Finthropy

Presented by Team: AGENTIC AVENGERS

LTIMindtree

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, Safe, Hyper-Personalized Banking Experience** where*

Bank does More and Senior does Less

enabled by ***Banking-as-a-Service*** for faster adoption, Senior engagement & Financial Wellness.

Challenges Faced by Seniors:
- Complex interfaces
- Lack of personalized support
- Security concerns

Opportunities:
- One stop financial solution for Senior segment
- Simplified guided banking experience & accessibility
- Safe banking identifying possible vulnerability

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 instant actionable design
- Peace of mind for families & friends through enabling to participate in caring network

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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.

Four Core Principles :

1. *Hyper-Personalised Banking Anticipating Senior Requirements*
2. *Secured User Interaction Through Simplified Interfaces*
3. *Blending Empathetic Human and AI Support*
4. *Seamless Caregiver Integration for Instant Support & Co-Manage*
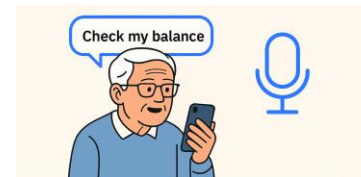
Key Features

Intuitive Interface *(Voice & Text Enabled)*	Intelligent Cognitive Analysis	Caregiver & Bank Integration	360 Degree Financial Health & Fraud Detection	Hyper-Personalized Financial Action & Recommendation	Accessible & Inclusive Design
Easy and seamless banking without menus	Seamless handling of complex workflows	Help is always in the loop when wanted	Always-on scam protection	Action from Contextual advice and recommendations	Built for all ability levels

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Three Solid Pillars of Finthropy

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
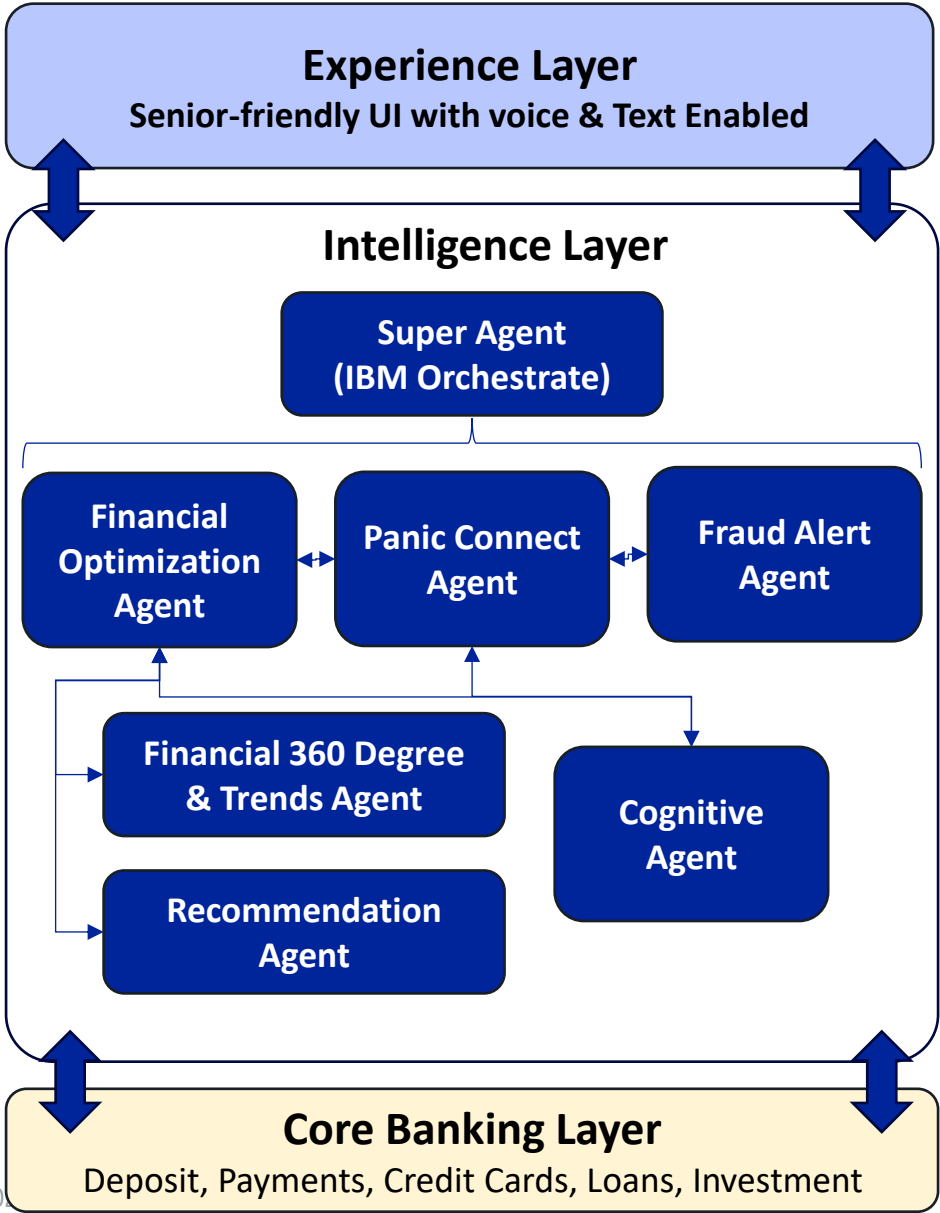
4. Reactive Option

