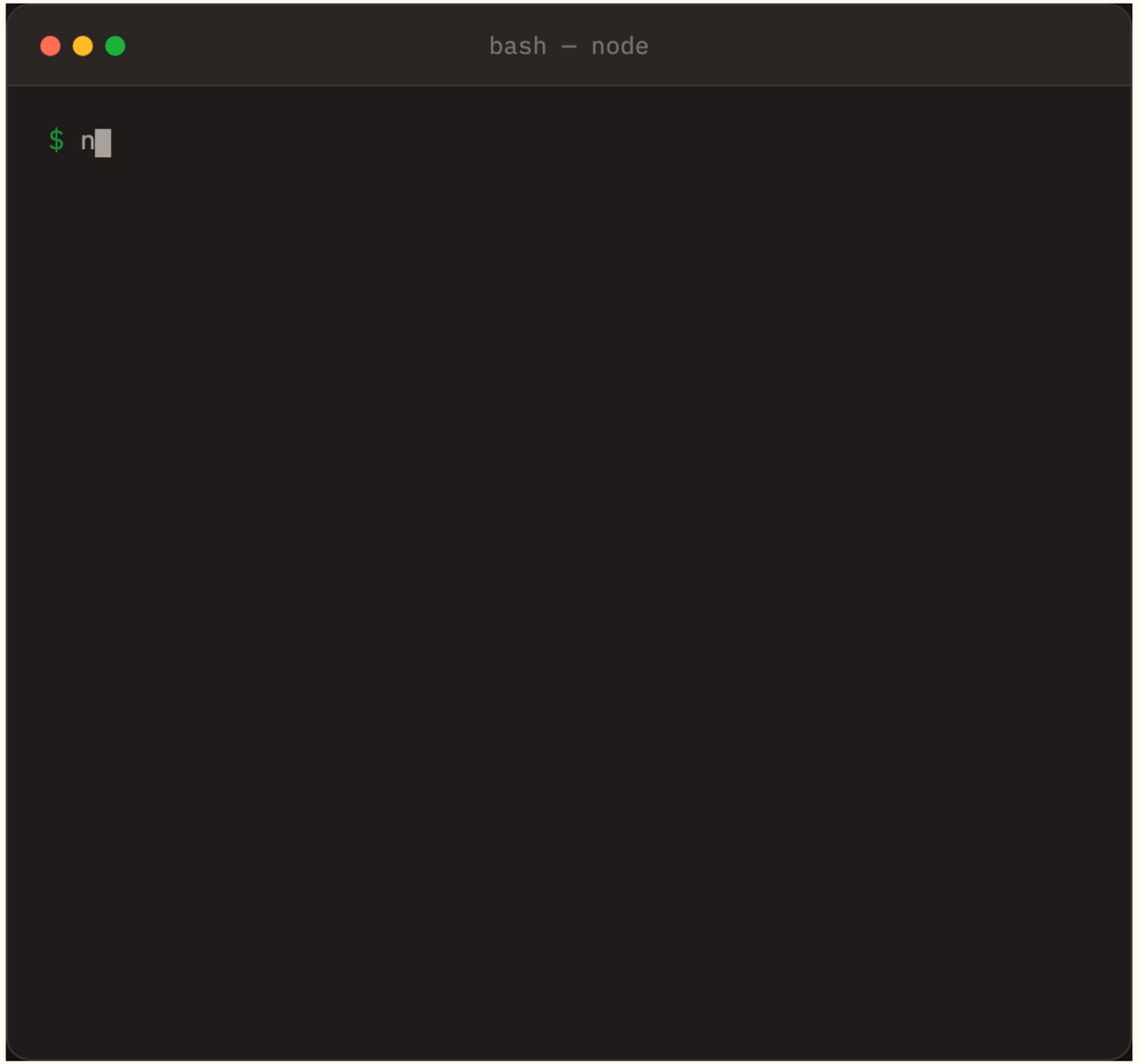
A single pane of glass to see every AI risk aggregated by teams, products and stacks, inspect controls enforced, push changes to controls in real time, and trigger regulatory remediation for any existing risks.



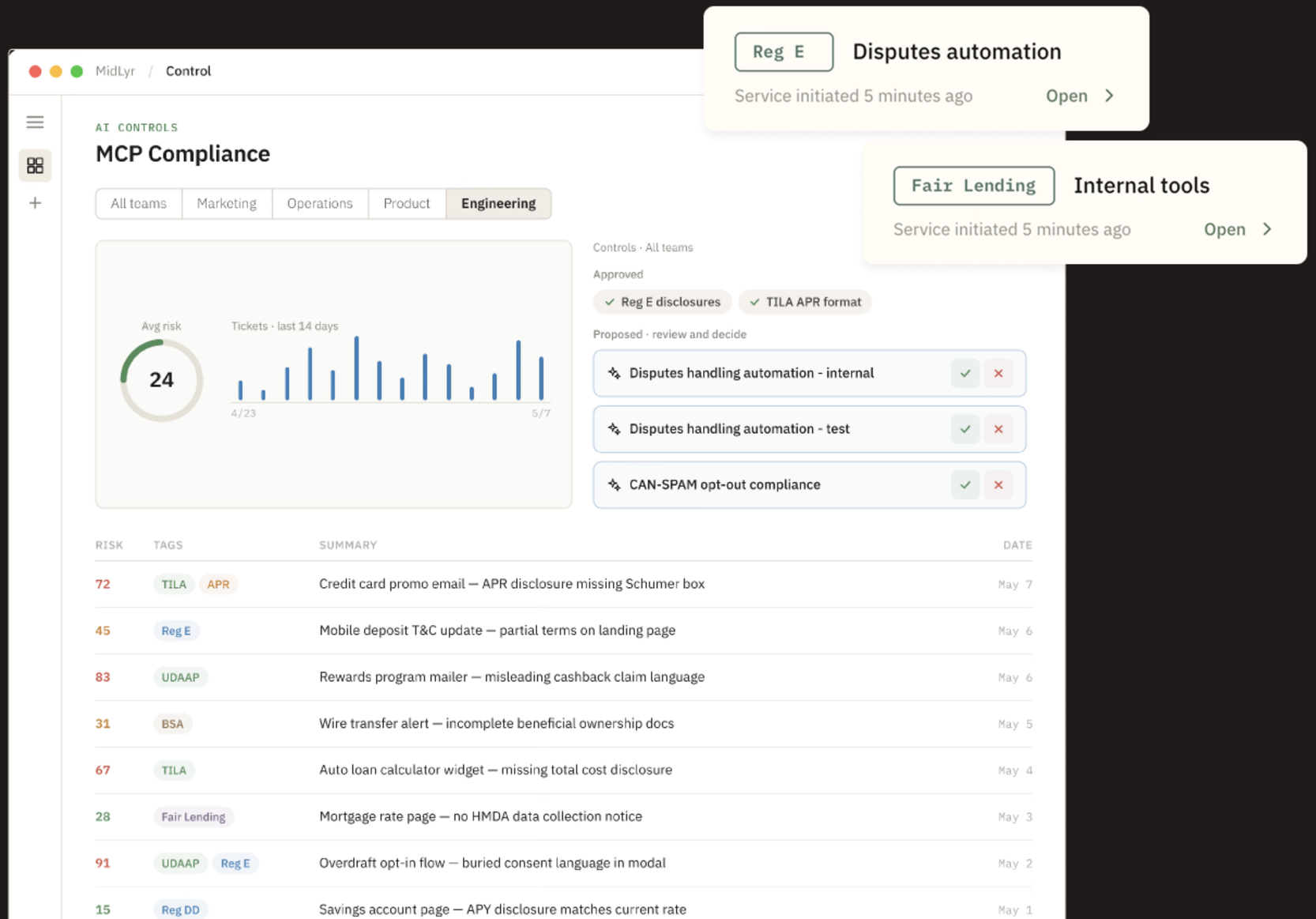
Product specs



API



Compliance control



Results

93%

Accuracy
vs. 21% generic LLMs

700+

Federal Regs &
states statues

250+

Exam
manuals

250+

Agency
guidance

Trusted. Expert. Proven.

