



@Navi Marketplace — Full Development Strategy

Webaroo Execution System · January 2026

1) Executive Summary

@Navi Marketplace is the global exchange for legacy assets — a platform reserved exclusively for the top 1% of items valued in the millions. This document outlines the complete development strategy across **3 phases** and **6 core modules**, from MVP to full enterprise deployment.

The system combines the exclusivity of a private social network (like Raya) with the rigor of institutional financial infrastructure. It requires sophisticated trust infrastructure, AI-powered matching, and compliance-grade security.

Phase 1 (MVP)

4 months

Full Platform

12–14 months

Total Investment

\$1.06M–\$1.32M

2) The 6-Module Architecture

Based on the whitepaper and technical requirements, @Navi requires six foundational modules working in concert. Each module is scoped across all three phases.

Module 1: Onboarding + Identity Verification (KYB/KYC)

The foundation of trust — a rigorous vetting gateway that exceeds standard financial compliance.

- **KYC Identity:** Biometric + government ID verification (Onfido/Jumio integration)
- **AML Financials:** Source of wealth audit, sanctions screening, PEP checks (ComplyAdvantage)
- **Social Vetting:** Peer-review referral system + community reputation scoring
- **Dynamic Trust Score:** Algorithm that evolves with deal history, disputes, and peer reviews
- **Tiered Verification:** Basic → Enhanced → Institutional levels
- **Ongoing Monitoring:** Continuous sanctions, PEP, and adverse media screening

Module 2: Relationship Custody + Ownership Proof

The core differentiator — cryptographic proof of relationship ownership with permanent attribution.

- **Relationship Import:** Upload/import contacts with metadata preservation

- **Timestamp Ownership:** Cryptographic claim of introduction priority (hash-based proof)
- **Blind Relationships:** Keep relationships private until mutual consent
- **Forever Attribution:** Originators get paid on follow-on deals (lifetime tracking)
- **Introduction Chains:** Track multi-hop referrals with graph-based attribution flows

Module 3: Intent System + Blind Matching Engine (AI)

AI-powered semantic matching that reveals qualified counterparties exist before identity disclosure.

- **Structured Intents:** Buy/sell/invest intents with detailed requirements
- **Vector Embeddings:** Semantic matching via ML models (OpenAI embeddings + custom fine-tuning)
- **Confidence Thresholds:** Configurable match quality requirements
- **Blind Reveal:** "Qualified counterparty exists" notification before identity disclosure
- **Mutual Consent:** Both parties agree → identities unlock → deal room opens
- **Zero-Knowledge Design:** Matching runs on encrypted attributes where possible

Module 4: Deal Rooms + Audit Trail

Secure virtual deal rooms with enterprise-grade document management and immutable logging.

- **Virtual Deal Rooms:** Per-match secure environment for negotiations
- **Document Sharing:** Upload, versioning, and secure viewing with watermarking
- **Granular Permissions:** Control who sees what at document and field level
- **E-Sign Integration:** DocuSign/Adobe Sign for legally binding signatures
- **End-to-End Encryption:** All communications and documents encrypted
- **Immutable Audit Logs:** Every action timestamped and tamper-proof

Module 5: Compliance + Escrow + Closing Workflow

Multi-jurisdictional legal framework with insured escrow and structured closing process.

- **Per-Deal AML:** Transaction-specific compliance checks
- **Jurisdictional Compliance:** Multi-region regulatory adherence
- **Trusted Escrow:** Integration with regulated escrow custodians
- **Milestone Releases:** Fund release tied to authentication + transfer verification
- **Closing Checklist:** Coordinated workflow across legal/finance/ops
- **Digital Provenance:** Blockchain-backed certificate of authenticity

Module 6: Economics Engine + Automated Payout Rails

Sophisticated fee attribution with automated payouts and lifetime relationship economics.

- **Fee Split Definitions:** Configurable originator + contributor splits

- **Milestone Triggers:** Automated payouts on deal stage completion
- **Lifetime Attribution:** Follow-on deals continue paying originator
- **Trajectory Tracking:** Real-time deal progress + payout visibility
- **Flexible Pricing:** Membership vs transaction fee model support
- **Payout Rails:** Wire, ACH, and international transfer support

3) Phase 1: MVP (Months 1–4)

The MVP delivers a working platform for 10–50 beta users to complete real transactions. All 6 modules are present with core functionality — enough to validate the model and onboard initial high-value members.

