



Finthropy

Presented by Team:



Our Team - Agentic Avengers



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Business Problem & Opportunity

A Rapidly Growing Senior Population Across the Globe

By 2030, 1 in 6 people globally will be aged 60+



Global

Senior population to grow globally by **40%**; **1.4 billion** aged **60+ by 2030**

Source: who



United States

65+ population will reach **21% by 2030** in USA
(up from 12% in 1987)

Source: ncbi



India

Elderly population to increase by **56 million** by 2031,
60+ share to rise from **10.1% to 15% by 2036.**

Source: economictimes

Our Vision

Provide a **Unique & Hyper-Personalized banking experience** where the **Bank does more and the Senior does less** enabled by **Banking-as-a-Service** providing financial independence, safety, and wellness through proactive, hyper-personalized, and empathetic services

Challenges Faced by Seniors:

- Complex interfaces
- Lack of personalized support
- Security concerns

Opportunities:

- Empathetic banking solutions
- Simplified user experience & accessibility
- Proactive customer engagement

Target Market:

- Retail or Consumer Banks
- Community Banks
- Credit Unions



Finthropy

Effortless Banking Care for Your Golden Years

A Senior-only Agentic Banking platform, designed to make digital & mobile banking simple, safe, inclusive and seamless for seniors across the globe.

- Helps seniors overcome barriers in online banking such as confusing interfaces, stressful decision, password issues and security threat
- Empowers seniors with 360 Degree view of their financial health with easy understanding and prompt actionable design
- Peace of mind for families & friends through enabling to participate in caring network

Finthropy

-Effortless Banking Care for Your Golden Years

Powered by **IBM watsonx Orchestrate**, a combination of **agentic AI, multi-agent orchestration, LLM-powered natural language processing** from voice transcription, sentiment and fraud analytics, so seniors can manage their finances with confidence by simple conversational command either through voice or text.

Leverages Agentic AI & Multi-Agent Orchestration to seamlessly coordinate specialized banking, fraud detection, and caregiver support workflows in real time.

Based on 4 principles: -

1. **Proactive Banking that Anticipates User Needs**
2. **Secured User Interaction Through Simplified Interfaces**
3. **Blending Empathetic Human and AI Support**
4. **Seamless Caregiver Integration for Instant Support & Co-Manage**



Key Features

Intuitive Interface
(Voice & Text Enabled)

Easy and seamless banking without menus

Intelligent Cognitive Analysis

Seamless handling of complex workflows

Caregiver & Bank Integration

Help is always in the loop when wanted

360 Degree Financial Health & Fraud Detection

Always-on scam protection

Hyper-Personalized Financial Action & Recommendation

Action from Contextual advice and recommendations

Accessible & Inclusive Design

Built for all ability levels

Three Solid Pillars of Fintropy



FINANCIAL OPTIMIZATION

1. Income Stream Analysis
2. Expense Forecasting
3. Cash Flow Matching
4. Actionable Recommendation
5. Investment Optimization
6. Contingency Planning



PANIC CONNECT

1. Proactive Monitoring
2. Caregiver Connection
3. Escalation & Bank Support
4. Reactive Option
5. Self Cognitive Screening