Established partnerships with leading FinTechs

- Leading publicly traded consumer lending marketplace
- Established SMB Banking Fintech
- Emerging B2C card issuer
- B2C Investment management platform

Founding team that built and scaled financial services for 100s of millions of users



Wael Elsahhar

CTO / CPO
CPO
PM
EM

pay
XM
McKinsey & Company



Ruochen Ren

VP ENGINEERING
SWE
SWE

Grab
amazon

A compliance advisory board with experience in leading financial institutions

Upstart · JIKO · The Bancorp · USAA · Citizens · cfpb

Top tier early stage Fintech investors

Silicon Badia · WEDBUSH VENTURES · DCG · {story ventures · hustle fund · AND INDIVIDUAL INVESTORS AT · Meta · skyflow

Complimentary eval for attendees

Midlyr.com/PnP

May SUMMIT

Startup Presentation

Gradient Labs

Gradient Labs

Gradient Labs automates customer operations in financial services with AI agents.

#PNPTCSiliconValley

Join us at pnptc.com

Gradient Labs

AI native customer operations for financial services

AI agents that run your operations, from the frontline to the back-office, and everything in between.

LIVE

monzo plum yonder SLING MONEY WISE RAIN ZEGO

- Built AI capability at **Monzo** for 7 years
- Started **Gradient Labs** in 2023