Workstream	What's included in Phase 1	Hours	Cost @ \$145/hr
Discovery + Architecture	Requirements deep-dive, technical architecture design, infrastructure setup (AWS), design system aligned with @Navi branding (navy/blue palette, luxury aesthetic), database schema design (PostgreSQL + Neo4j graph DB).	180–220 hrs	\$26,100–\$31,900
Module 1: Identity/KYC	Onboarding flows, KYC integration (Onfido), AML screening (ComplyAdvantage), Trust Score v1 algorithm, Basic + Enhanced verification tiers. Phase 1 scope: Manual review queue for edge cases. Institutional tier deferred to Phase 2.	320–380 hrs	\$46,400–\$55,100
Module 2: Relationship Custody	Graph database setup (Neo4j), relationship import, timestamp proofs (hash-based), attribution tracking foundation, blind relationship flags. Phase 1 scope: Core attribution works. Advanced intro-chain visualization deferred.	280–340 hrs	\$40,600–\$49,300
Module 3: AI Matching	Intent creation UI, vector embeddings (OpenAI API), semantic matching engine v1, blind reveal workflow, mutual consent flow, Discovery Feed. Phase 1 scope: Matching works with good accuracy. Zero-knowledge encryption layer deferred.	360–420 hrs	\$52,200–\$60,900

Workstream	What's included in Phase 1	Hours	Cost @ \$145/hr
Module 4: Deal Rooms	Virtual room creation, document upload/sharing, version control, granular permissions, E-sign integration (DocuSign), audit log foundation. Phase 1 scope: Core deal room functionality. Advanced collaboration features deferred.	300–360 hrs	\$43,500–\$52,200
Module 5: Compliance/Escrow	Per-deal compliance checks, escrow integration (single provider), closing checklist workflow, digital certificate generation (non-blockchain MVP). Phase 1 scope: One escrow provider. Blockchain anchoring deferred.	260–320 hrs	\$37,700–\$46,400
Module 6: Economics	Fee attribution tracking, settlement reporting (manual payout), trajectory dashboard, membership vs transaction fee support. Phase 1 scope: Attribution + reporting first. Automated disbursement deferred.	220–280 hrs	\$31,900–\$40,600
UX/UI Design	Full design system, all MVP screens, @Navi branding integration, interactive prototypes, mobile-responsive web app design.	280–340 hrs	\$40,600–\$49,300
QA + Security	Comprehensive testing, security audit, penetration testing, SOC 2 Type I readiness documentation.	180–220 hrs	\$26,100–\$31,900
Project Management	Coordination, weekly reporting, stakeholder communication, risk management.	160–200 hrs	\$23,200–\$29,000
Phase 1 Total	All workstreams above — complete MVP with all 6 modules functional.	2,540–3,080 hrs	\$368,300–\$446,600

Phase 1 Infrastructure + Third-Party Costs

In addition to development, budget for **\$35,000–\$45,000** in infrastructure and API costs for Phase 1:

- AWS hosting (SOC 2 compliant configuration): \$8,000–\$12,000
- Onfido KYC API: \$10,000–\$15,000 (volume-based)

- ComplyAdvantage AML: \$6,000–\$8,000
- DocuSign API: \$3,000–\$4,000
- OpenAI API (embeddings): \$2,000–\$3,000
- Neo4j Aura (graph DB): \$4,000–\$5,000

Phase 1 Timeline

With **4–5 engineers** working in parallel: plan for **14–16 weeks** from kickoff to beta launch.

Week 1–2: Discovery + architecture finalization

Week 3–6: Foundation + onboarding modules

Week 7–10: Relationship custody + AI matching

Week 11–14: Deal rooms + transactions

Week 15–16: Economics, QA, security audit, beta prep

Phase 1 Development

\$368K–\$447K

Phase 1 Infrastructure

\$35K–\$45K

Phase 1 Total

\$403K–\$492K

4) Phase 2: Scale + Automation (Months 5–8)

Phase 2 hardens the platform for broader adoption, automates manual processes, and adds enterprise features based on beta feedback.

Workstream	What's included in Phase 2	Hours	Cost @ \$145/hr
Module 1: Identity (Enhanced)	Institutional tier onboarding, automated review workflows, enhanced ongoing monitoring, Trust Score v2 with ML refinements.	180–220 hrs	\$26,100–\$31,900
Module 2: Relationships (Advanced)	Intro-chain visualization, advanced attribution analytics, relationship health scoring, bulk import tools.	160–200 hrs	\$23,200–\$29,000
Module 3: AI Matching (v2)	Custom fine-tuned matching model, improved confidence scoring, personalized recommendations, zero-knowledge attribute matching (partial).	240–300 hrs	\$34,800–\$43,500
Module 4: Deal Rooms (Enhanced)	Real-time collaboration, advanced document watermarking, video call integration, deal room	200–240 hrs	\$29,000–\$34,800

