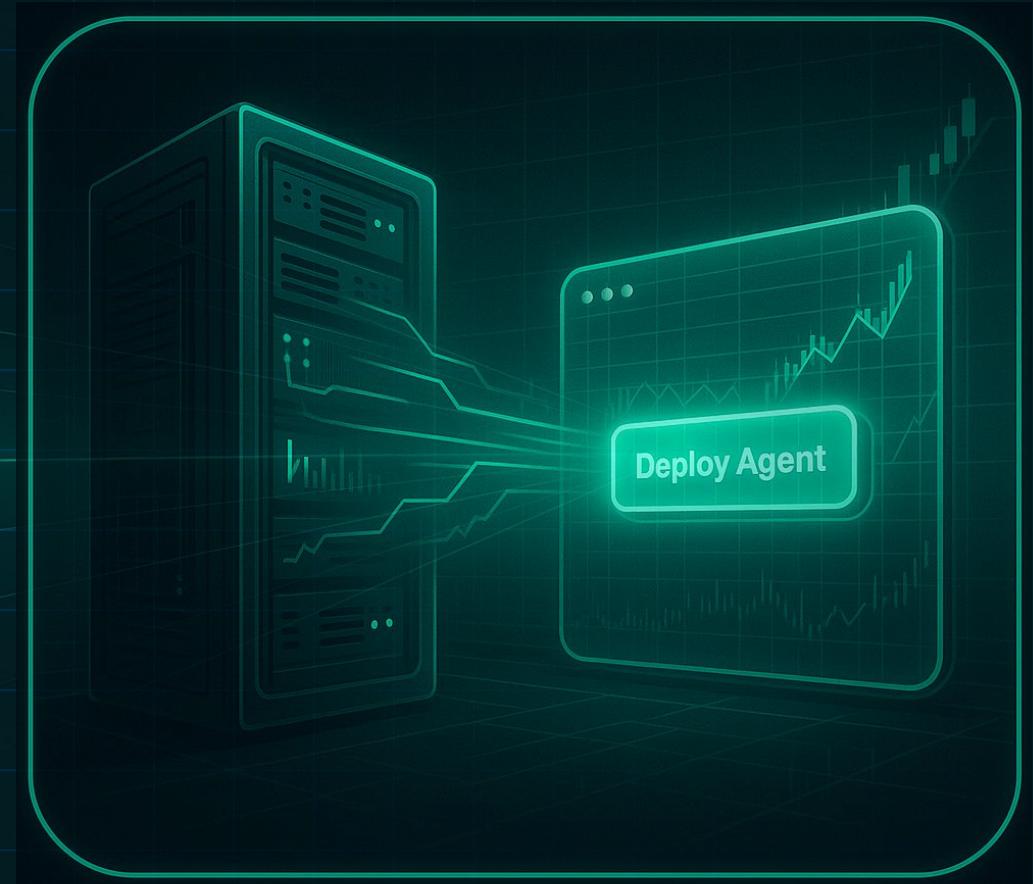




Wall-Street Grade AI Radically Accessibly

OpenFi: The Financial
Stack for Agentic
Automation





The Retail Discipline Gap



DIY quant desks cost
US \$10 M & 12–18 mo ramp



Custodial bots expose
funds & keys to
counterparty risk



Retail traders chase
alpha blind—no verifiable
risk controls



**Emotionally
Biased Trader**



**Data-Driven
AI Trader**

The Result: A market where the tools, not the traders, determine the winners.



Refi.Trading Alpha v1.0

Trading Dashboard

Trading Overview

Experience non-custodial reinforcement learning trading with mathematical risk proofs, regulatory compliance, and gamified skill development.

Non-Custodial Trading: Your private keys remain secure. We never hold your funds - trade with complete ownership and control.

Dual-Proof Gate: Every trade verified by zk-VaR proofs and ACE policy compliance before execution.

Gamified Learning: Earn XP, unlock badges, complete quests, and level up your trading expertise.