Dimitri Masin
CEO and Co-Founder, Gradient Labs

Global AI deployments in production





























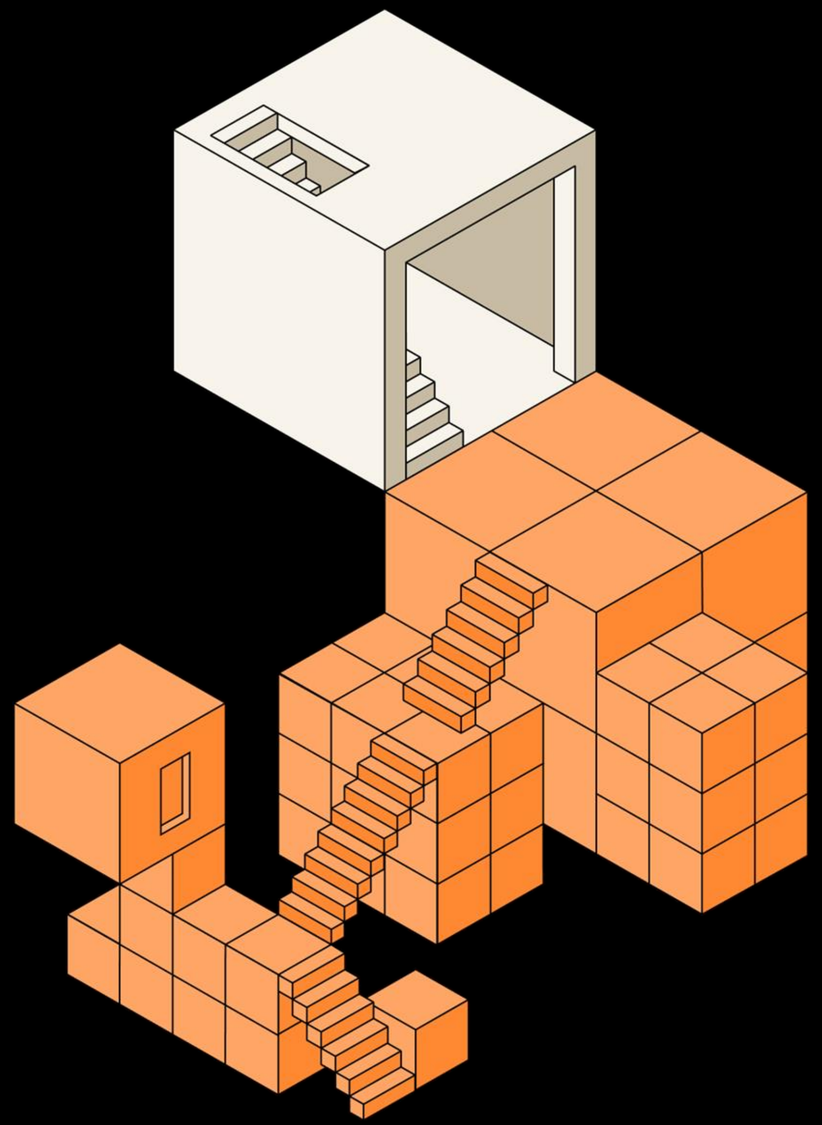




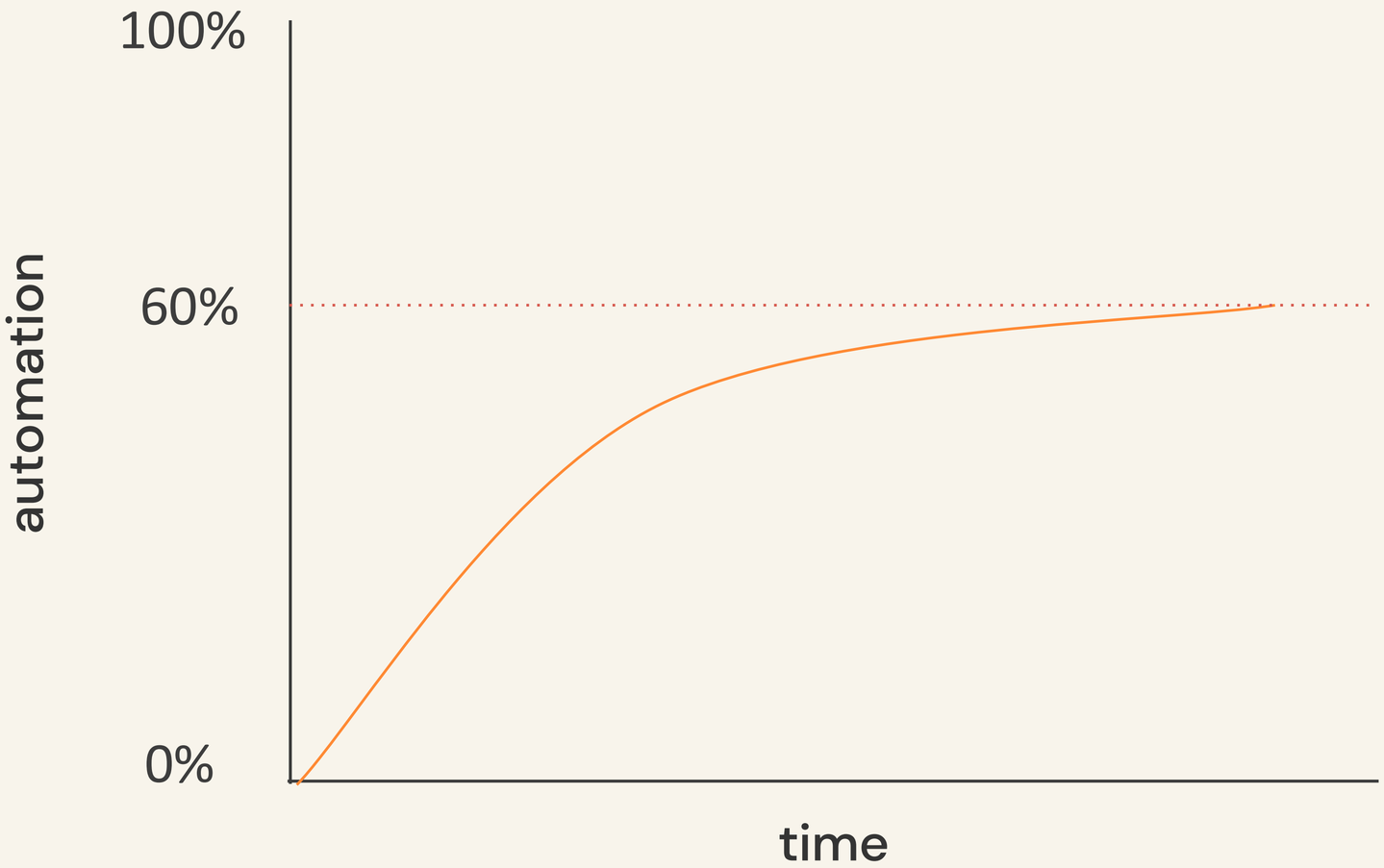


Financial services support is unique.

It requires a purpose-built approach.



Generic agent builders max out at 60% automation rates for complex customer ops



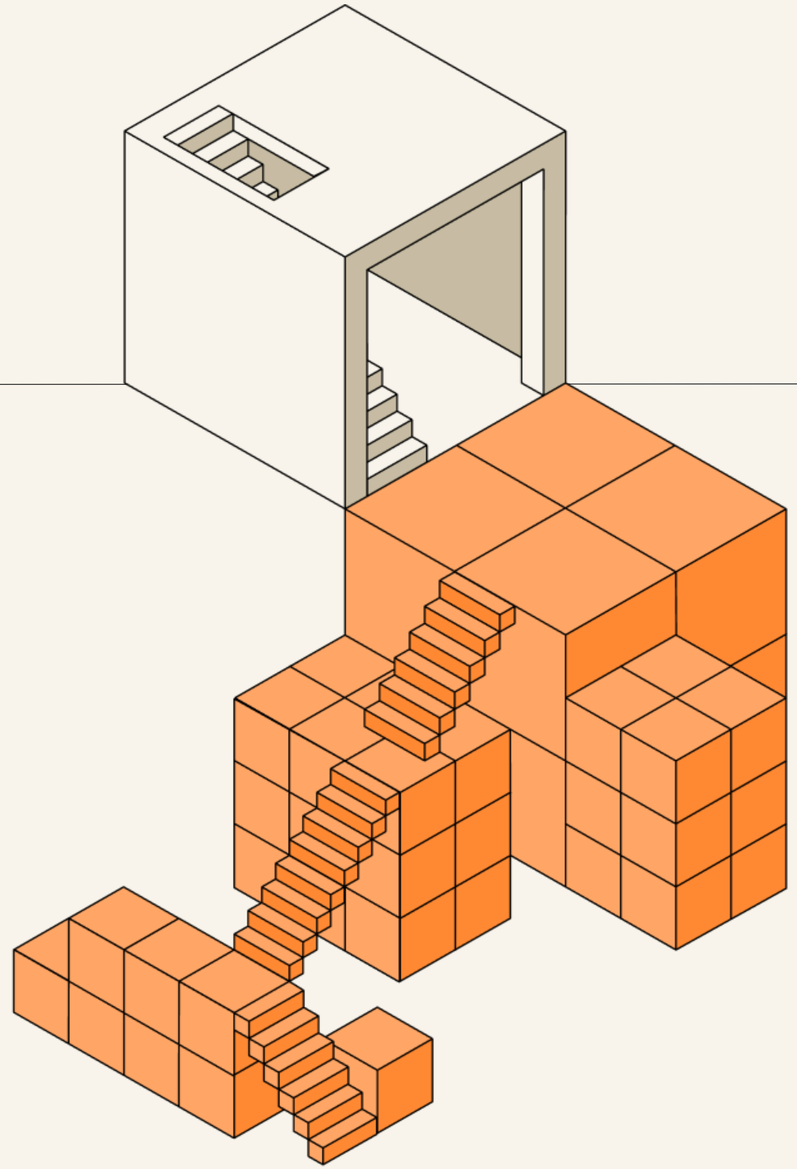
Generic agent builders are enough for L1 work

L1 Support

- Where’s my order?
- I need to make a return
- I can’t log in

Finance is different.

- Strict regulations
- Specialist areas
- Low risk appetite



L2 & L3 Workflows

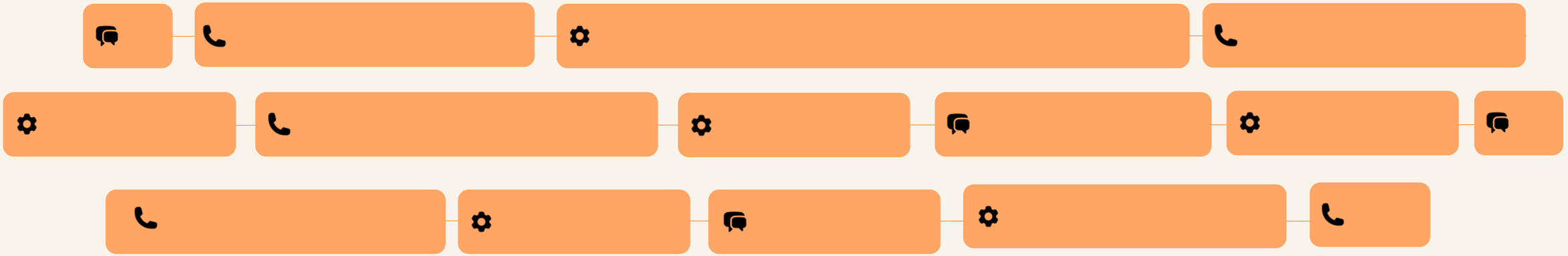
- Complaints
- Disputes
- Collections
- Claims
- Fraud investigations
- Financial vulnerability
- Onboarding
- Bereavement