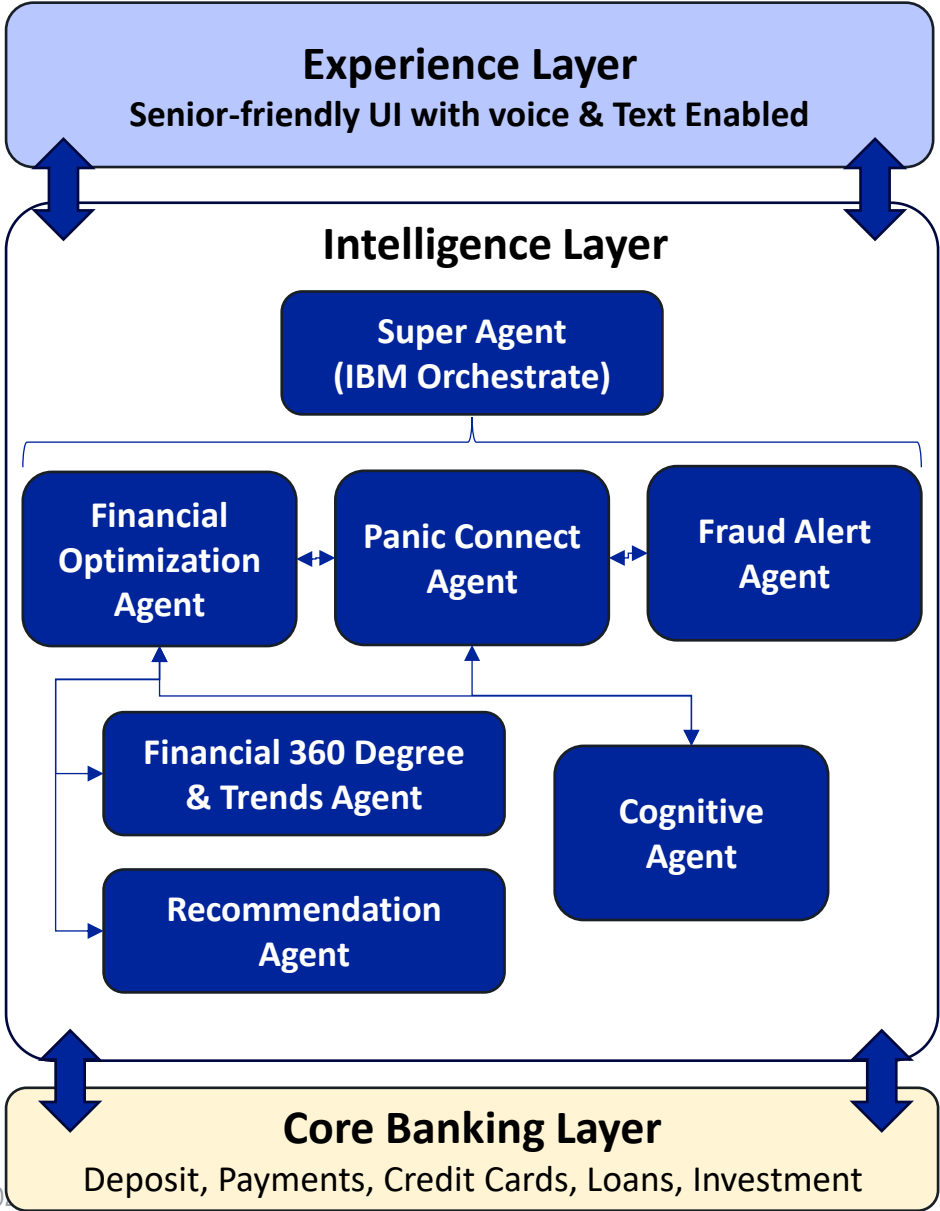
FRAUD ALERT

1. Continuous Monitoring
2. Risk Scoring
3. Alert & Action
4. Integration with phone / message

Solution Approach: Multi-agent Orchestration

Key Agents	Role	Inputs	Outputs
Finance Optimization Agent	Analyzes financial patterns and optimizes income, expenses, and investments for seniors.	Transaction history, income streams, expense data, investment portfolio, tax details.	Personalized financial plan, expense forecasts, investment recommendations, tax-saving tips.
Panic Connect Agent	Provides emergency assistance by connecting seniors to caregivers or bank support instantly.	User-triggered panic signal, location data, caregiver contact details, health alerts.	Immediate caregiver notification, emergency call initiation, status updates.
Fraud Alert Agent	Detects suspicious transactions and prevents fraud through real-time alerts & suspensions.	Transaction data, user behaviour patterns, device info, risk scoring algorithms.	Fraud alerts, account freeze recommendations, escalation to support team.

- Experience Layer → **User interacts via voice, app, or video.**
- Intelligence Layer → **Routes request to relevant specialized agent.**
- Specialized Agents → **Processes data, interacts with backend, and returns output.**
- Core Banking Layer → **Executes transactions, compliance checks, and data storage.**



Meet David, Samantha & John

David

71-year-old retiree



Samantha

Care Giver
a Family Member &
an Authorized Co-User



John

Fin-Buddy
a Relationship Manager



David: The Independent Soul



"I have always lived by my terms. Though I am becoming a bit slow, unable to hear clearly and sometimes forget things, but I still can manage to live independently."

Name: David M

Age: 77 years

Location: Sarasota, Florida, USA

Living Situation: Retired, lives independently in a senior condo community .

Income Source: Social Security, Roth IRA, modest savings.

Technology Comfort Level: Moderate – uses iPhone for calls, voice assistant, and texting; avoids complex apps or websites.

Accessibility Needs: Mild hearing loss, early-stage macular degeneration (low vision), occasional memory lapses during task sequences.

Goals & Needs

Conduct banking independently
Be protected against fraud and get reminders

Accessibility Considerations

Auditory: Uses a hearing aid

Visual: Large-print or high-contrast materials

Cognitive: Simple phrasing, limited menu

Motor: Limited dexterity

Behavior Insights

Calls the bank twice a week

Uses Siri to dial customer service.

Keeps written notes beside phone

Avoids complex digital interactions

Pain Points

Too fast and too much on voice Menu.

Anxiety about scams and unclear identity verification.

Loss of confidence when instructions are delivered too rapidly or lack pause intervals.

Samantha: Dutiful Daughter



"I worry about dada as he lives alone, how will he manage everything."

Name: Samantha M

Age: 44 years

Location: Ohio, USA

About: David's daughter Samantha takes care of her dad remotely. She calls him now and then. Has managed to convince David to let her take care of his banking as financial frauds for seniors are on the rise.

Goals and Needs: Having to raise her kids, she tries to look check David's financial state now and then.

Technology Comfort Level: Great – up to date with technology and devices for transactions.

Pain Points: Address David's anxiety upon receiving calls from unknown callers. With the decline of age-related cognition due to age, it becomes tough choice to take away his independence.

John: David's Fin Buddy



"I want to be the human connection and buddy to help David with his financial needs"

Name: John Ferguson

Age: 35 years

Location: Sarasota, Florida, USA

About: John works for the local bank where David is a customer. Bank has appointed him as David's 'Fin Buddy'.

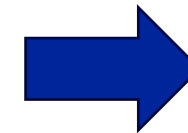
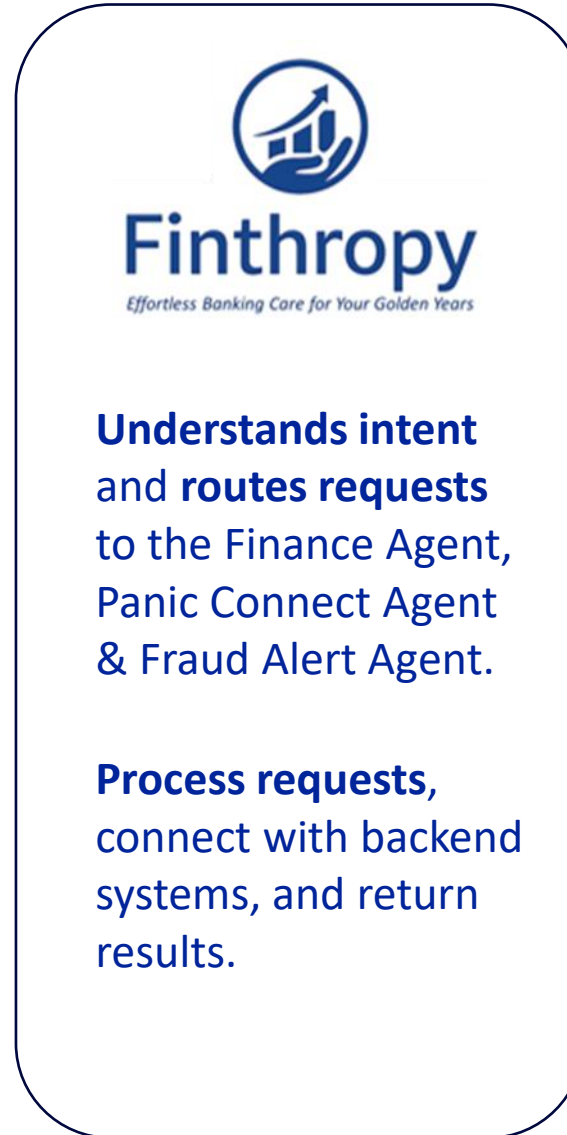
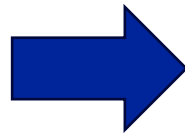
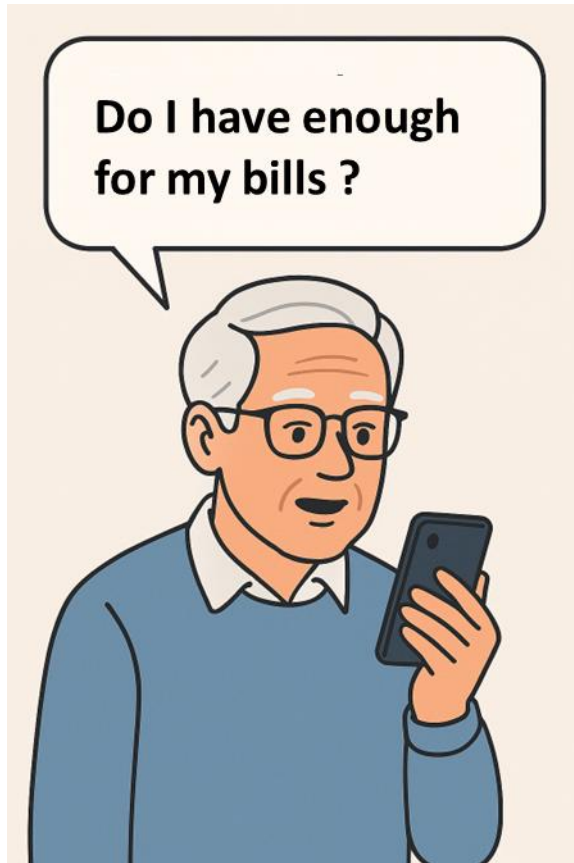
Goals and Needs: Help David with any kind of need that he has manage his finances. Protect seniors against the frauds and help them manage their finances independently and safely.

