

Iva Reality Layer — 90-Day Enhancement Proposal

TO: Impression Ventures Partnership | FROM: [Your Name] | DATE: October 23, 2025

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 (NMLS, SEC EDGAR, CFPB, bank partner pages), delivering severity-rated truth cards with confidence scores and exact citations for IC memos.

WHAT IT VERIFIES & HOW IT WORKS

Verification Area	Sources Checked	Output
Licenses & Registrations	NMLS, FINTRAC, SEC EDGAR, state regulators	Missing licenses, inactive states
Sponsor Bank Claims	Bank partner pages, press releases, integration proof	Unverified partnerships, PR mismatches
Security Posture	SOC 2, trust centers, security.txt, TLS config	Missing certifications, unsubstantiated claims
Regulatory Interactions	CFPB complaints, SEC actions, state notices	Enforcement actions, complaint patterns

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 Methodology: - 3+ independent sources = high confidence - Data <90 days old weighted higher - Severity elevated for licensing gaps and partner mismatches

EXAMPLE OUTPUT

High Severity • 88% Confidence

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

△ Medium Severity • 76% Confidence

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 Severity • 91% Confidence
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?"

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

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

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

90-DAY DELIVERY PLAN

Weeks	Milestone	Integration with Your Systems
1-2	Golden dataset + taxonomy	Map to your 8K company database; align claim categories with investment thesis
3-4	Live adapters (NMLS, banks)	Replace prototype stubs with real-time APIs; rate limit handling
5-6	Reconciliation + Slack	Connect to your DFMS; auto-post truth cards to deal channels
7-8	Pilot + calibration	Test on 10 active deals; tune severity thresholds with partner feedback
9-10	Memo generator	Format for your IC template; export to PDF/Markdown
11-12	Production deployment	VPC + audit logs + PII redaction + robots.txt compliance

EXPECTED IMPACT

Metric	Target	How Measured
Time savings	70% reduction (60-90 min → <10 min)	Average across 100 companies
Precision	10-20% higher precision@K	A/B test vs. manual screening

Metric	Target	How Measured
Accuracy	≥85% partner-confirmed on high-severity flags	Validation in follow-up calls
Risk reduction	-20% late-stage red flags	Measured across deal flow

Today: Manual Google searches, PDF downloads, calling references

With Reality Layer: Paste URL → receive cited truth card in <10 minutes

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.

Portfolio Links:

GitHub: [Your Repo URL] | Live Demo: [Your Replit URL]

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