L1 Support

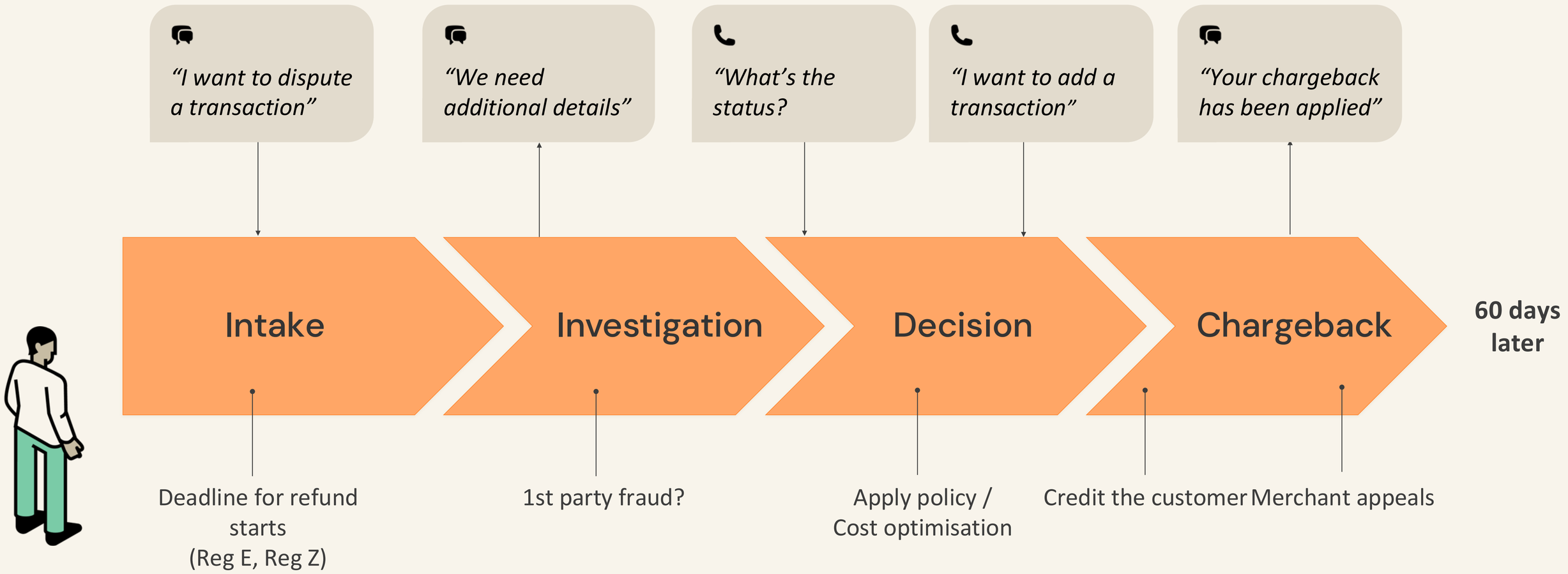
Discrete interactions

L2 & L3 Workflows

Long-running processes

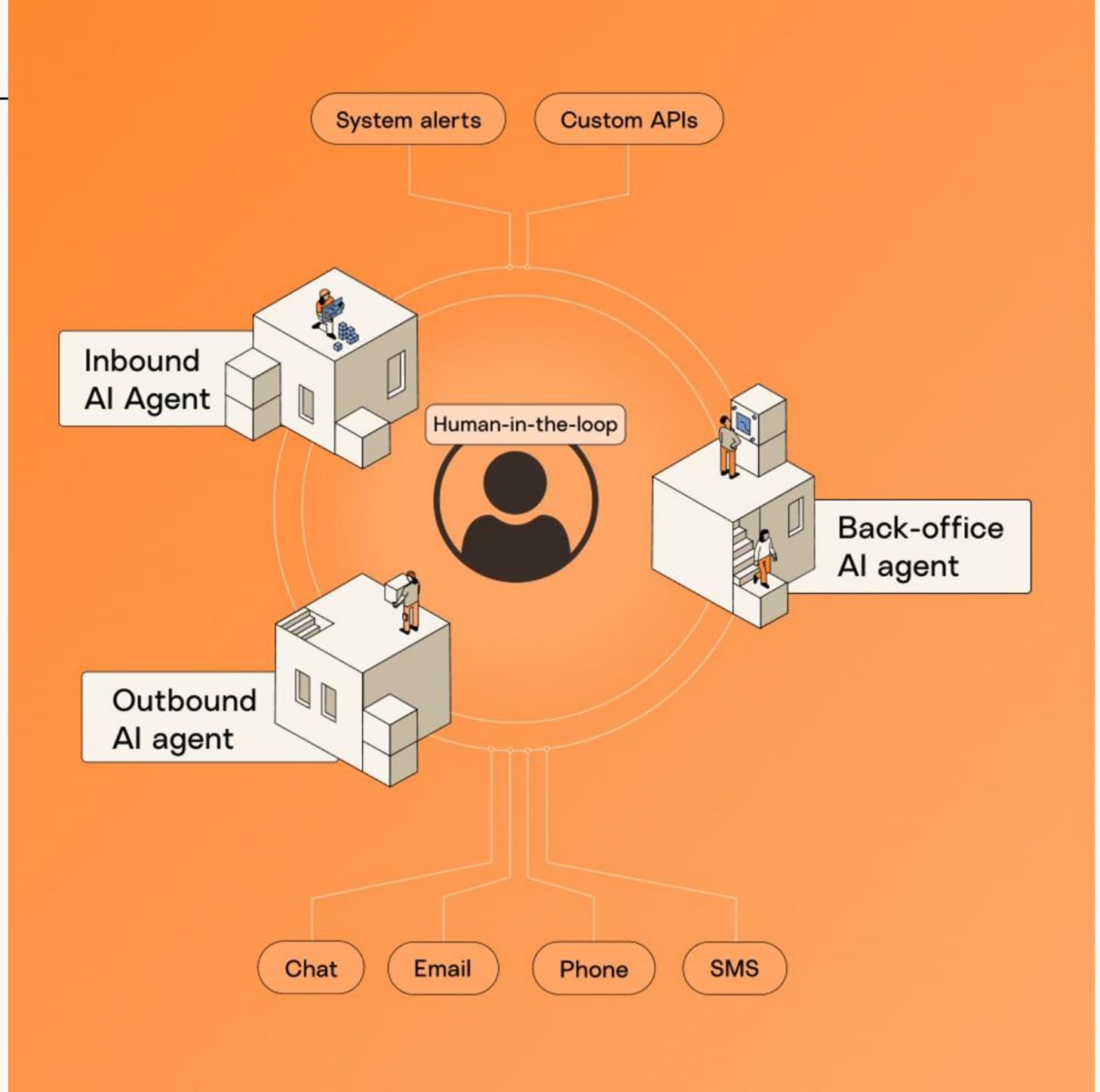


Typical disputes lifecycle



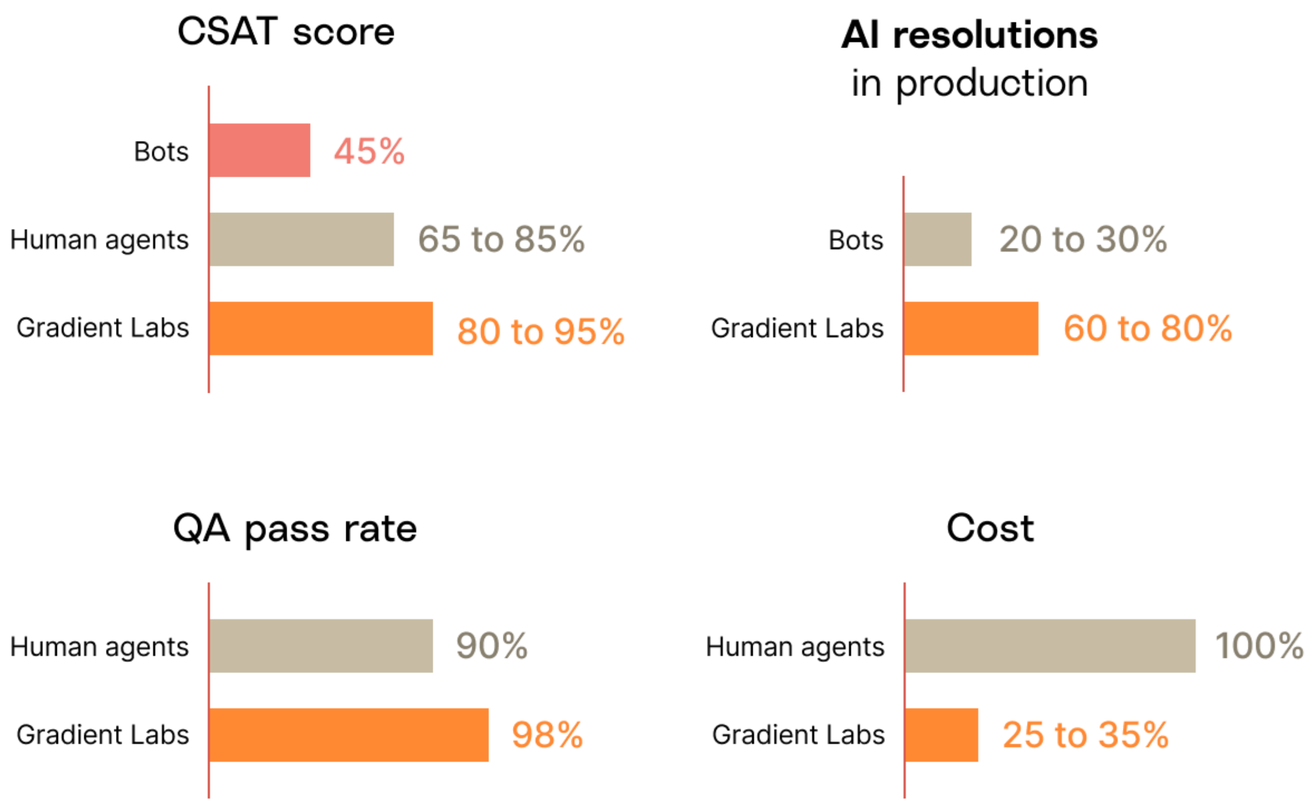
What we do

Automate your entire customer support operation



Customer Proof

Better than the best human agents



SteadyPay

33,000	*60%*	*+20%*
AI voice calls per month	Success rate after IDV	Customer reactivation

yonder

*Gradient Labs AI agent has been a game-changer for us. With **98% CSAT** it delivers a superb customer experience.*

Learn more



dimitri@gradient-labs.ai

May SUMMIT

Startup Presentation

ACULIS

Aculis

Aculis AI is an AI-native OS that automates tasks and enhances insights for wealth management firms.

#PNPTCSiliconValley

Join us at pnptc.com

THE COMPLIANCE-FIRST AGENTIC OS FOR WEALTH

Wealth doesn't need more tools. It needs an *OS*.

Asad Naeem

CEO · ACULIS.AI

THE MATH DOESN'T WORK

You can't hire your way out. An *OS* is the only fix.

100*K*

ADVISOR SHORTFALL BY 2034

MCKINSEY · 2024

59%

OF ADVISOR TIME BURNED ON ADMIN

FIDELITY · 2025

$24.4*T*

IN MOTION AS WEALTH TRANSFERS GENERATIONS

CERULLI · 2024

ONE WORKSPACE · FULL CONTEXT · COMPLETE GOVERNANCE

Unified workspace, any agent, *compliance comes comes pre-built.*

12 *hrs*

SAVED PER ADVISOR, PER WEEK

100 *%*

VALIDATED PRE-GENERATION

4 *hrs*

TO SHIP A NEW AGENT

- **FULL GOVERNANCE**
- **HUMAN IN THE LOOP LOOP**
- **MODEL & CLOUD AGNOSTIC AGNOSTIC**

TRACTION · LEAD CUSTOMER

Dynamic Wealth runs on *Aculis.*

OCT 2025	JAN 2026	MAY 2026
Design partnership	POC	Enterprise contract

LIVE →

$6.8*B*
AUM UNDER PLATFORM

100+
ADVISORS LIVE

10 +
AGENTS IN PRODUCTION



"It's not about having AI. It's about building an intelligent ecosystem that serves more clients while giving us full governance controls"

JIM CANNON · CEO · DYNAMIC WEALTH ADVISORS · $6.8B AUM

PIPELINE · WAITLIST

Three firms. Two hundred users *on the waitlist.*

200+

USERS ON THE WAITLIST ACROSS
SIGNED AND PENDING ENGAGEMENTS

POC WAITLIST · 3 FIRMS

PFG Wealth	~$3B AUM
LSA	$3B+ AUM
Aries Wealth	$700M AUM