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.**

Experience Layer
Senior-friendly UI with voice & Text Enabled

Intelligence Layer

Super Agent (IBM Orchestrate)

Financial Optimization Agent

Panic Connect Agent

Fraud Alert Agent

Financial 360 Degree & Trends Agent

Cognitive Agent

Recommendation Agent

Core Banking Layer
Deposit, Payments, Credit Cards, Loans, Investment

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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

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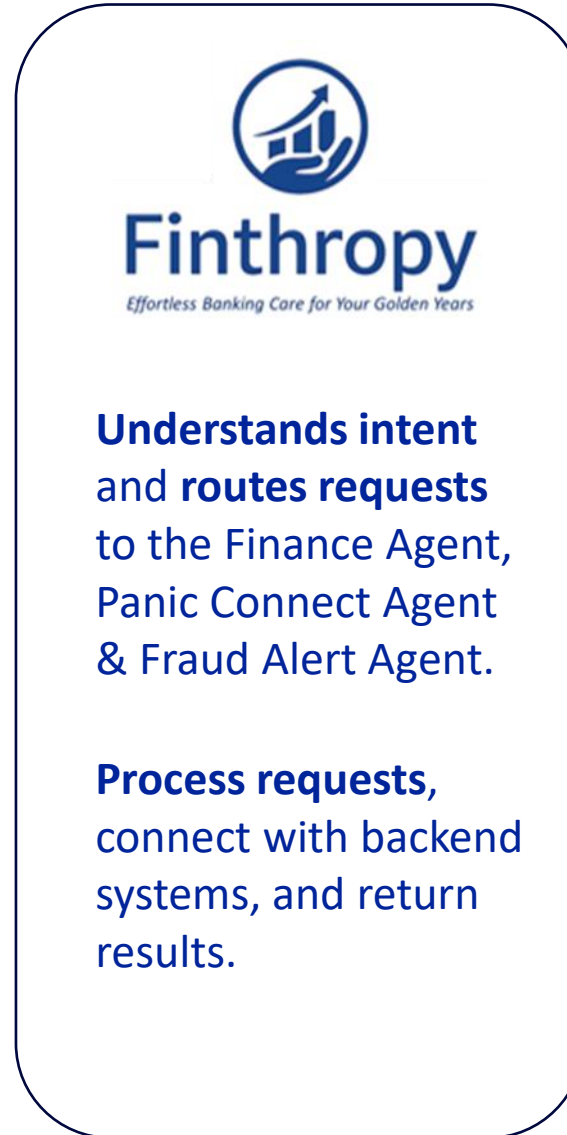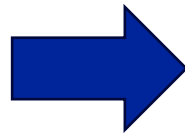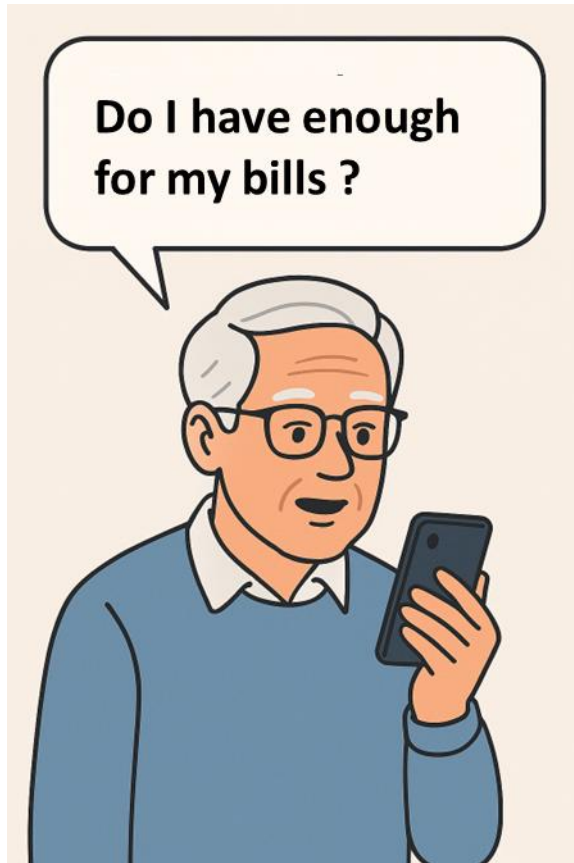
Goals and Needs: Help David with any kind of need that he as manage his finances. Protect seniors against the frauds and help them manage their finances independently and safely.