Portfolio Value: \$122,557.29 (-1.24%)

Daily P&L: \$2,871.25 (+1.87%)

Buying Power: \$45,230.11 Available

Risk Score: 2.1/10 Low Risk

Current Latency: 118ms p95: 120ms

Prof Time: 15ms ACE: 3ms

Dual-Proof Gate System

Zero-Knowledge VaR Proof
Risk Estimate (95% VaR): \$3,624
Portfolio Positions: N=12
Cryptographic Proof: 0xb6f91ecf32e27...27...
Verified: 4:27:38 PM

ACE Compliance Engine
Compliance Status: approved
Regulatory Framework: UAE-GCC

Live Market Data

Symbol	Price	Change	Time
AAPL	\$202.30	-1.54 (-0.04%)	Bid: \$202.22 Ask: \$202.39 4:28:11 PM
TSLA	\$302.07	-7.95 (-2.10%)	Bid: \$301.94 Ask: \$302.19 4:28:11 PM
NVDA	\$1,020.00	+10.00 (1.00%)	Bid: \$1,019.00 Ask: \$1,020.00 4:28:11 PM

Refi.Trading Alpha v1.0

Trading Dashboard

Immutable Audit Trail

Immutable record of all trading activities with cryptographic proofs

Trade Executed: AAPL BUY 100 @ \$178.45
zk-Proof: plonk_8x1a2b3c4d5e
ACE Verdict: ace_approved_769
Base Tx: 0xabcd123...def456

Risk Check: TSLA VaR validation passed
zk-Proof: plonk_8xb3c4d5e6f
ACE Verdict: ace_approved_798
Base Tx: 0xdef4d6...ghijkl89

Strategy Deployed: PPO Momentum v2.1
ACE Verdict: ace_approved_791
Base Tx: 0xghi789...jk1b12

Compliance Check: NVDA KYC verification
Base Tx: 0xijkl123...mno123

Hedge-Fund Power, Browser Simple

Connect Broker, Choose Risk, Deploy Agent

Deploy in
< 15 min



Deploy an alpha-seeking agent in minutes.

ReFinity© RL agents: Discrete CQL/TD3 with reward-centering.



Cap risk before orders go live.
Math locked proofs with zk-Syn & compliance with Chainlink ACE



Non-custodial ERC-4337 agent wallets with spend limits and on-chain logs



Capturable Market Opportunity

Segment	TAM	SAM	Execution
Power retail	\$800M	\$290M	AI in 3 clicks
Sub-\$1 B funds	\$1.7B	\$610M	Plug-in RL + verifiable risk controls
Total	\$2.5B	\$900M	Paradigm Shift

Macro tailwinds: AI tools embraced • Regulators want proof of safety • APIs enable instant reach

TAM includes direct fee pools for Power Traders + Sub-\$1B Funds only. / SAM = immediately reachable annual fees via current/in-progress API pipes (IBKR, Alpaca, Tradier; US/CA/UK).

Yr-1 execution: 2K seats + 15 fund licences ≈ \$3M ARR (~0.33% of SAM).



Experienced Leaders in Quants, Fintech & AI



Daniel Oosthuyzen

Quant Finance & Risk Systems
Architect Specialist in
Bayesian & LPPLS Modelling
Published Researcher, Creator
of Think Quant