COMBINED AUM · $6.5B+

MARKET · WEDGE TO INDUSTRY SUBSTRATE

From $1.6*B* wedge to $25*B+.*

SOM · BEACHHEAD

$1.6*B*

Top 1,000 US mid-market RIAs. ~200K seats at blended $8K ACV.

SAM · US WEALTH

$8*B*

RIA, broker-dealer, bank wealth. 1M+ seats across across 330K advisors and 700K back-office.

TAM · GLOBAL

$25*B+*

3M+ wealth-management seats worldwide. Same Same workflow, same compliance pressure, same same buyer.

PRICING · PER-SEAT SAAS + TOKEN USAGE · STANDARD WEALTH-TECH ACV ECONOMICS

SOURCES · BLS 2024 · CERULLI 2024 · THINKADVISOR

POSITIONING

No one is workflow-wide and *compliance-native.*

	SINGLE POINT	FULL WORKSPACE
POST-HOC RETROFITTED RETROFITTED	NOTETAKERS · GENERIC AI Narrow workflow. No native compliance. Copilot Zeplyn Zocks	INCUMBENTS Broad workflow. Retrofitted on legacy. Salesforce FSC Envestnet Orion Advisor360
PRE-GENERATION ARCHITECTURAL	WEALTH AI Broader workflow. Compliance bolted on. Jump Nevis	THE EMPTY QUADRANT **Aculis** Pre-generation enforcement is architectural, not a feature substrate for free. . Every new agent inherits the substrate for free.

THE TEAM

Two repeat founders. Two practicing CFP advisors.

We are building this for ourselves



CEO

Asad Naeem

2 exits in fintech & enterprise data. 13 yrs in in Financial Services tech. Prev. DiscoverData, DiscoverData, Fortuna AI, CIBC GAM.



CTO

Ehsan Mahpour

Co-built & exited DiscoverData with Asad. 20 yrs 20 yrs in fintech infra. Prev. FIS, CIBC, Equitable. Equitable.



HEAD OF PRODUCT · CFP®

Tom McCann

Co-founder Crestview Capital ($600M AUM). AUM). Owns product & advisor workflow. Prev. Prev. Steel Peak, Merrill Lynch.



HEAD OF SALES · CFP®

Brian Bucell

Co-founder Crestview Capital ($600M AUM). AUM). Owns distribution & recruitment. Prev. Prev. Steel Peak, Lincoln, Morgan Stanley.

ADVISED BY



Farooq Malik
RAIN · KHOSLA / LIGHTSPEED



Dr. Amara Tariq
MAYO CLINIC AI



Jim Cannon
DYNAMIC WEALTH

HIRING · NEXT 6 MO

4 roles

2 BACKEND · 1 ML · 1 SEC & COMPLIANCE

LET'S TALK

Want to learn more what we're *Let's talk.*

"The substrate firms pick now is the one they keep for a decade."