Technology Comfort Level: Awesome – up to date with cutting edge Banking technology and devices for transactions
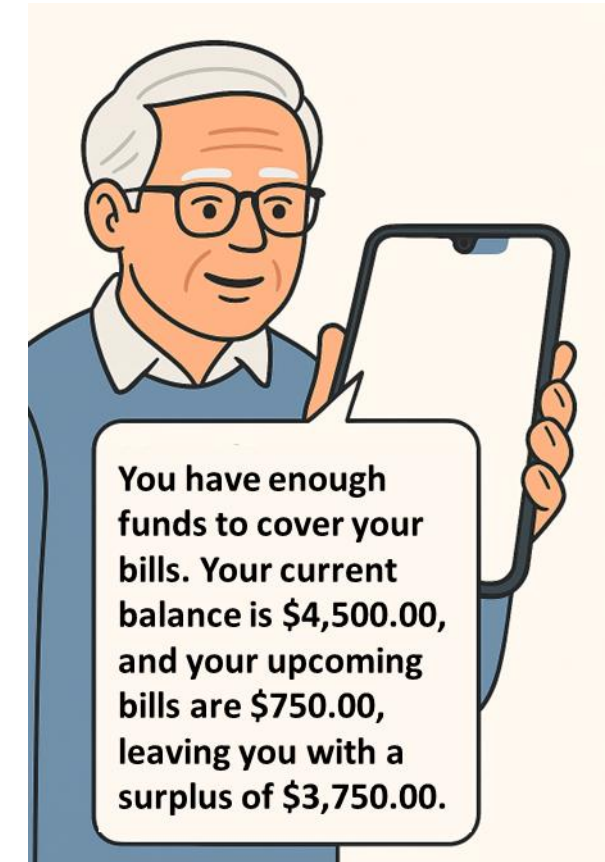
Pain Points: Investigating real reason of the panic call is tricky. Seniors are very skeptical of digital technology dealing with paperless interactions. They long to talk to human- at times, I cannot be in ten place at one time.

David uses Finthropy to enquire his financial health

David wants financial safety and peace of mind.

Do I have enough for my bills ?

Finthropy
Effortless Banking Care for Your Golden Years

Understands intent and **routes requests** to the Finance Agent, Panic Connect Agent & Fraud Alert Agent.

Process requests, connect with backend systems, and return results.

David feels secure and informed without navigating complex banking apps.