Workstream	What's included in Phase 2	Hours	Cost @ \$145/hr
	templates.		
Module 5: Escrow (Multi-Provider)	Additional escrow provider integrations, multi-jurisdictional compliance engine, blockchain certificate anchoring.	220–280 hrs	\$31,900–\$40,600
Module 6: Economics (Automated)	Automated payout disbursement (Stripe Connect), real-time settlement, advanced trajectory analytics.	200–260 hrs	\$29,000–\$37,700
Remote Auction Platform	Dedicated auction page, live bidding engine, auction house partnerships, vetted bidder enforcement.	280–340 hrs	\$40,600–\$49,300
Native Mobile Apps	iOS and Android apps (React Native), push notifications, biometric auth, offline mode for deal rooms.	400–480 hrs	\$58,000–\$69,600
QA + Security	Regression testing, mobile testing, security re-audit, SOC 2 Type II preparation.	140–180 hrs	\$20,300–\$26,100
Phase 2 Total	All Phase 2 workstreams — automation, mobile, and auction platform.	2,020–2,500 hrs	\$292,900–\$362,500

Phase 2 Infrastructure + Third-Party Costs

Additional **\$40,000–\$55,000** for Phase 2:

- Increased AWS capacity + CDN: \$12,000–\$18,000
- Stripe Connect setup + fees: \$8,000–\$12,000
- Additional escrow provider integrations: \$6,000–\$8,000
- Blockchain infrastructure (Polygon): \$4,000–\$6,000
- Video call API (Daily.co/Twilio): \$5,000–\$7,000
- App store fees + mobile infra: \$5,000–\$6,000

Phase 2 Development

\$293K–\$363K

Phase 2 Infrastructure

\$40K–\$55K

Phase 2 Total

\$333K–\$418K

5) Phase 3: Enterprise + Compliance (Months 9–14)

Phase 3 delivers enterprise-grade features, achieves full compliance certifications, and prepares the platform for significant scale.

Workstream	What's included in Phase 3	Hours	Cost @ \$145/hr
SOC 2 Type II Certification	Full audit preparation, policy documentation, control implementation, auditor coordination, remediation.	200–260 hrs	\$29,000–\$37,700
Zero-Knowledge Matching (Full)	Complete encrypted attribute matching, homomorphic encryption research/implementation, privacy-preserving analytics.	320–400 hrs	\$46,400–\$58,000
Asset Expert Network	Expert vetting portal, authentication workflow management, expert scheduling + coordination, authentication certificate issuance.	240–300 hrs	\$34,800–\$43,500
Multi-Language Support	Internationalization framework, initial 5 languages (EN, ES, FR, DE, ZH), localized compliance flows.	180–220 hrs	\$26,100–\$31,900
Advanced Analytics + Reporting	Executive dashboards, member analytics, deal flow reporting, compliance reporting, export capabilities.	200–240 hrs	\$29,000–\$34,800
White-Label Capabilities	Partner branding options, custom domain support, API access for partners, revenue sharing automation.	180–220 hrs	\$26,100–\$31,900
Enterprise Admin Tools	Advanced user management, bulk operations, audit export tools, compliance officer dashboard.	160–200 hrs	\$23,200–\$29,000
Performance + Scale	Load testing, performance optimization, auto-scaling configuration, disaster recovery, 99.9% SLA preparation.	180–220 hrs	\$26,100–\$31,900
QA + Final Security Audit	Comprehensive regression, penetration testing, third-party security audit, vulnerability remediation.	140–180 hrs	\$20,300–\$26,100
Phase 3 Total	All Phase 3 workstreams — enterprise features + compliance certification.	1,800–2,240 hrs	\$261,000–\$324,800

Phase 3 Infrastructure + Compliance Costs

Additional **\$60,000–\$80,000** for Phase 3:

- SOC 2 Type II auditor fees: \$25,000–\$35,000
- Enterprise AWS configuration: \$15,000–\$20,000
- Third-party security audit: \$10,000–\$15,000
- Legal review (multi-jurisdiction): \$8,000–\$12,000

Phase 3 Development

\$261K–\$325K

Phase 3 Compliance/Infra

\$60K–\$80K

Phase 3 Total

\$321K–\$405K

6) Complete Investment Summary

Total investment across all three phases to deliver the complete @Navi Marketplace platform.