SCAN TO BOOK A MEETING

CONTACT

asad@aculis.ai

ROUND OVERVIEW

$3M seed

May SUMMIT

Startup Presentation

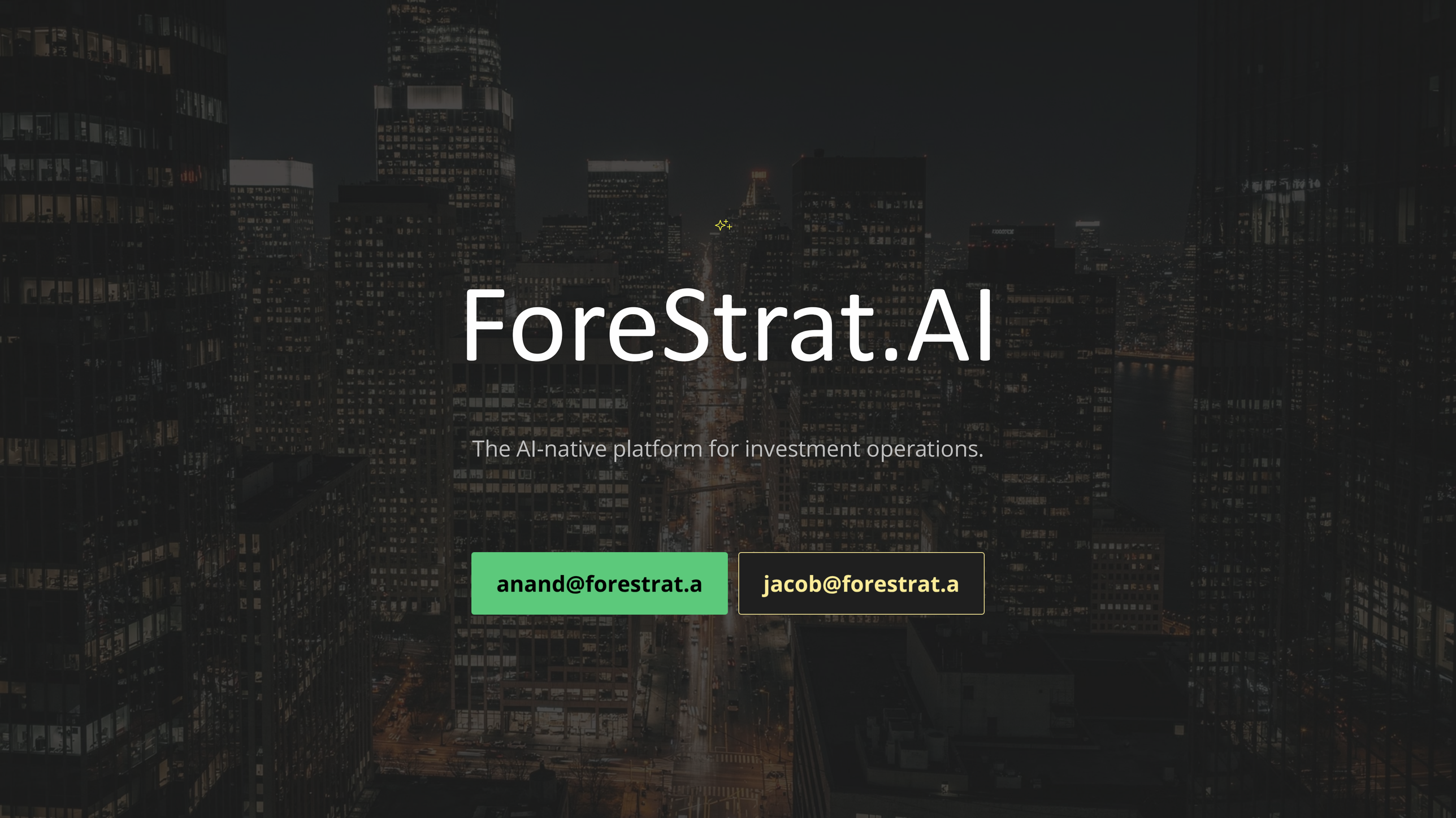
ForeStrat.ai

ForeStrat AI

ForeStrat offers an AI-driven platform for streamlined investment management operations.

#PNPTCSiliconValley

Join us at pnptc.com

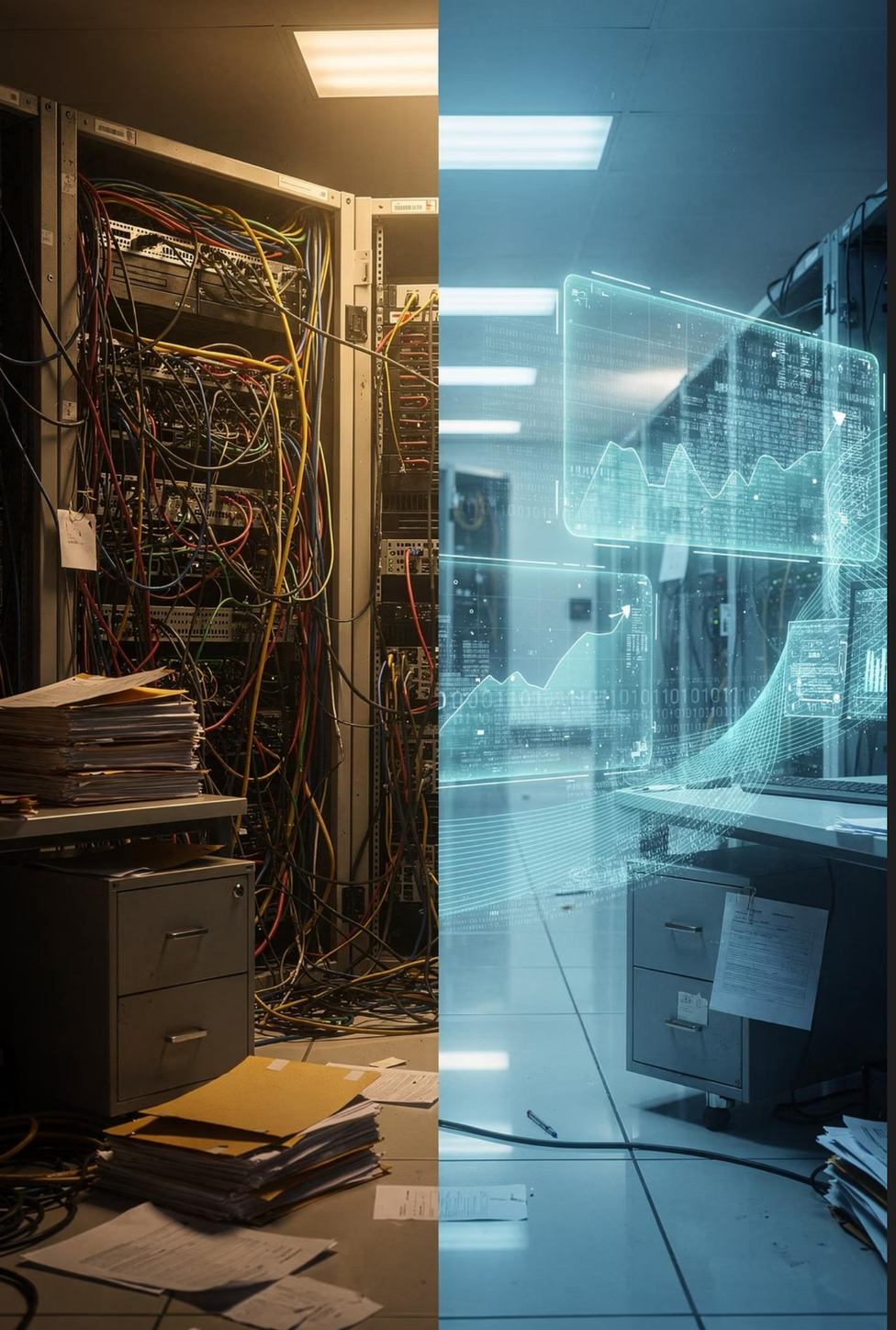


ForeStrat.AI

The AI-native platform for investment operations.

anand@forestrat.a

jacob@forestrat.a



HĒDQÑCŒPÖ ÑŌPÎ ŐÑØVPÒŎŌCŒČBĆ

Our Conviction:

Future of Investment Operations & Technology is Agentic, human-in-the-loop, unified platform.

