



Poseidon

The Trusted AI-Native Money Platform

Group 7



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The Coordination Gap

Your financial data is fragmented. You are responsible for coordination.



Banking

MANUAL

Cross-institution fund move



Credit

MANUAL

Static auto-pay



Investment

MANUAL

Isolated from cash flow context



Budget

MANUAL

Tracks but can't act on funds

You are the integration layer.

\$133/mo

Subscription waste

Per active user per month (C+R 2024).

\$12.5B/yr

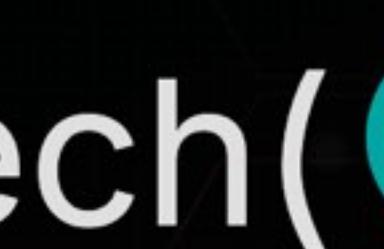
Fraud losses

Annual fraud and theft across US (FTC, 2024)

\$12B/yr

Overdraft fees

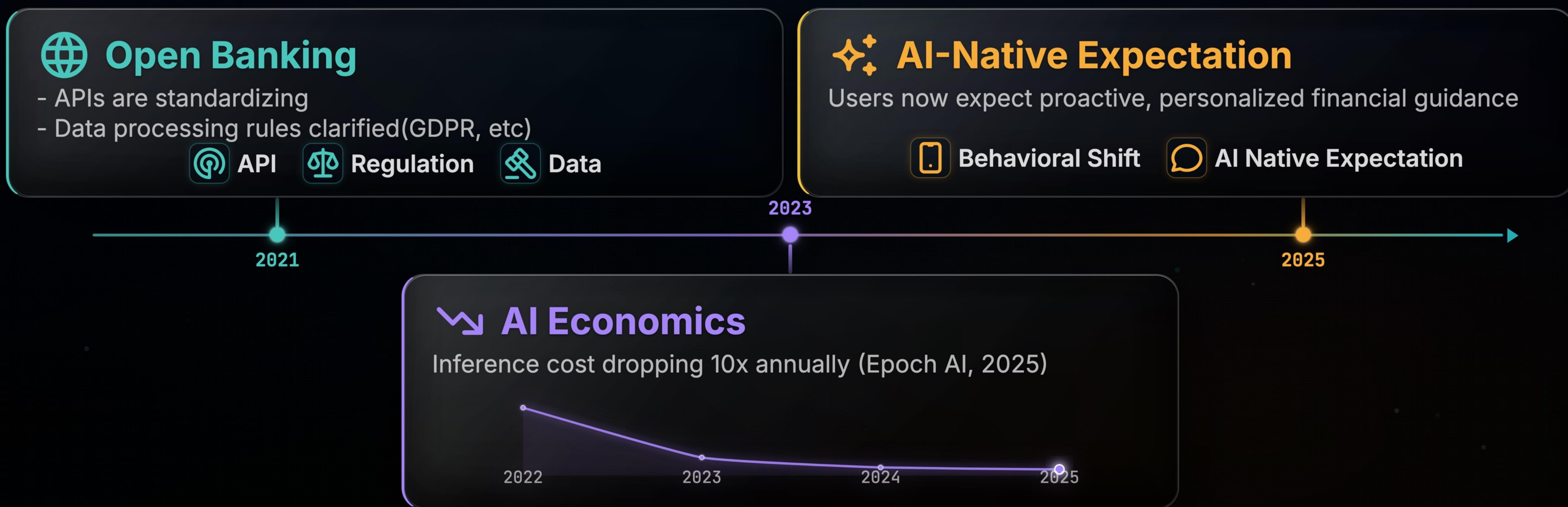
Annual overdraft & Non Sufficient Fund fee charged. (CFPB, 2021)

Fintech(, etc) solved visibility. What can we solve next?

WHY NOW?

Environmental Shift

Three forces converging to make **trustworthy personal finance AI**.



Infrastructure + economics + user demand converged in 2025. **Ready for scale.**

Poseidon: 4 Engines

Protect, Grow, Execute, and Govern as one auditable system.