Phase	Timeline	Development	Infrastructure	Total
Phase 1: MVP	Months 1–4	\$368K–\$447K	\$35K–\$45K	\$403K–\$492K
Phase 2: Scale	Months 5–8	\$293K–\$363K	\$40K–\$55K	\$333K–\$418K
Phase 3: Enterprise	Months 9–14	\$261K–\$325K	\$60K–\$80K	\$321K–\$405K
Full Platform	14 months	\$922K–\$1,135K	\$135K–\$180K	\$1,057K–\$1,315K

Ongoing Costs (Post-Launch)

After full platform deployment, budget for **\$25,000–\$40,000/month** ongoing:

- Maintenance + bug fixes: \$8,000–\$12,000/mo
- Infrastructure (AWS, APIs): \$10,000–\$18,000/mo
- Compliance monitoring: \$4,000–\$6,000/mo
- Feature enhancements: \$3,000–\$4,000/mo (baseline)

Total Hours

6,360–7,820

Total Development

\$922K–\$1.14M

Full Platform

\$1.06M–\$1.32M

7) Technical Architecture

Enterprise-grade infrastructure designed for security, scalability, and regulatory compliance.

Layer	Technology	Purpose
Frontend	React/Next.js, TypeScript	Responsive web app + luxury aesthetic
Mobile	React Native	iOS + Android native apps
API Layer	Node.js/NestJS, GraphQL	Secure, documented API architecture
Graph Database	Neo4j	Relationships, intro chains, attribution
Vector Database	Pinecone	AI matching with semantic embeddings
Relational Database	PostgreSQL	Core entities, transactions, audit logs
AI/ML	OpenAI + custom models	Intent processing, semantic matching
Identity/KYC	Onfido	Biometric verification, document checks
AML Screening	ComplyAdvantage	Sanctions, PEP, adverse media
E-Signatures	DocuSign	Legally binding digital signatures
Payments	Stripe Connect	Automated payout disbursement
Infrastructure	AWS (SOC 2)	High-security cloud hosting
Blockchain	Polygon	Certificate anchoring, timestamp proofs

8) Why This Approach Is Better

WHY THIS IS MORE BENEFICIAL

- **All 6 modules from day one:** Unlike approaches that build only 1–2 modules per phase, we deliver a complete (if limited) system in Phase 1. This lets you validate the full user journey with real transactions, not just isolated features.
- **14-month full platform vs 36+ months:** Our phased approach delivers enterprise-grade features in under 15 months. Traditional approaches often quote 3+ years for similar scope — by which time market conditions and requirements have shifted.

- **Attribution + reporting before automation:** For economics, we build accurate tracking and settlement reporting first. This validates the data before building automated disbursement — reducing financial risk and catching errors early.
- **Compliance built in, not bolted on:** KYC/AML, audit logging, and security controls are core to the architecture from Phase 1 — not added later when they're expensive to retrofit.
- **Graph database for relationships:** Neo4j handles the complex relationship ownership, intro chains, and attribution flows that would be painful in a traditional relational database. This is a key architectural decision that pays dividends as the network grows.

9) Risk Mitigation

Specific strategies to address the concerns outlined in your intake form.

Concern	Mitigation Strategy
"Nothing works how we expect"	Weekly demos with working software from week 3. You see progress continuously, not just at the end. Rapid iteration based on your feedback.
"Users are not happy with experience"	User testing with beta participants throughout development. Design reviews every 2 weeks. UX metrics tracking from day one.
"Bad branding integration"	Dedicated design system built on @Navi brand guidelines (navy/blue palette, luxury aesthetic). Brand review gate before any public-facing work.
"Tax and regulatory liabilities"	KYC/AML baked into architecture, not bolted on. Legal compliance review at each phase. SOC 2 readiness timeline from start.
"Complicated systems"	Simplicity as design principle. Progressive disclosure — advanced features available but not in the way. Onboarding flows tested with real users.

10) How We Work Together

Our Commitments

- **Communicative:** Weekly video updates, Slack channel, real-time progress visibility
- **Transparent:** Open time tracking, clear milestone definitions, no hidden costs

- **Oversight:** You have full access to code repos, design files, and project management
- **Collaborative:** We welcome your feedback and adjust course together
- **Passionate:** We're genuinely excited about what @Navi represents for this market

Next Steps

This week: 60-minute alignment call to discuss this proposal and answer questions.

Week 1: Final SOW with detailed scope, timeline, and payment terms.

Week 2: Contract signing, initial payment, team introduction, project kickoff.

Conclusion

We can deliver the complete @Navi Marketplace platform across three phases: **Phase 1 MVP** (4 months, \$403K–\$492K) → **Phase 2 Scale** (4 months, \$333K–\$418K) → **Phase 3 Enterprise** (6 months, \$321K–\$405K). Full platform delivery in **14 months** for **\$1.06M–\$1.32M** total investment.