Two Functions. Ripe for Disruption.

Data Platform

Every firm builds the same pipelines. From scratch. Every time. Redundant. Expensive. Fragile.

Trade Operations

Duct-taped tools. Manual exceptions. Zero AI nativity.

İ ÑMÖ ÆÉĘ ÞÒÕÞ Ä ĜŔÒÞÑŇ ĞÒÕÞÑŃO Ĭ PMØÞ Ő



Anand Chavan, Co-Founder, CEO

Bootstrapped Foreseer as solo founder from 2018-2022. Foreseer is an AI powered financial information extraction platform. Acquired by S&P Global in mid 8 figures.



Jacob Kaippallimalil ,Co-founder, CPO

MD → Morgan Stanley · BAML · UBS. Head of Data & Quant, Schonfeld. 25+ years at cutting edge of quant trading / research / data. Quant PM managing 70 people, ~$1B revenue.

The Team

Foreseer's core team ~ 12 engineers. 10+ years together.

Deep domain experience in financial services technology. Working with AI / LLM since 2018 at cutting edge of data platform and operational tooling.

ÂĈBDÌ ĖĪĪBĶÑØÕÌ MØÓÑPÒŌNJB

3

Paying Clients

>$30B

Combined AUM

$1.5M

Current ARR

$3M

Ï ÇÎØÕÕÑŃPÑŇ ĖĪĪ

All founder-led sales. Pure product-market fit.

Pipeline

- Expect to hit $10M+ ARR with warm intros / network alone in 18–24 months
- 3 conversations in contract negotiation stage. These deals should double our ARR
- Existing clients will add $1.5M+ ARR annually

Market Opportunity

$2B–$6B market replacing existing spend in ~2000 firms.

Î ŌÑ G MPMÏ ǾŎŃÑCEĒŌŊ Ĩ ŌMPŊŎǾŎ Bİ OǾÑÑ Ĭ ŎŌÞ PŎŎŌCB

DATASTRAT

- 100s of Vendors Onboarded
- Deep Domain Quality Checks
- Seamless Pilots for Vendors
- Extensible Pipelines for Custom Flows
- Combine Data from Multiple Vendors
- Unified Catalog with meta-data

TRADESTRAT

- Unified Trade Ops
- Real-Time Positions
- Trade Break Checks
- IBOR / Risk / PNL realtime
- Compliance Reporting
- Multi Asset Class Support

MATCHSTRAT

- Agent Guided Reconciliations
- Prebuilt Finance Reconciliations
- Realtime Reconciliations
- Custom Checks with AI Code
- Remembers & Avoids Repeat Work for Operations
- Auto-Resolves Breaks

ForeStrat Platform

Security Master	Corporate Actions	Data Quality	Process Editor
Monitoring Agent	RBAC	Observability	Global 24×6.5

Built for hedge funds. Loved by ops teams.

What Next

INVESTORS

Join Our Seed Round

We're raising our seed round to accelerate growth. $1.5M ARR, zero marketing, pure product-market fit. If you back category-defining fintech infrastructure, let's talk.

Contact: anand@forestrat.a

CORPORATES & INSTITUTIONS

Run a Pilot With Us

If you're a boutique bank, hedge fund, asset manager, or insurance firm curious about what AI-native investment operations looks like in practice, we'd love to run a POC with you.

Contact: jacob@forestrat.a

anand@forestrat.ai jacob@forestrat.ai

May SUMMIT

Startup Presentation

Stable Sea

Stable Sea

Stable Sea provides seamless, compliant, cost-effective stablecoin offramping solutions, enabling businesses to bridge the gap between digital and traditional finance and unlock new opportunities.

#PNPTCSiliconValley

Join us at pnptc.com

STABLE SEA · TREASURY PLATFORM

Stable *Sea.*

The *treasury management platform* for global finance teams.



THE PROBLEM

Global businesses are *financially underserved.*

01 / Idle cash

0.01%

No access to high-yield capital markets products. Operating cash sits idle in low-yield bank accounts.

02 / Cross-border

3–5%

Lost on every wire. Cross-border payments bleed FX fees, take days to settle, and arrive opaque.

THE SOLUTION

Put idle cash *to work.* Send money *anywhere,* instantly.

01 **_High-yield_ capital markets**

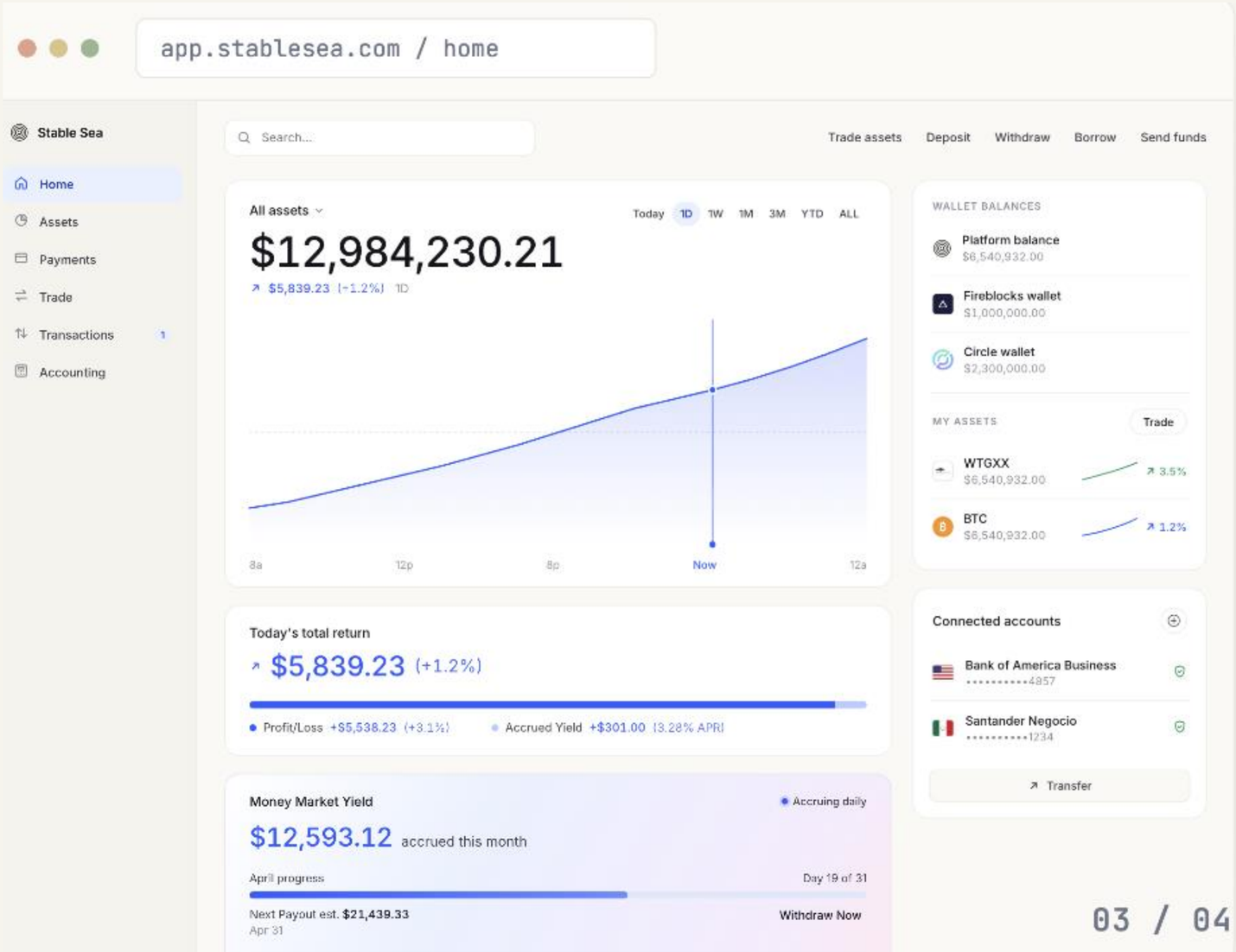
Idle cash earns institutional rates — money markets, treasuries, gold, tokenized securities.