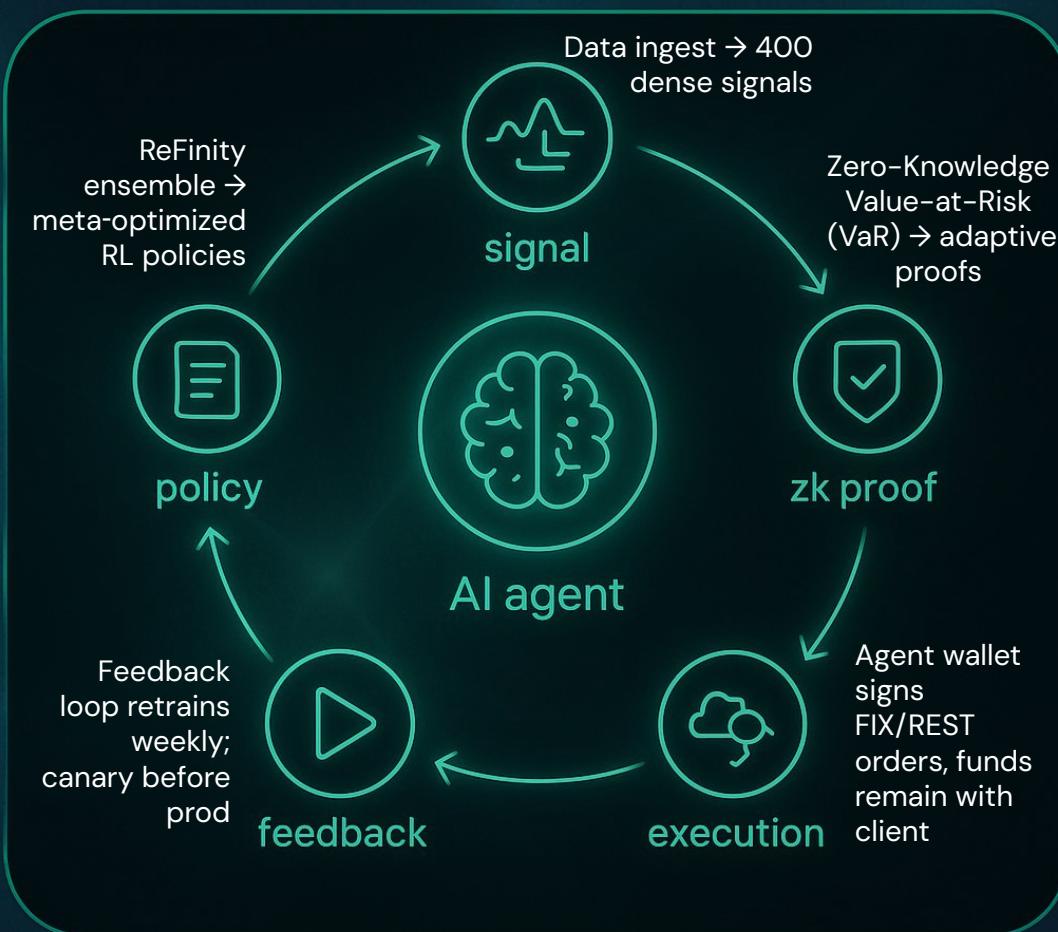


Zeshan Ahmad

Professor in Blockchain &
Cryptography Serial Founder
& GTM Strategist Chainlink
BUILD Partner, Outlier
Ventures Alum



AI-Driven RL-Optimized User Custodied Math Proofed Trade Loop





Profit in Every Fill

Revenue Stream	Metric	Year-4 mix
Execution fee	10 bps	55 %
Seat subscription	\$150–995 / month	20 %
Fund licensing	\$50–120 k / yr	15 %
Strategy marketplace	30 % rev-share	7 %
Data / compute gas	5 % markup	3 %



Projected ARR Year-4: US \$55 M



First Provable AI Trading Desk

Competitor	Focus	Gap we fill
QuantConnect	Backtest toolkit	No live RL, no proofs
Composer	No-code portfolios	Rules-based, custody
Numerai Signals	Crowd signals	Passive, no execution
Capitalise.ai	NLP triggers	Event logic, no RL or risk

The Result: Only **ReFi.Trading** combines RL execution + zk risk + non-custody.



Results Already Live

01

3 year walk forward pilot live on equities & crypto, 1100+ waitlisted, USPTO Patent Filed

02

Early broker Integration (Alpaca, Tradier, Interactive Broker via [Snaptrade.io](#)) Circom & Chainlink Build Proofs

03

Google Cloud for Startups AI/WEB3, AMII Startups Scale Up Program, GitLab for Startups, UAE AGDM Compliance Initiated

ReFinity AI: Validated Outperformance Dashboard

Key Performance Metrics

CAGR: **28.06%**
vs 13.76%

Sharpe Ratio: **2.07**
vs 0.65

Max Drawdown: **-7.48%**
vs -25.37%

 STATISTICAL SIGNIFICANCE
 $p = 0.0001$

Portfolio Growth (Equity Curve)



Risk Profile (Max Drawdown)



