

PRISM

CYNTHIA SONG

SAMIYA SALMAN

IBM X BUCKEYE FINTECH

FEBRURARY 28TH, 2026

300-600
Below average

601-660
Average

661-720
Good

721-850
Excellent

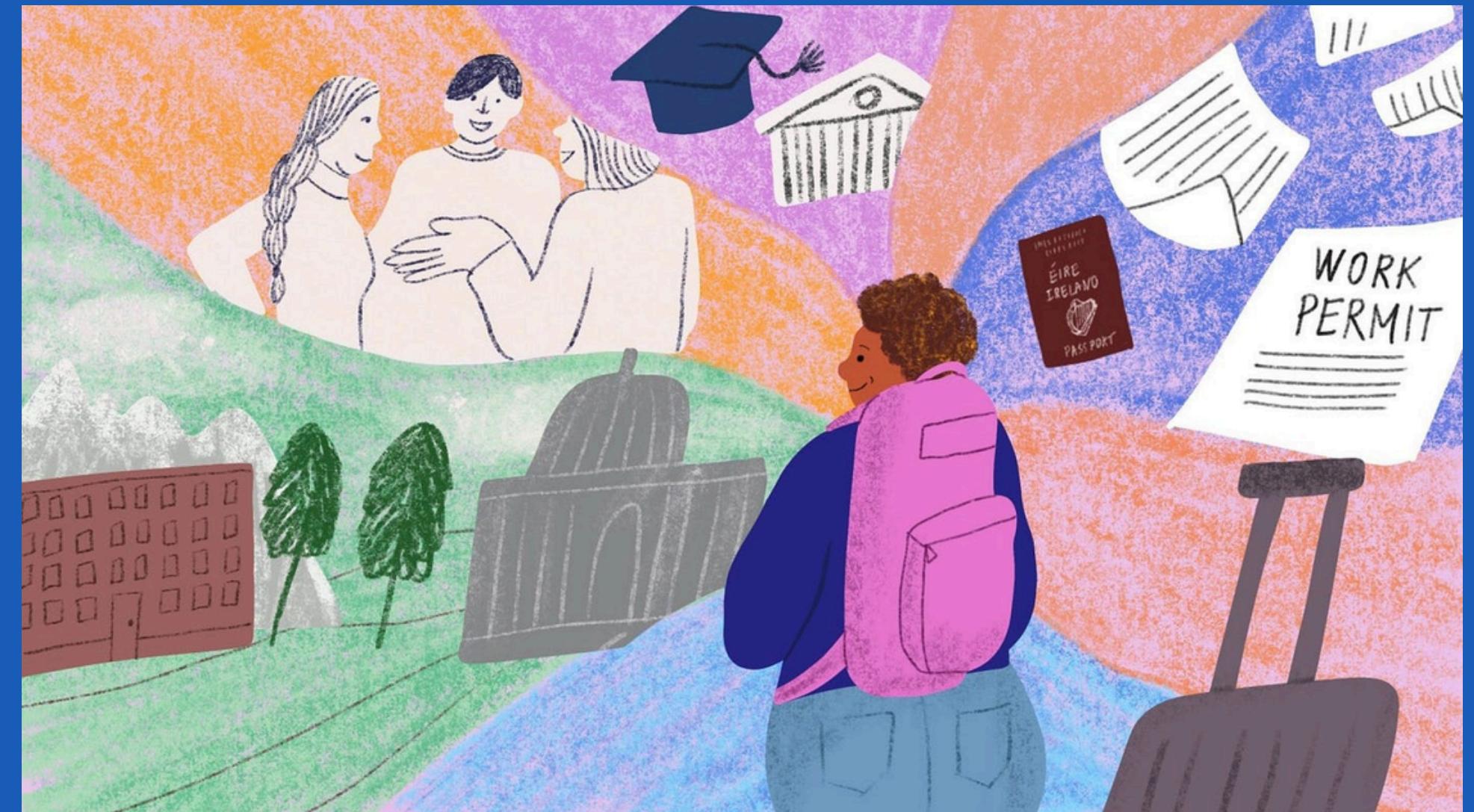
THE PROBLEM

Your credit score is worthless the moment you cross a border.