You have enough funds to cover your bills. Your current balance is $4,500.00, and your upcoming bills are $750.00, leaving you with a surplus of $3,750.00.
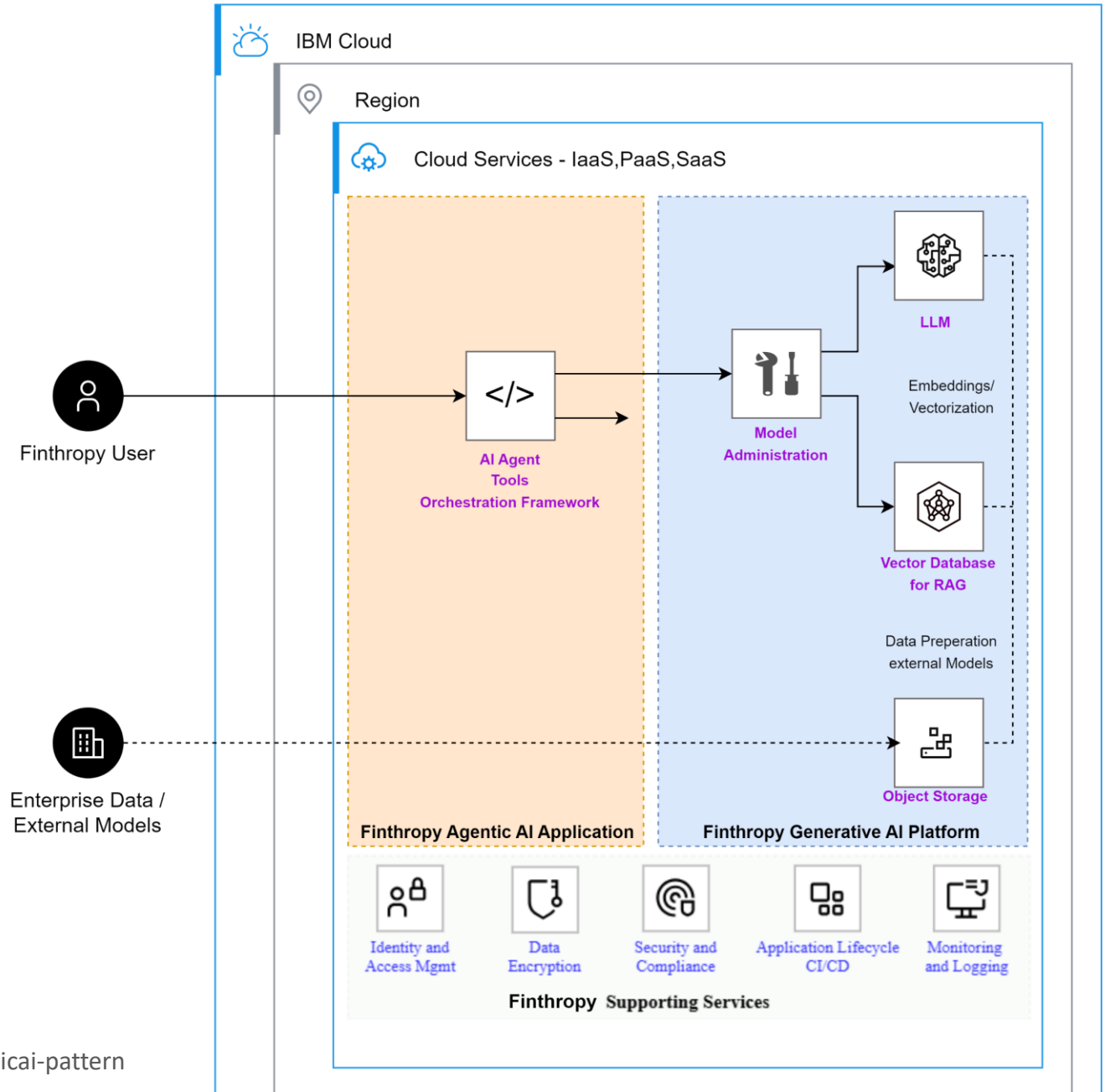
Working Demo – Finthropy Agents
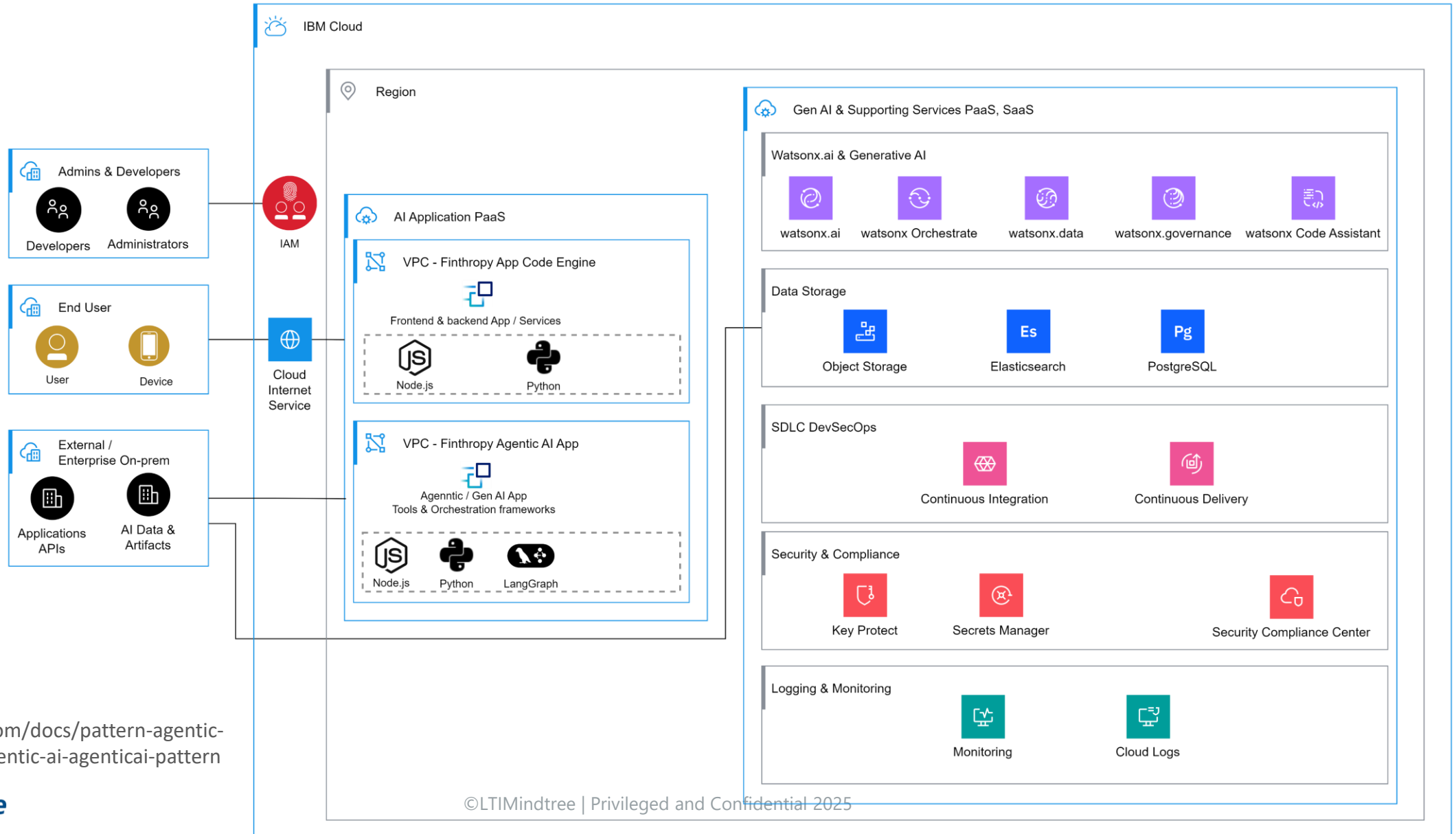
Solution Architecture