 tradier

 Interactive Brokers

 Alpaca

 SnapTrade

 Chainlink Labs

 GitLab

 amii

 Google for Startups



Burn to Accelerate \$REFIN



Trades generate fees → Smart-contract auto-buys & burns \$REFIN →



Stakers earn APR, power DePIN GPU + data →



Lower latency & cost → better agent returns → repeat



Deflation expected once throughput > \$155 M





Strategic Roadmap & Growth



25Q4

Patent Filed
Broker pilot,
zk-VaR launch

USPTO
p95 < 45 ms

26Q1

SDK alpha, MEV
private relay
AGDM/FSRA
Licence

\$3 M ARR run-rate

26Q2

Smart-ETF
sandbox, SOC-2
5 Patent Filings

First licensed
fund

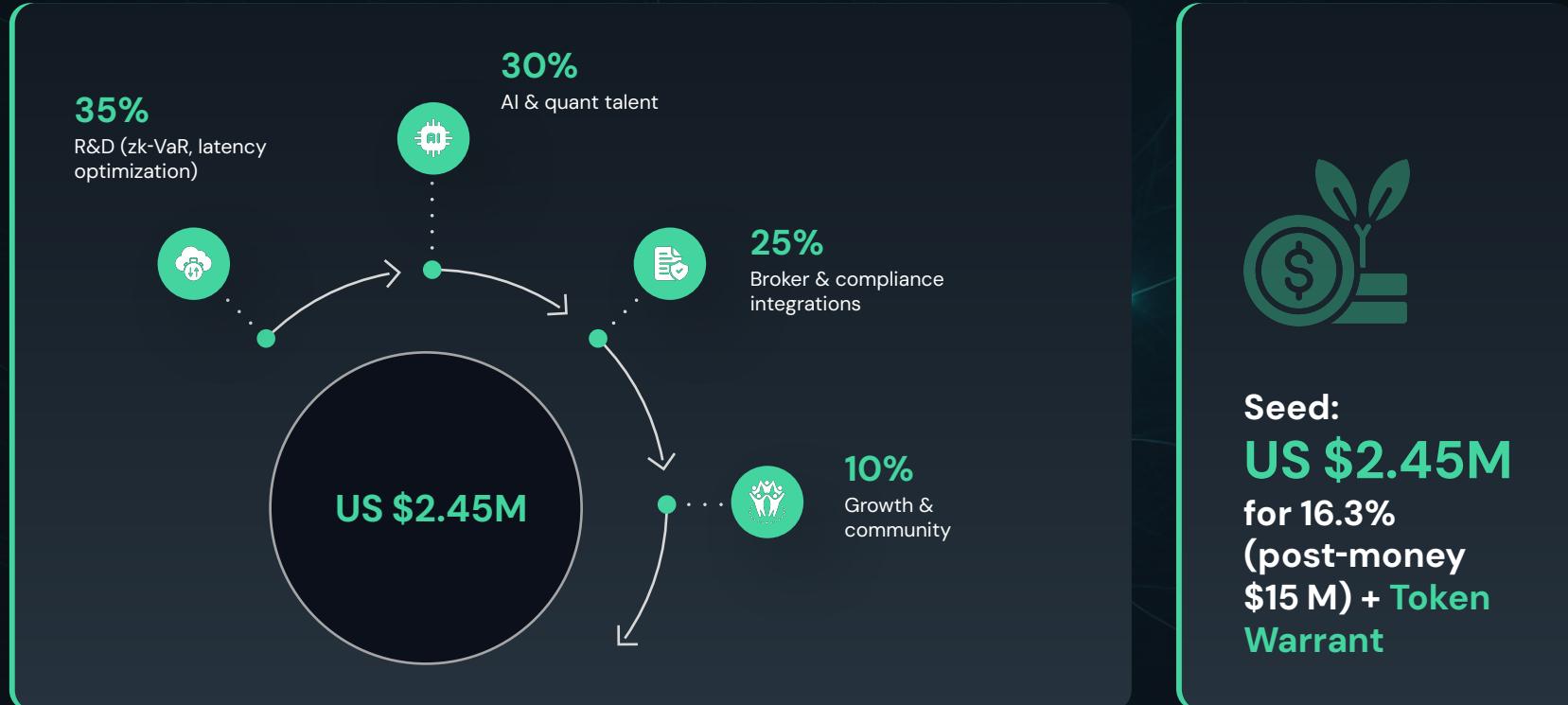
26Q4

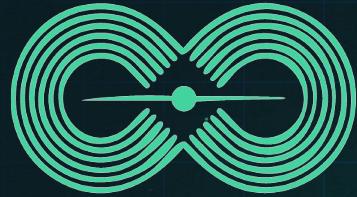
EU MiFID-lite
license

\$30 M ARR



Driving Innovation Seed Round





ReFi.Trading

Questions > Next Steps

investors@refi.trading
<https://refi.trading>



Evolution Of Trading

User ↔ Web App

- ↳ Agent Wallet (ERC-4337)
- ↳ RL Inference (Triton)
- ↳ zk-VaR Proofs (zk Sync Era /Chainlink ACE)
- ↳ Broker Gateway (FIX/REST)

● P95 end-to-end latency < 150 ms

The End-to-End Latency Budget