280 million people live outside their country of birth.

When they move — for work, school, safety — their financial history disappears. To landlords, banks, and employers in their new country, they don't exist.

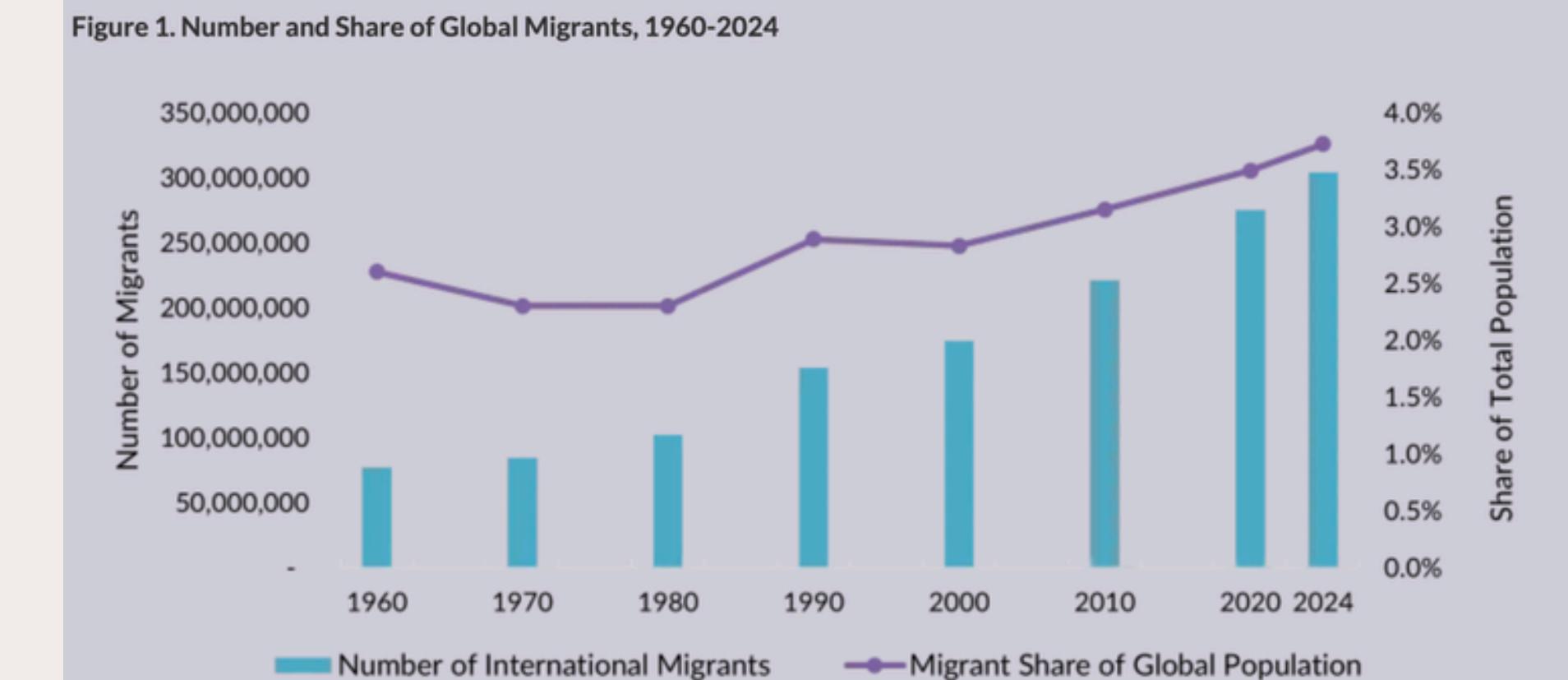
THE SYSTEM WASN'T BUILT FOR THEM.
WE BUILT SOMETHING THAT IS.



OUR USERS

- Immigrants and refugees relocating to new countries
- Expats and digital nomads working across borders
- International students seeking housing or financial services
- Anyone whose financial reputation does not transfer to their current location

304+ million people & only growing.