Technology Comfort Level: Awesome – up to date with cutting edge Banking technology and devices for transactions

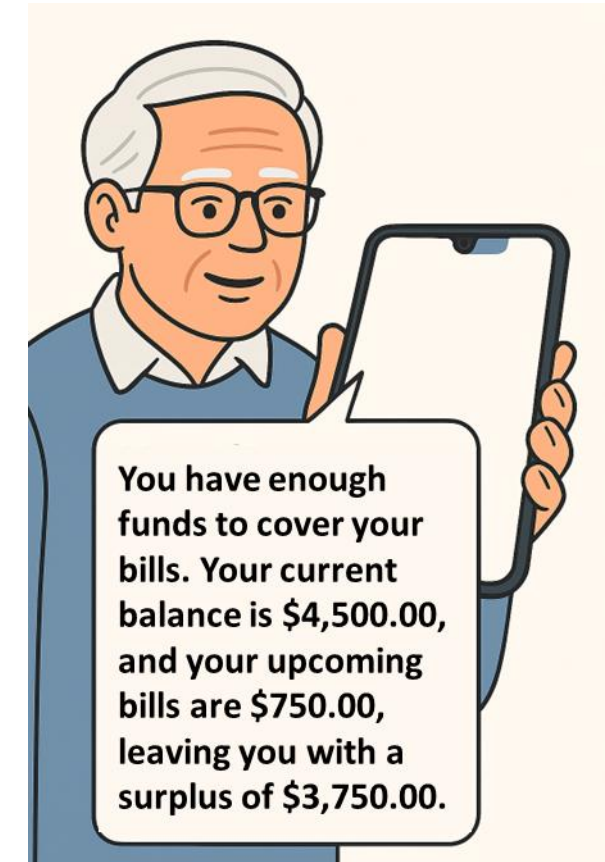
Pain Points: Investigating real reason of the panic call is tricky. Seniors are very skeptical of digital technology dealing with paperless interactions. They long to talk to human- at times, I cannot be in ten place at one time.

David uses Finthropy to enquire his financial health

David wants financial safety and peace of mind.




David feels secure and informed without navigating complex banking apps.



Working Demo – Finthropy Agents

Preview



AI

 Finthropy_Finance_Agent 11:19 PM | Show Reasoning ▾



Your current financial status is:

- Net Worth: \$85,000.00
- Current Balance: \$4,500.00
- Monthly Spending: \$1,200.00
- Upcoming Bills: \$750.00
- Emergency Fund: \$500.00
- Emergency Target: \$1,000.00

Last updated: 2025-10-31T17:49:58.595558

Type something...



Preview

AI



Here is the schedule details:

- Schedule ID: S7D5BCEBE
- Customer ID: C002
- Customer Name: Jane Smith
- Pension ID: P002
- Amount: \$3,200.00
- Frequency: monthly
- Next Deposit Date: November 30, 2025
- Status: active

Please let me know how I can assist you further.

Type something...

