

(Start of Speech)

(Time: 0:00 - 0:30) Introduction: The Problem & Our Vision

Good morning. We all know that financial literacy is a major challenge. But the real problem is that financial *exclusion* isn't a one-size-fits-all issue. A student in Madrid faces different barriers than a retiree in Manchester. A generic chatbot can't solve this. It fails them.

That's why we built **SAVIA**: the Smart Advisor for Vulnerable and Inclusive Access.

Our mission is to provide financial guidance that is truly personalized, safe, and accessible for everyone. We're not just building another app; we're building a new standard for financial trust.

(Time: 0:30 - 1:30) The Core Innovation: Multi-Axis Personalization

So, how do we go beyond a generic chatbot? We start by understanding that a user is more than a single label.

As you can see in our "Challenge" section, our solution is built on a **multi-axis framework**. We don't just consider age or language. We adapt to the user's **culture, nationality, profession, education level, and their specific financial goals**.

This isn't just a feature; it's the foundation of our entire approach. It allows us to dynamically create the perfect financial coach for each individual, modulating everything from the tone of voice to its understanding of risk.

(Time: 1:30 - 2:30) The User Journey: A Dynamic & Safe Experience

Let's look at how this works in practice. Our "User Journey" is designed to be intelligent from the very first second.

1. First, the **user introduces themselves** across these different axes.
2. SAVIA then **validates this information**, asking clarifying questions if needed.
3. Here's the magic: based on this profile, our system builds a **unique, dynamic meta-prompt**. This is what tunes the AI, making it the right coach for that specific person.
4. Then, the user gets more than just answers. They get a **tutored interaction**. Our built-in guardrails proactively identify risks relevant to the user's profile and provide protective guidance.
5. Finally, every single answer is a **Grounded Response**. It's processed by Gemini,

but grounded in a secure, certified knowledge base that is maintained by a legal team. This ensures accuracy and reliability.

(Time: 2:30 - 3:30) The Technology: An Architecture of Trust

This level of personalization and safety is only possible with a robust technical foundation.

As you can see in "The Solution," we've designed a cloud-native architecture on Google Cloud, using Angular and Gemini. But the key innovation is our **Architecture of Trust**.

This is built on two pillars. First, our advanced **RAG Pipeline**, which uses scalable strategies from vectorized data in BigQuery to AI-supervised agents.

Second, and most importantly, is our **Multi-Layered Security Stack**. This is our defense-in-depth. From sanitizing input to filtering the final output, with topical guardrails in between, we ensure every interaction is safe, on-topic, and private.

(Time: 3:30 - 4:30) Why This Matters: Alignment & Full Compliance

But technology is only half the story. We built SAVIA to meet the highest standards of the modern world.

Our "Alignment" section shows how we excel in all the hackathon's principles: we are scalable, innovative, and deeply user-centric.

But we go one step further. We are building for the real world. In our "Compliance" tab, you'll see that we proactively classify SAVIA as a **High-Risk AI System under the EU AI Act**. We have built our architecture from day one to comply with its strictest obligations, from Risk Management under Article 9 to Human Oversight under Article 14. This isn't an afterthought; it's in our DNA.

(Time: 4:30 - 5:00) Conclusion: Our Vision for the Future

To conclude, SAVIA is not just another chatbot.

It is a dynamic, secure, and compliant financial coach, designed for true inclusion. It understands that a person's financial needs are as unique as they are.

We have a clear plan, a dedicated team, and a vision that extends far beyond this hackathon.

We're not just building an app; we're building the future of financial guidance. We are building **SAVIA**.

Thank you.

(End of Speech)