- **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 :
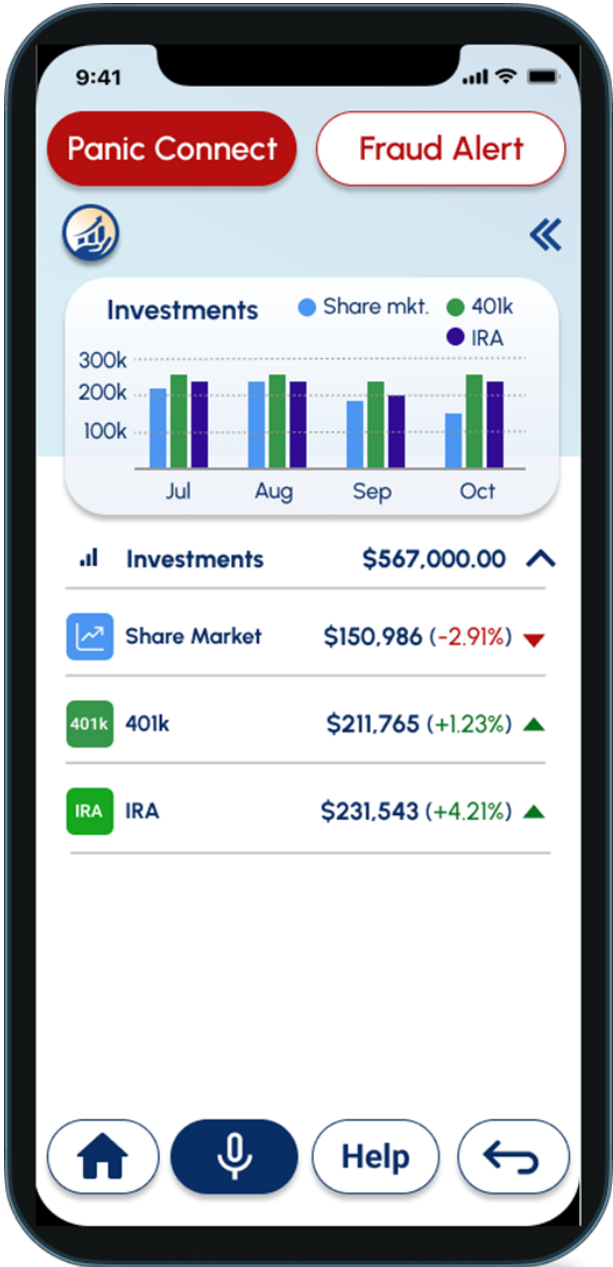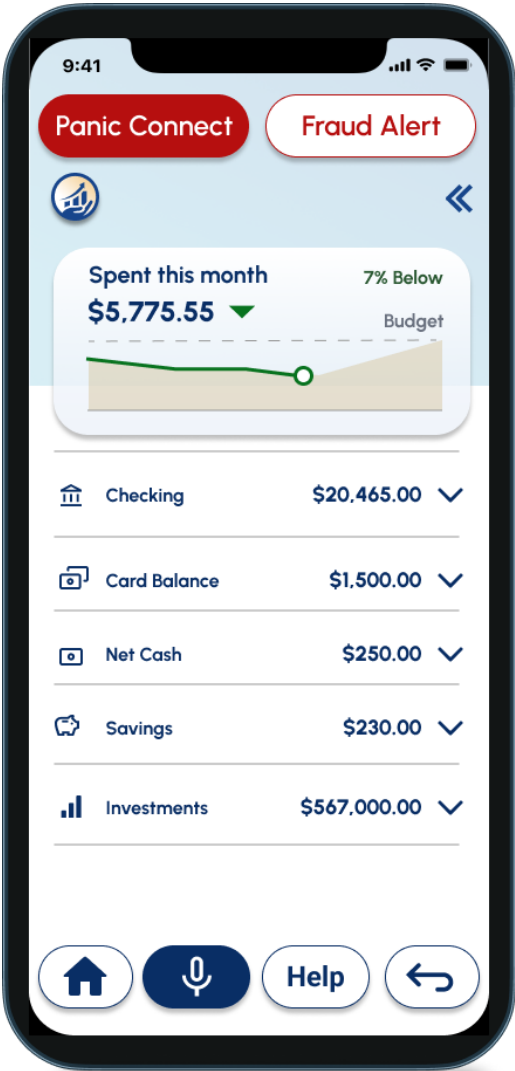https://cloud.ibm.com/docs/pattern