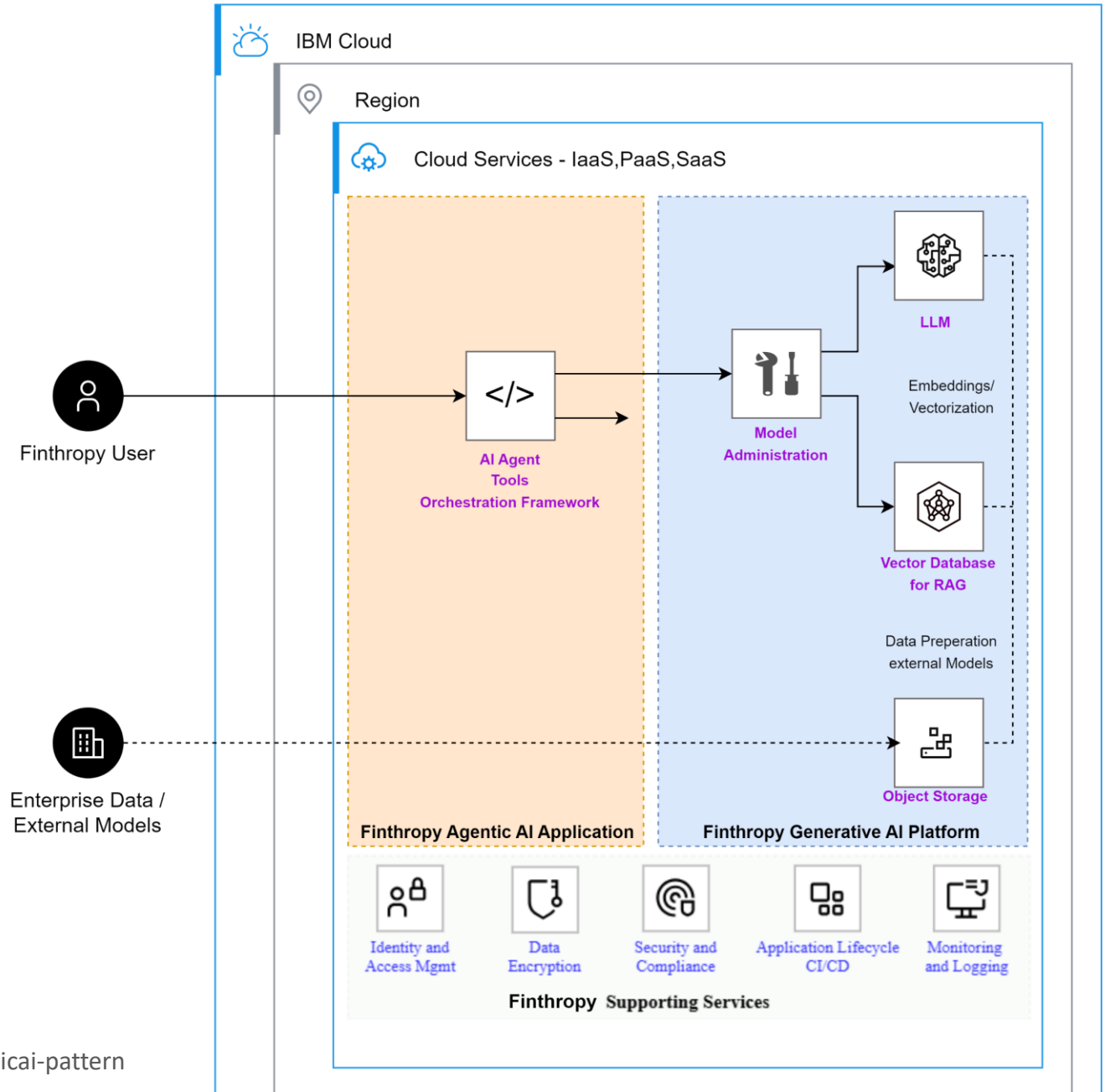
 

Solution Architecture

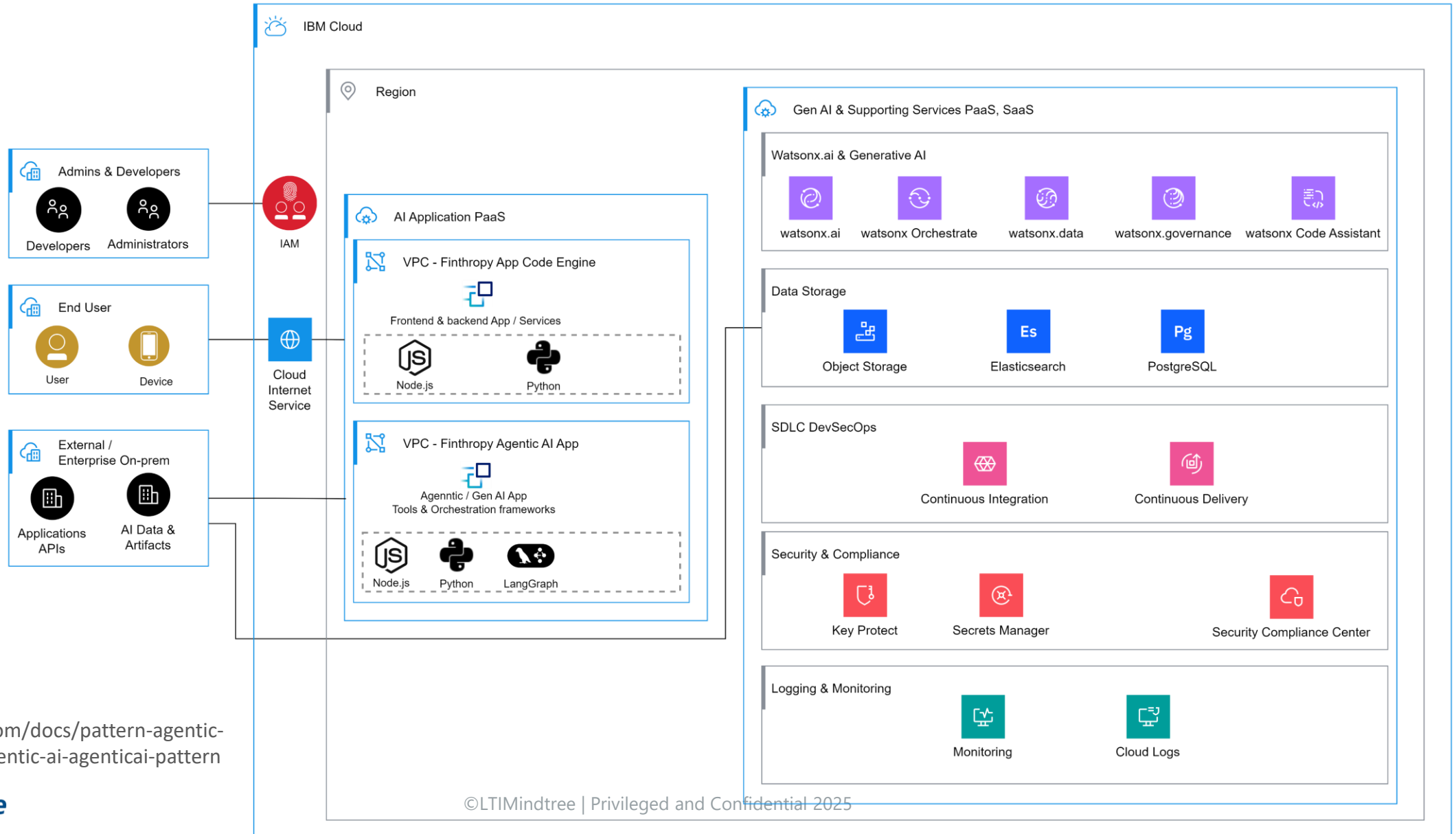
- **Agentic AI Orchestration with IBM Watsonx Orchestrate & Llama3 405B LLM** for conversational tool routing
- **Retrieval-Augmented Generation (RAG) using vector embeddings** for semantic enterprise document search
- **Multi-agent system with SQLite persistence** for fraud detection, finance tracking, and emergency response
- **IBM Cloud PaaS deployment** with IAM, encryption, CI/CD pipelines, and observability stack
- **Event-driven tool invocation** with JSON APIs and configurable fraud detection rules engine
- Design Compliant with the highest level of accessibility **WCAG Level AAA**.
 - Large Print
 - High Contrast
 - Small simple menu
 - Integration with Voice assistants
 - Compatible with relay systems in hearing aids
 - Compatible with screen readers
 - Description for all icons and inference for data visualization by AI
 - Speech Optimized IVR Menu