OUR SOLUTION

1. Upload financial documents (bank statements, rent receipts, utility bills, pay stubs)
2. AI extracts transactions, classifies documents, and generates a Trust Score (0–100)
3. Share Generate a signed, expiring credential link that any 3rd party (landlord or employer) can verify instantly, no account needed

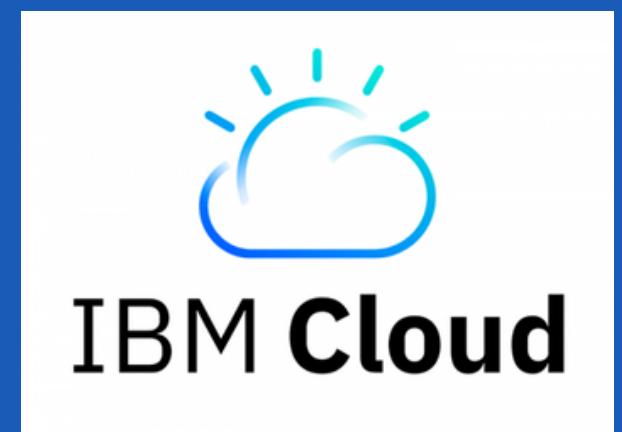
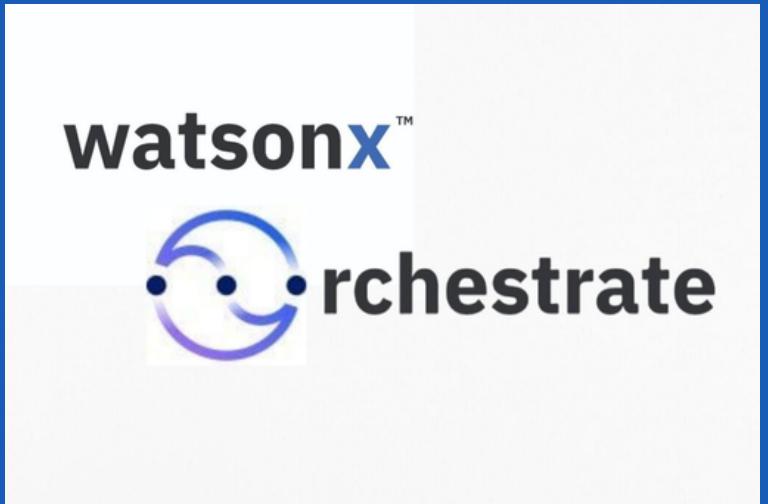
TECH STACK

4 LAYER AI PIPELINE

1. **Ingest:** IBM watsonx.ai OCR + table extraction (async)
2. **Classify:** IBM Granite (Granite-3-8B-Instruct) → 5 doc types, strict JSON
3. **Extract:** Structured transactions (amount, date, payee, category, on-time) → PostgreSQL
4. **Score & Sign:** Weighted financial claims → RSA-2048 (RS256) verifiable credential

Stack: Next.js + FastAPI + PostgreSQL

Infra: IBM Cloud Object Storage + IBM watsonx Orchestrate → Docker on IBM Cloud Code Engine



- **PRIVACY BY DESIGN:** Voluntary uploads, no bank scraping, time-limited & revocable credentials, zero data selling
- **TRANSPARENT AI:** Users review extracted data, confidence scores displayed, explainable weighted scoring
- **USER-CONTROLLED SHARING:** Users choose claims, control access, and can revoke anytime
- **BIAS-AWARE MODEL:** Behavior-based scoring, country-agnostic design, ongoing calibration across diverse profiles

RESPONSIBLE AI



LIMITATIONS & IMPROVEMENTS

1. Handwritten or heavily stylized documents reduce extraction accuracy → Train AI agents
2. No fraud detection layer → Partner with issuing institutions + Add metadata signing → Fraud-resistant by Q3



THE 12-MONTH VISION:

Prism works anywhere a person has Internet and a document.
No bureau. No border.

50+ languages, fraud-resistant credentials, mobile-first, and an open verification API any landlord or bank in the world can plug into.