02 **_40+_ currencies, cheap FX**

Mid-market rates with spreads in basis points, not percent. Pay suppliers, contractors, and subsidiaries worldwide.

03 **_T+0_ settlement, 24/7**

Funds clear in seconds — including weekends and bank holidays. One balance, one dashboard.



Build with us by:

- Platform ready
- APIs available for embedded solutions

Stable Sea brings institutional-grade yield and global payments to the businesses that move the real economy.

USDC EUR GBP MXN BRL INR SGD AED NGN HKD + 30 MORE

May SUMMIT



Corporate Innovation Award

Rosette Vo

Sr. Partner Success Manager

Plug and Play

#PNPTCSiliconValley

Join us at pnptc.com

May SUMMIT

Corporate Innovation Award

AgCountry Farm Credit Services

Farm Credit Services of America

Frontier Farm Credit

#PNPTCSiliconValley

Join us at pnptc.com

May SUMMIT

What's next?

Breakout Session: From Pilot to Production

When: Today, 1-2pm PT
Where: San Francisco Room, 2nd Floor

Speakers



Laretha Elliott
VP, Group Product Manager
usbank



April Kerley
Director, Strategic Accounts
NayaOne

Private Breakout Session: Agentic AI & Banking Roundtable

When: Tomorrow, 8-9:30am PT
Where: Team Room, 3rd Floor

Moderator



Letizia Royo-Villanova
Principal, Ventures
PLUGANDPLAY

Partner and Startup Dinner with Fintech, Enterprise & AI, Insurtech, and Health verticals

When: Today, 6pm PT
Where: El Jardin, San Jose CA



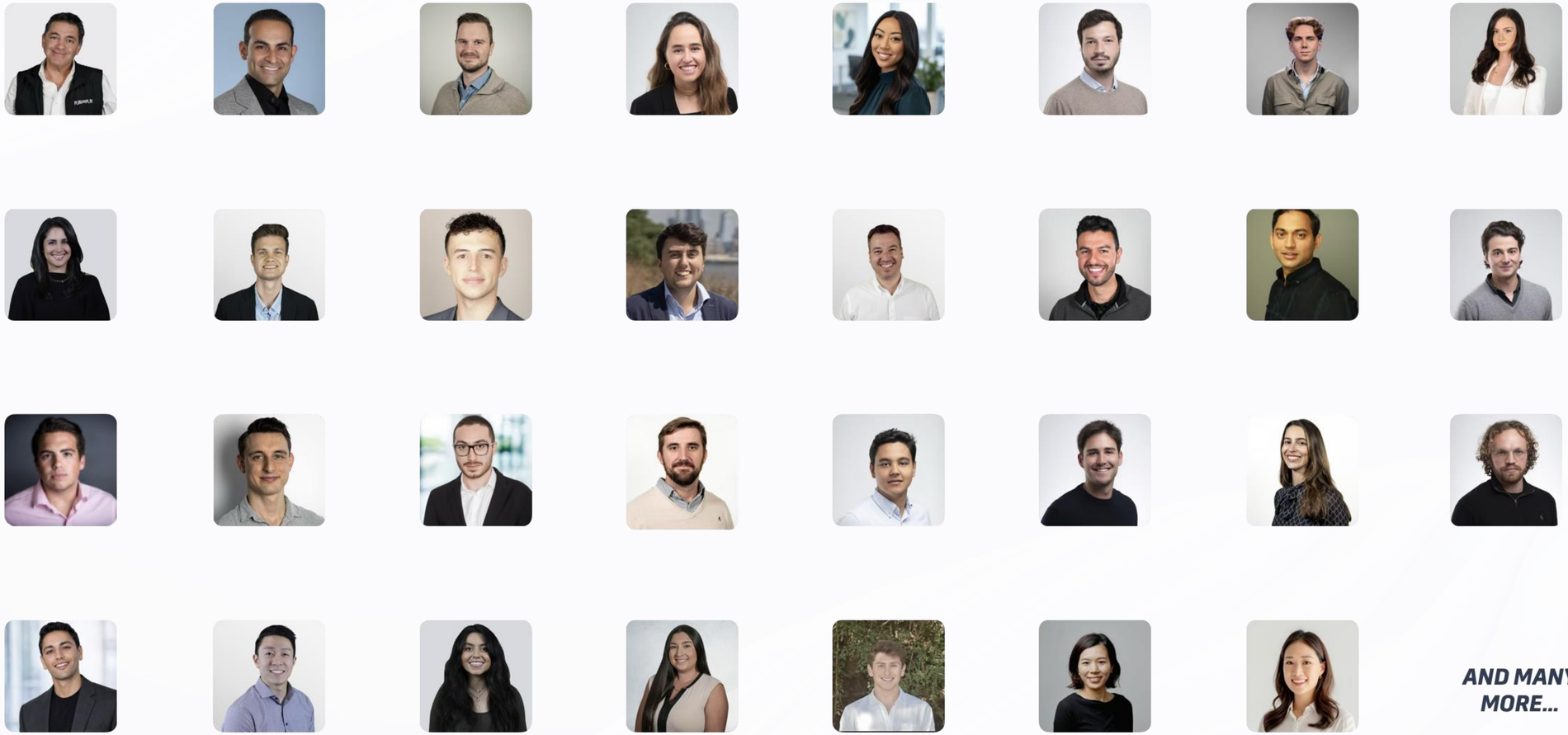
Plug and Play May Summit 2026 Partner Dinner

When: Tomorrow, 6pm PT
Where: The Mountain Winery, Saratoga CA



May SUMMIT

Round of Applause to the Plug and Play Team!



AND MANY MORE...

May SUMMIT

THANK YOU FOR ATTENDING

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Join us at pnptc.com