Reference :

<https://cloud.ibm.com/docs/pattern-agentic-ai?topic=pattern-agentic-ai-agenticai-pattern>

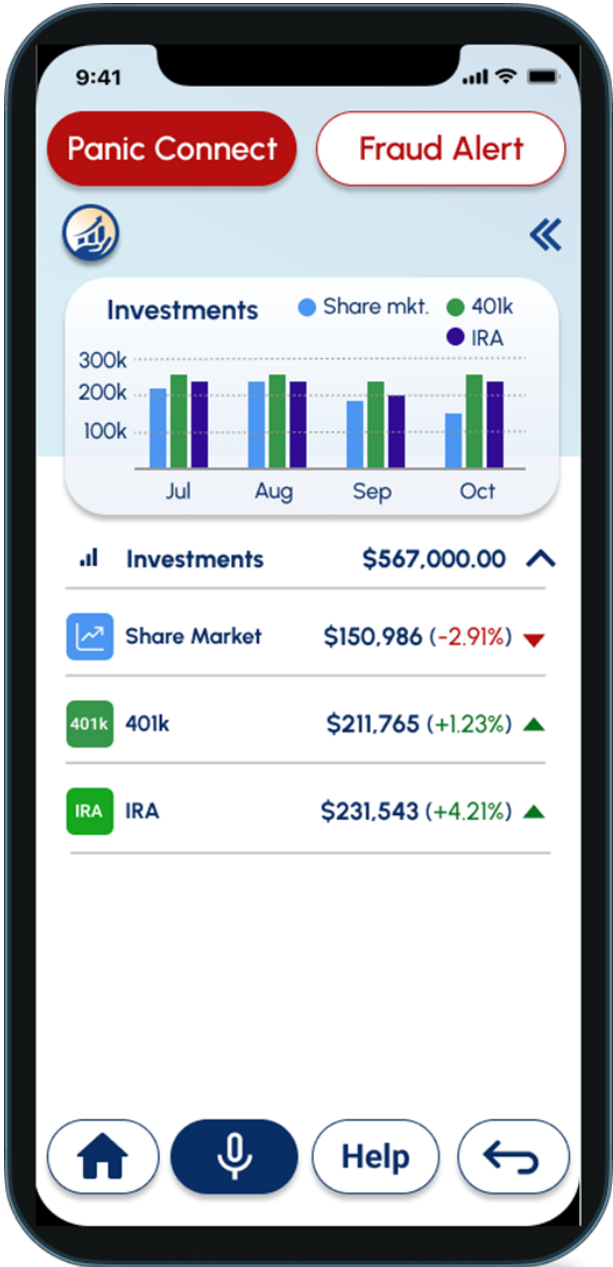
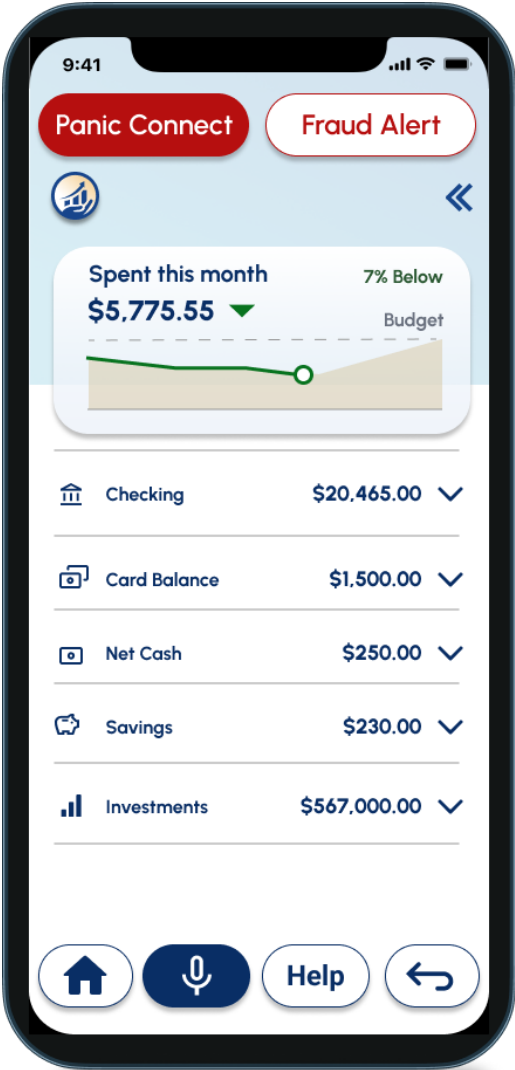


