

THE OPPORTUNITY

I propose building a Reality Layer for your Iva that automates fintech compliance verification — transforming what currently takes 60-90 minutes of manual research into a <10-minute, AI-powered workflow with cited evidence.

**The Problem:** Partners spend hours manually verifying licenses (NMLS, FINTRAC), sponsor bank claims, and security certifications. Red flags discovered post-term sheet cost time and credibility.


**The Solution:** An automated claim-to-fact reconciliation engine that extracts claims from company websites and verifies them against authoritative sources, delivering severity-rated truth cards with confidence scores and exact citations.

Pre-meeting triage

IC memo evidence


Partner diligence

WHAT IT VERIFIES & HOW IT WORKS




Licenses & registrations

NMLS, FINTRAC, SEC  
EDGAR filings, state regulators




Sponsor bank claims

Bank partner pages, press releases, integration proof



Security posture

SOC 2, trust centers, security.txt, TLS configuration



Regulatory interactions

CFPB complaints, SEC actions, state notices

Pipeline: Ingest (scrape website) → Extract (GPT-5codex identifies claims) → Verify (query sources via adapters) → Reconcile (chatgpt5thinking flags discrepancies with severity ratings) → Report (Slack card + HTML memo)

**Confidence** is driven by:

- 3+ independent sources = high confidence
- Data <90 days old weighted higher
- Source agreement across channels

**Severity** is higher for:

- Licensing & registration gaps
- Partner bank relationship claims
- Security certification discrepancies

EXAMPLE OUTPUT

Iva • Truth Meter for acmepayments.com

High • 88%

**Claim: "Licensed in 30 states."**

Found: NMLS shows 14 active MTLs (updated 3 months ago).

Expected: NMLS roster with 30 state licenses

Sources: [1] NMLS Consumer Access [2] Company website  
Checked: 2025-10-23

Med • 76%

**Claim: "SOC 2 Type II certified."**

Found: No trust center or auditor letter; security.txt missing.

Expected: Trust center with auditor letter

Sources: [1] Site crawl [2] SSL/TLS check  
Checked: 2025-10-23

High • 91%

**Claim: "Partnered with Bank X as sponsor."**

Found: Bank X partner page doesn't list company.

Expected: Partner page listing or joint press release

Sources: [1] bankx.com/partners [2] News archives  
Checked: 2025-10-23

**Overall:** 82% confidence • 3 sources • All <90 days

**Suggested outreach:** "Could you share your NMLS roster and SOC 2 letter?"

Advisory only — not legal advice. Links provided with exact query params and timestamps.

PROOF OF CONCEPT

I've already built a working prototype to validate feasibility:

**Live Demo:** [\[Your Replit URL\]](#) — Click "Try Demo" to test with Stripe/Plaid/any fintech

**GitHub:** [\[Your Repo URL\]](#) — Full source code with architecture

**What it demonstrates:** End-to-end pipeline (URL → truth card in <10 min), production web UI, Slack-compatible output, cited sources with timestamps

**Tech Stack:** FastAPI + GPT-5codex (extraction) + chatgpt5thinking (reasoning) + Playwright (JS rendering) + multi-source adapters

EXPECTED IMPACT

70%

Time reduction  
(60-90 min → <10 min)

\*Average across 100 companies

10–20%

Higher precision@K  
in screening

\*A/B test vs. manual screening

≥ 85%

Partner-confirmed  
on high-severity flags

\*Validation in follow-up calls

–20%

Late-stage red flags  
in deal flow

\*Measured across deal flow

**Today:**

Manual Google searches, PDF downloads, calling references

**With Reality Layer:**

Paste URL → receive cited truth card in <10 minutes

90-DAY DELIVERY PLAN

W1-2

Golden dataset + taxonomy

Map to your 8K company database

W3-4

Live adapters (NMLS, banks)

Real-time APIs, rate limits

W5-6

Reconciliation + Slack

Connect to your DFMS

W7-8

Pilot + calibration

Test on 10 active deals

W9-10

Memo generator

Format for your IC template

W11-12

Production deployment

VPC + audit logs

WHAT I BRING

**Technical**

Built the prototype end-to-end; deep experience with OpenAI API, LangChain, FastAPI, Playwright

**Domain**

Understand fintech compliance (NMLS, sponsor banks, SOC 2) and what constitutes IC-ready evidence

**Mindset**

Prototype first, iterate on feedback; obsessed with reducing friction

I've built this because I'm genuinely excited about making venture capital more systematic. I'd love to build it with you.

**Advisory Note**

Advisory only — not legal advice. All outputs include exact source URLs, query parameters, and timestamps for audit trails.

Core stack

Python

GPT-5codex

chatgpt5thinking

FastAPI

Playwright

Integrations

NMLS

FINTRAC

SEC EDGAR

Slack/DFMS

\*DFMS = Deal Flow Management System

Security

VPC deployment

PII redaction

Audit logs

No customer PII stored; robots/TOS-aware crawls; opt-out honored

Portfolio Links:  
[GitHub: \[Your Repo URL\]](#) | [Live Demo: \[Your Replit URL\]](#)

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