-agentic-ai?topic=pattern-agentic-ai-agenticai-pattern
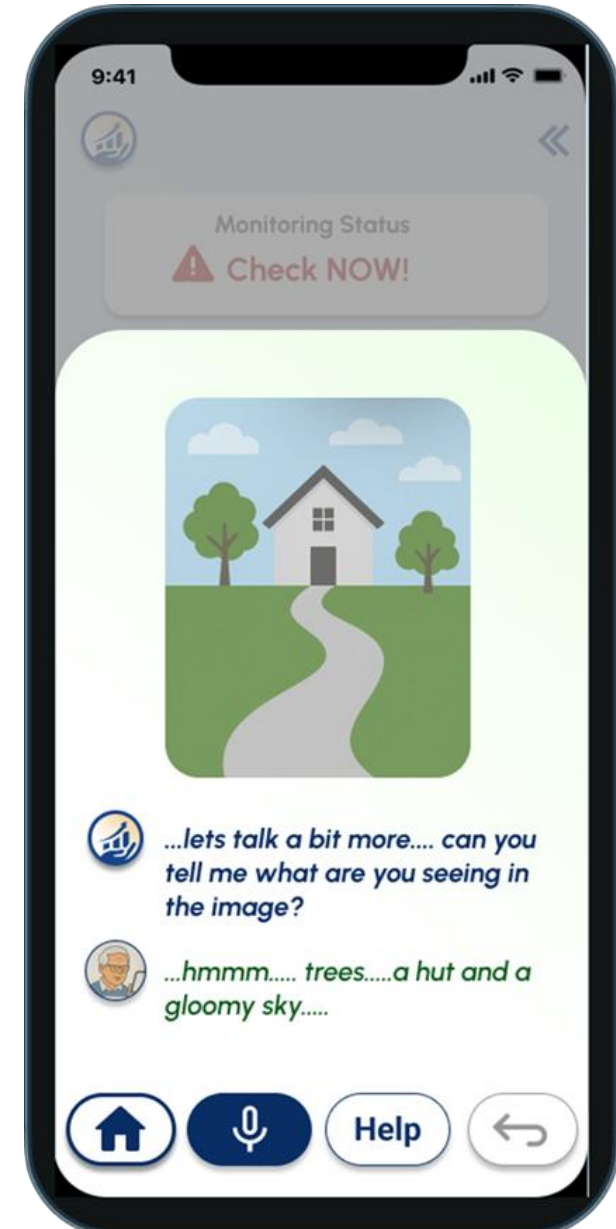
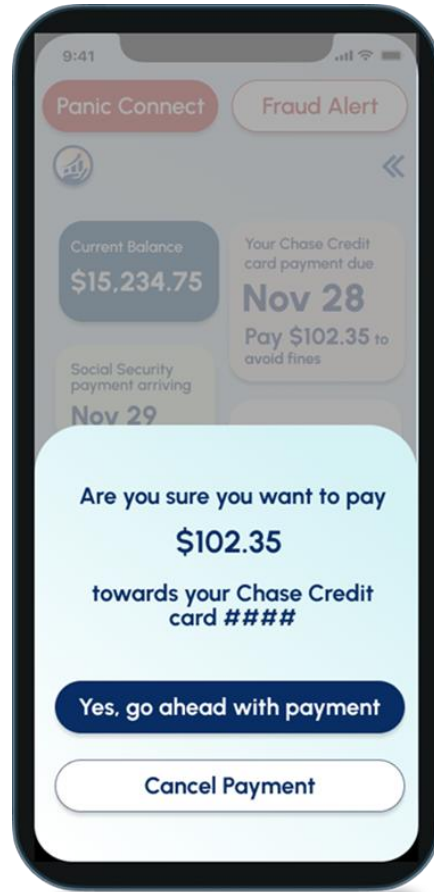# Envisioned Scalable Architecture