Envisioned Scalable Architecture

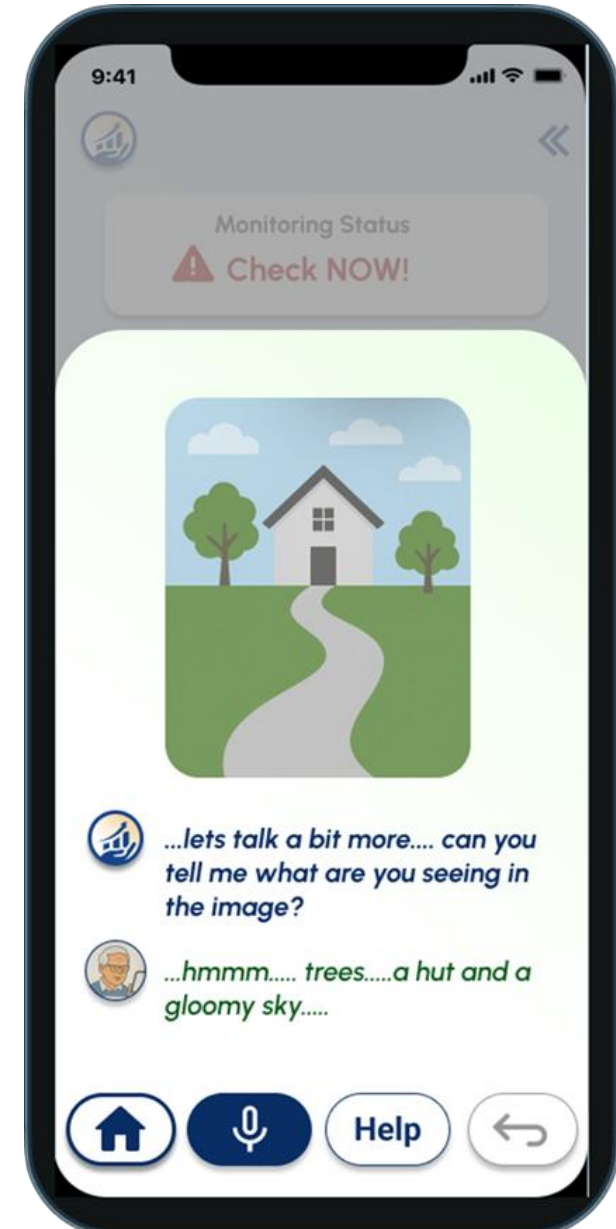
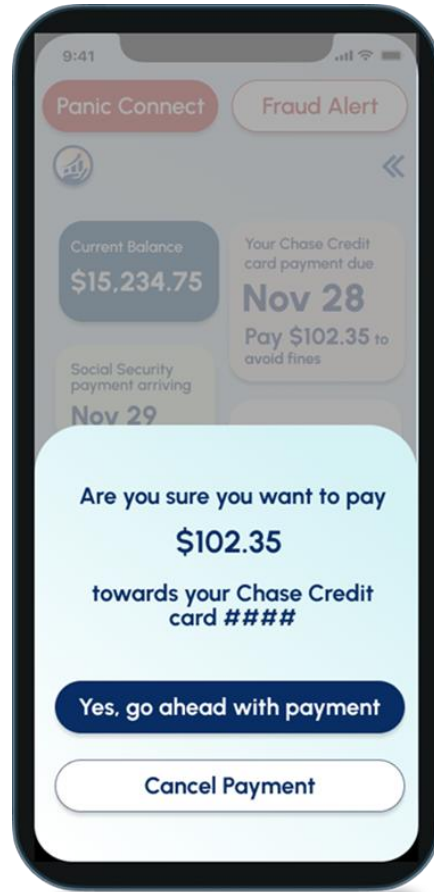


Reference :
<https://cloud.ibm.com/docs/pattern-agentic-ai?topic=pattern-agentic-ai-agenticaai-pattern>

