

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: <https://iva-2-bdrewwilliams.replit.app/> — Click "Try Demo" to test with Stripe/Plaid/any fintech

GitHub: https://github.com/Bwillia13x/iva_2.git — 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: https://github.com/Bwillia13x/iva_2.git | Live Demo: <https://iva-2-bdrewwilliams.replit.app/>

Prepared by Drew Williams • October 23, 2025