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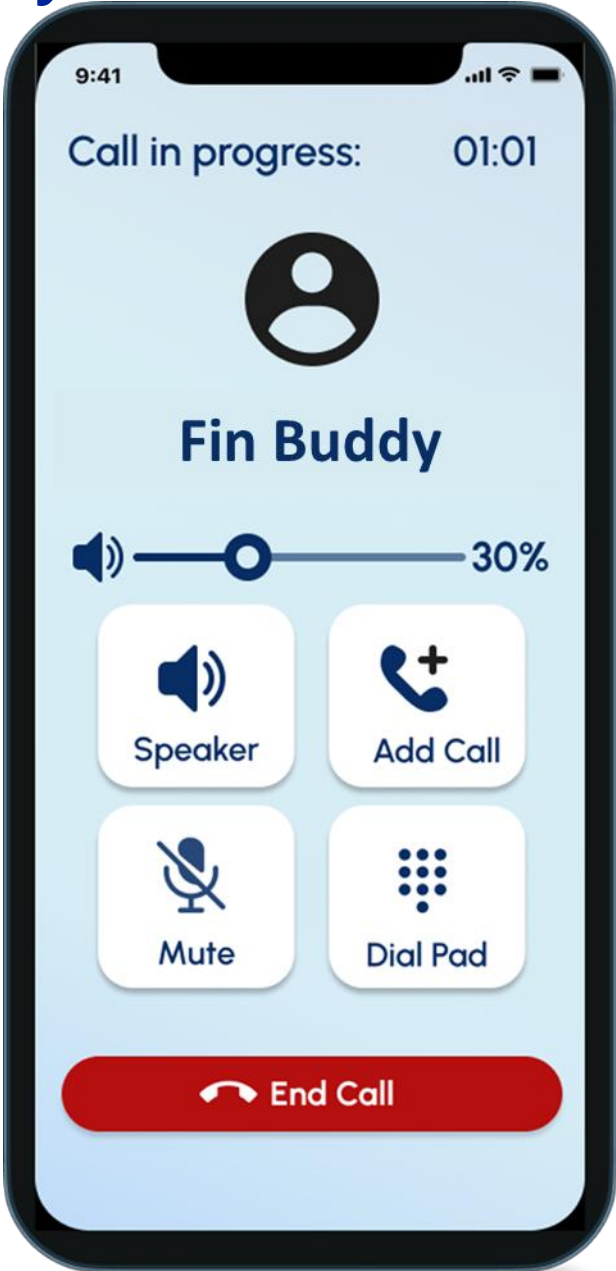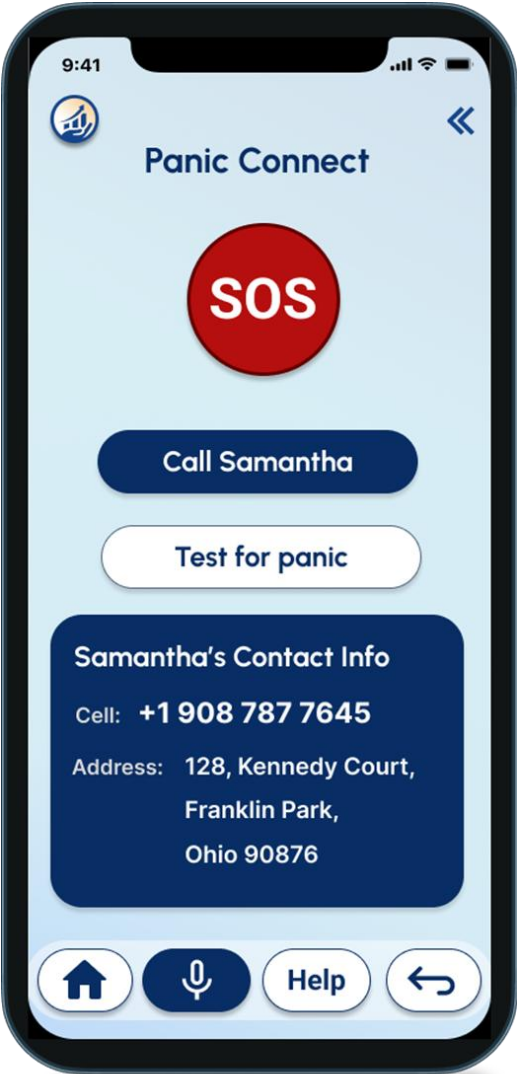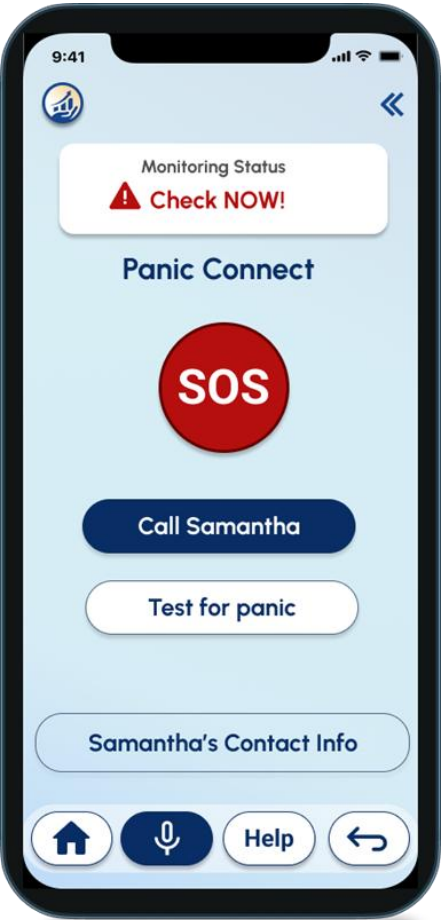ai?topic=pattern-agentic-ai-agenticai-pattern