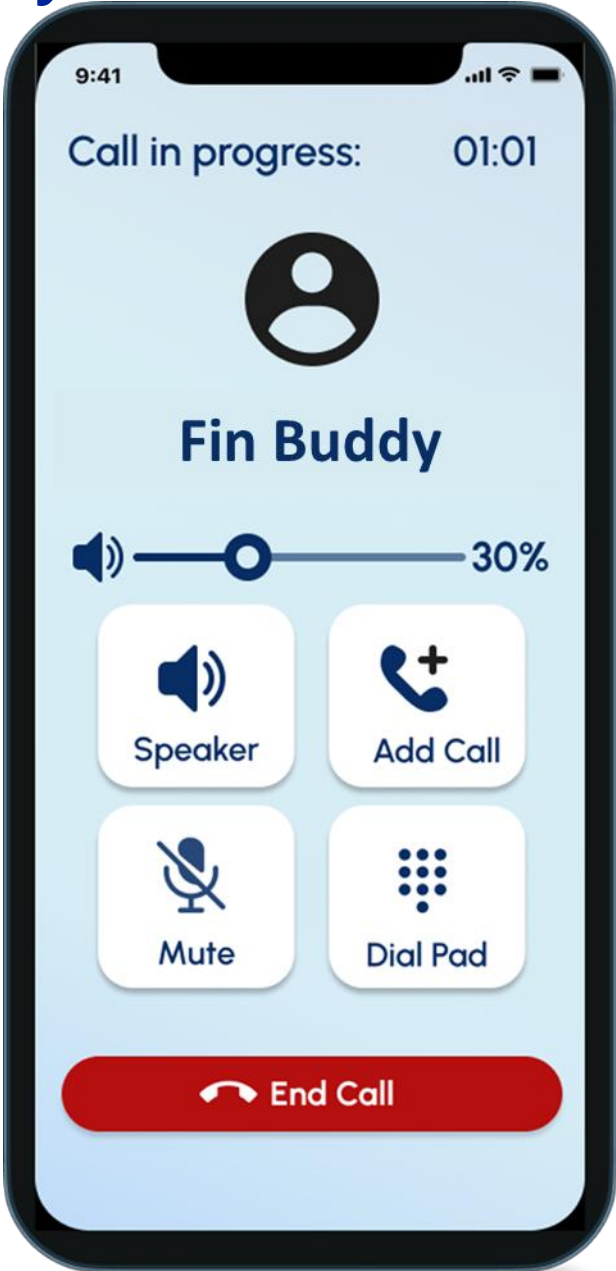
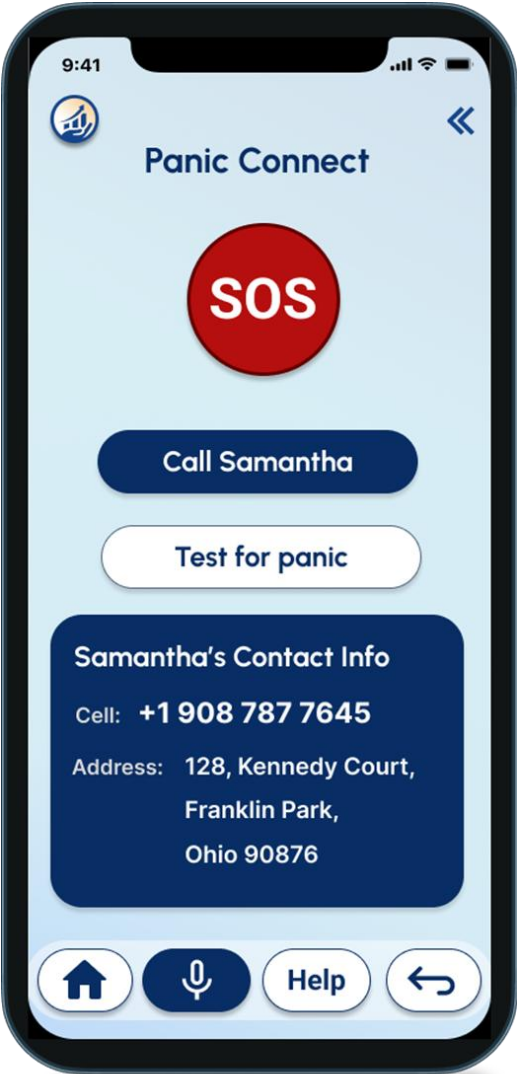
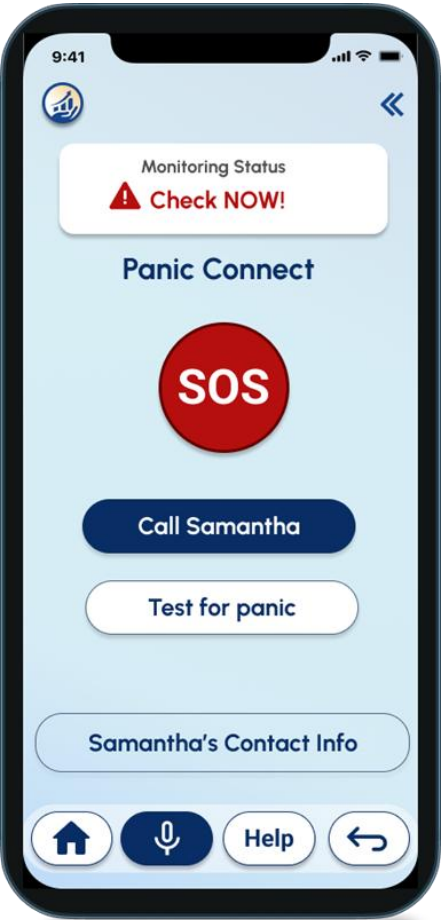
360 Degree Financial Health



Cognitive Evaluation for Secured Transaction | Combat Vulnerability



Instant Connect to Care Giver or Fin-Buddy

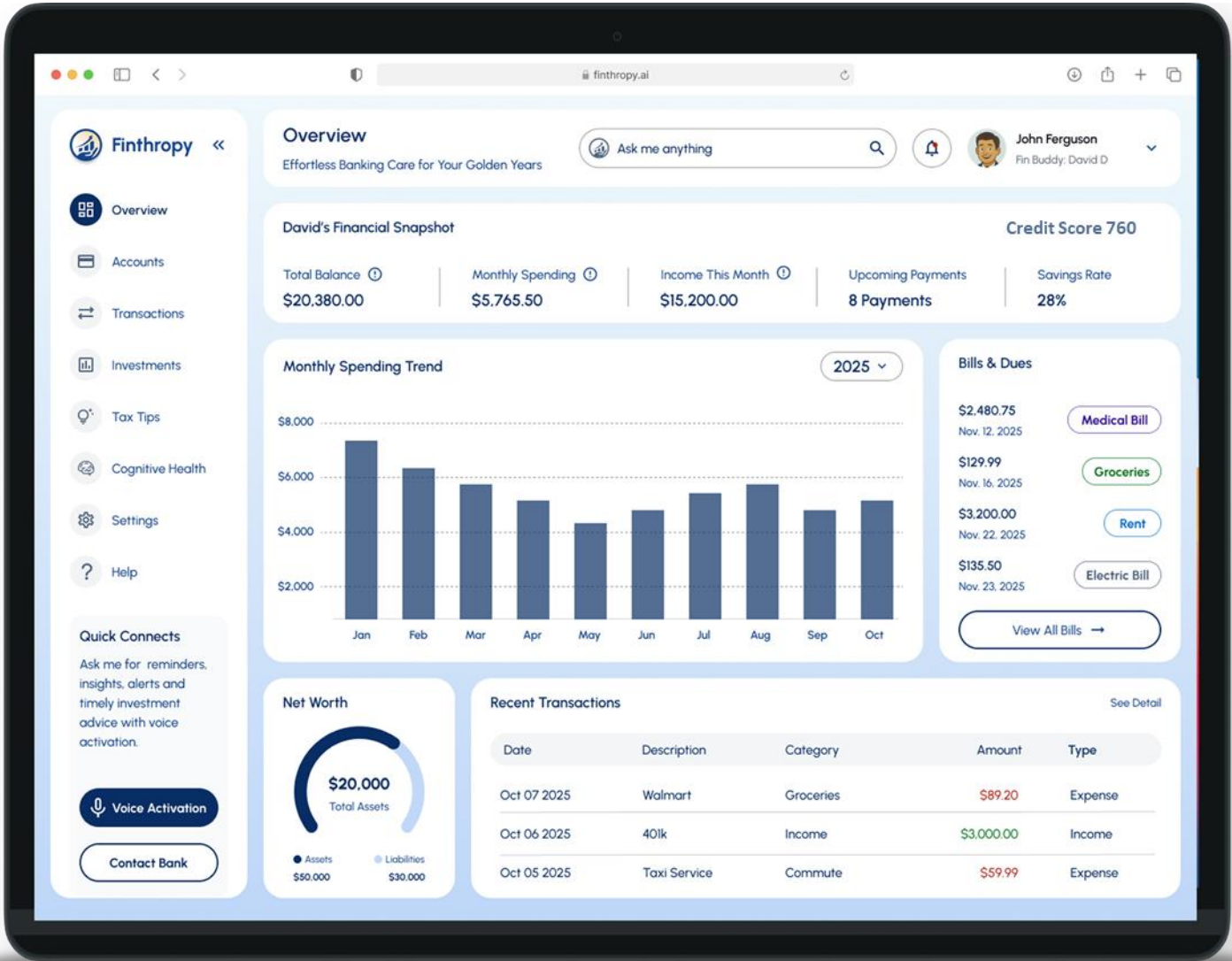


Dedicated Dashboard managed by Care Giver | Fin-Buddy

Samantha is Care Giver
Family Member (An Authorized Co-User)