360 Degree Financial Health

Cognitive Evaluation for Secured Transaction | Combat Vulnerability

Instant Connect to Care Giver or Fin-Buddy

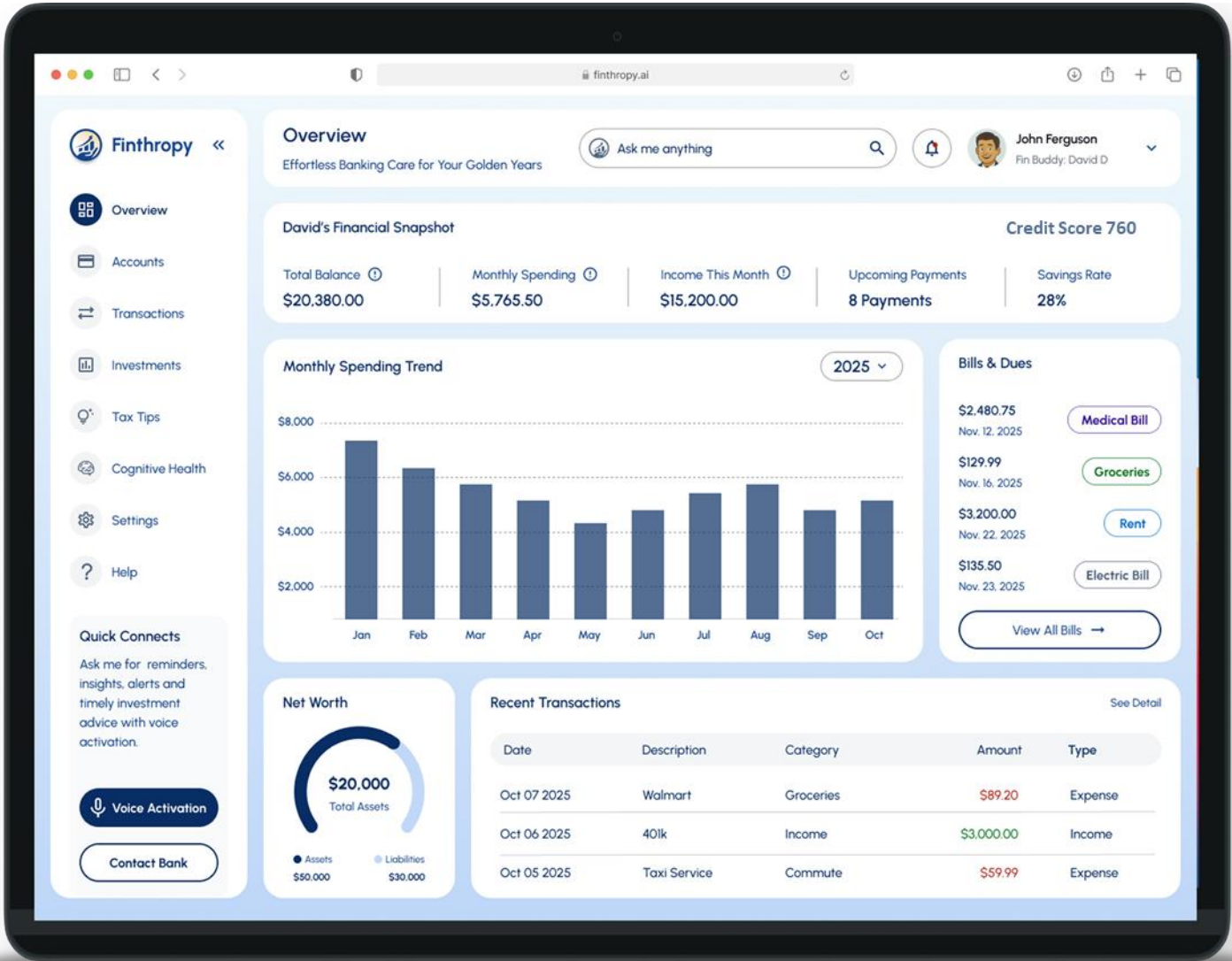# Dedicated Dashboard managed by Care Giver | Fin-Buddy

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

John Fin-Buddy
Bank Relationship Manager

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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 360-degree view.
- Simple, intuitive banking.
- Built-in fraud protection.
- Boosts confidence & Reduce stress
- Safe banking from anywhere
- Generational Wealth Management

For Families & Caregivers

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

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); 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

3rd Nov 2025   **Jan 2026**   **Mar 2026**   **May 2026**

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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
- Generational Wealth Planning

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)
- Tax & Estate Planning

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

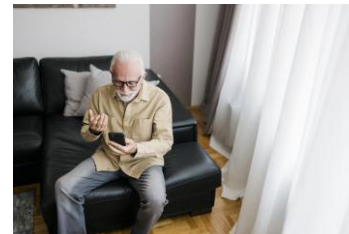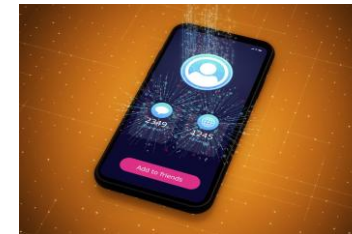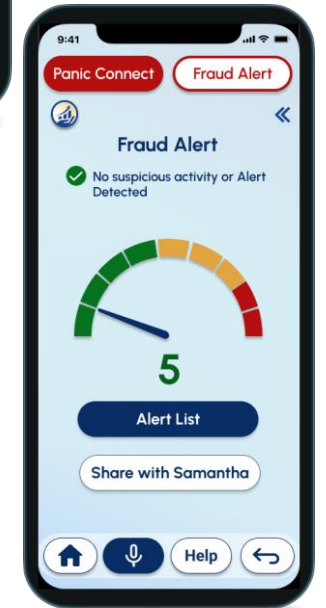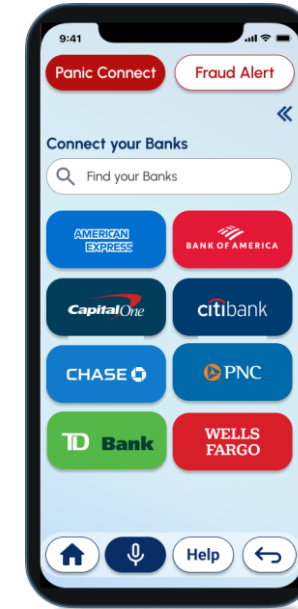| AI-Driven **Personalized Financial Wellness Advisor**	**Two-Way Video Banking** for Trust and Assistance	**Omnichannel Reach Optimization** for Seamless Access	**Voice-First Banking** for Effortless Transactions	Trusted Contact Layer for **Caregiver Alerts** and Dual-Authentication	**Health-Linked Financial Planning** and Real-Time Fraud Shield

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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	✅	❌	❌	❌

Financial Optimization

Panic Connect

Fraud Alert

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Thank You