John Fin-Buddy
Bank Relationship Manager



Value Proposition & Estimated Benefits

Finthropy is not just as a tool, but a service that connects **banks, seniors, and caregivers** in a meaningful way with AI.

For Seniors

- Financial independence.
- Simple, intuitive banking.
- Built-in fraud protection.
- Boosts confidence.
- Reduces stress.
- Safe banking from home.

For Families & Caregivers

- Less workload.
- Peace of mind.
- Instant alerts for issues.
- Seniors stay independent.

For Banks & FIs

- Stronger engagement with seniors.
- Lower service costs.
- Inclusive, innovative image.
- Reduced fraud and compliance risk.

For Innovation in AI

- Showcases IBM watsonx Orchestrate.
- Multi-agent collaboration in real time.
- Scalable across industries.
- Tech adapts to users, not vice versa.

Estimated Benefits

- Seniors represent **72% of household wealth**(generational wealth building); improving their experience can **increase loyalty** and **cross-sell opportunities for banks** by 15–20%.
- Up to **70% reduction in time spent on banking tasks** (from ~30 mins per task to <10 mins via voice/chat).
- Seniors who avoided digital banking could see **40–50% increase** in online engagement **boosting adoption of digital banking**.
- Expect **30–50% growth** in senior digital banking usage, **reducing operational costs** and **improving engagement**.

Roadmap

Product
Launch



3rd Nov 2025

Jan 2026

Mar 2026

May 2026

Phase 1 – MVP

- ✓ Conversational Interface (Text)
- ✓ Financial Optimization Basics: Income summary, Expense summary, Cash Flow status
- ✓ Cognitive health check

Phase 2

- Investment recommendations
- Emergency fund planning
- Tax Optimization
- Basic caregiver alerts
- SOS Button with escalation options
- Caregiver Quick Dial

Phase 3

- Expanded Q&A with personalized advice
- Voice Assistant for navigation and Q&A
- Real-time alerts for Panic Connect and Fraud
- **Wearables integration**
- Omnichannel access (mobile, tab, web)

Phase 4

- **Voice-first experience** for all features
- AI-Driven Financial Wellness Advisor
- Health-linked financial planning
- Predictive expense forecasting
- Automated portfolio optimization
- Fraud detection with ML risk scoring

AI-Driven
Personalized
Financial Wellness
Advisor



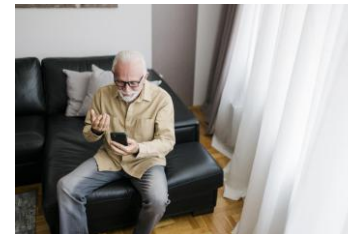
Two-Way Video
Banking for Trust
and Assistance



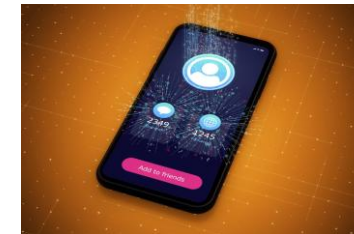
Omnichannel
Reach Optimization
for Seamless Access



Voice-First Banking
for Effortless
Transactions



Trusted Contact
Layer for Caregiver
Alerts and Dual-
Authentication



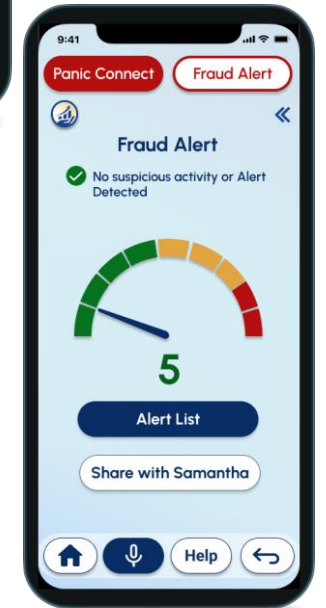
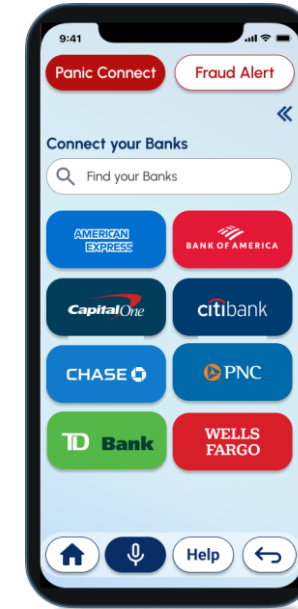
Health-Linked
Financial Planning
and Real-Time
Fraud Shield



Competitive Differentiation - Finthropy vs Others



Feature	Finthropy	Charlie	SoFi	Finor
Income Stream Analysis	✓	✓	✓	✗
Expense Forecasting	✓	✗	✓	✗
Cash Flow Matching	✓	✗	✗	✗
Tax Optimization	✓	✗	✓	✓
Investment Optimization	✓	✗	✓	✓
Contingency Planning	✓	✗	✗	✗
Open Banking	✓	✗	✗	✗
Proactive Monitoring	✓	✗	✗	✗
Caregiver Connection	✓	✗	✗	✗
Escalation	✓	✗	✗	✗
Reactive Option	✓	✗	✗	✗
Self Cognitive Screening	✓	✗	✗	✗
Continuous Monitoring	✓	✗	✗	✓
Risk Scoring	✓	✗	✓	✓
Alert & Action	✓	✓	✓	✓
Integration with Caregiver	✓	✗	✗	✗





Thank You