Govern

Ensures auditability of all engines



Compliance



Full Auditability



AI Governance



Transparent UI

Protect

Personalized ML models across your accounts



Detection



Subscription



Fraud



Anomaly

Grow

Short & long term recommendation



Cash Flow Forecast



Portfolio Analysis



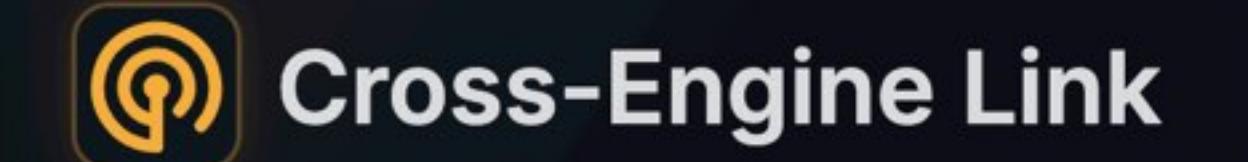
Optimization



Actionable insights

Execute

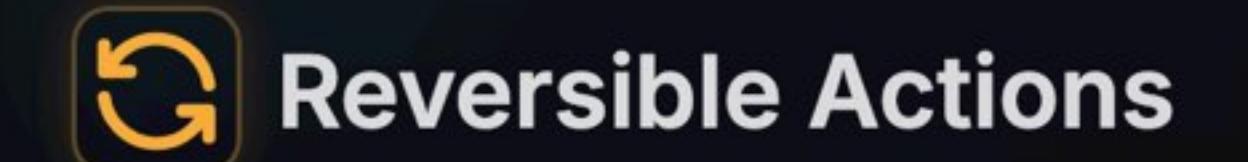
Human approval based automated execution



Cross-Engine Link



Human Approval



Reversible Actions



Centralized UI



ARCHITECTURE PRINCIPLE



Deterministic models compute



GenAI explains



AI Agents execute



Humans confidently approve

Beyond Aggregation

From dashboards to **prediction**, and **approval-first execution**.

COMPETITIVE MOAT DEEPENS 

COMMODITIZED

Everyone does this

- ✓ **Aggregation**
Multi-bank account linking
- ✓ **Budgeting**
Rule-based spend tracking

EMERGING

Some are trying

- △ **Dashboard**
Visibility without action
- △ **AI-Powered Insights**
Limited

ONLY POSEIDON

No one else

- ★ **Predictive Intelligence**
Personalized ML models
- ★ **Explainable AI**
Plain English explanation with low temperature + contributing factors
- ★ **Approval-first Execution**
Human-in-the-loop automation

Compliance-first roadmap

Phased execution plan with measurable progress.

Compliance

Phase 1 0-3 Months

Foundation Establish compliant foundation.



Compliance

Bank-grade protocols, SOC2, privacy-by-design



Governance

AI ethics board, risk assessment framework



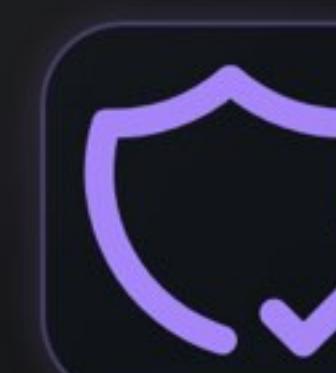
LLMOps / MLOps

Model lifecycle management, monitoring



AI explainability

Transparency-by-design



Detection and Grow pilots

Customer data integration, controlled testing

Automation

Phase 2 3-12 Months

Frontier POC execution engine



Precision $\geq 70\%$



Reverse Option



Workflow & dashboard

Stability

Phase 3 12-15 Months

Break-even Prove reliability and reach break-even economics.



Users ~277K



Precision $\geq 80\%$



Availability $\geq 99.9\%$

More Data Source

Phase 4 15+ Months

Scale Increase user base, data coverage, and ML model scope.



Users 500K



Precision $\geq 90\%$



FP $\leq 5\%$

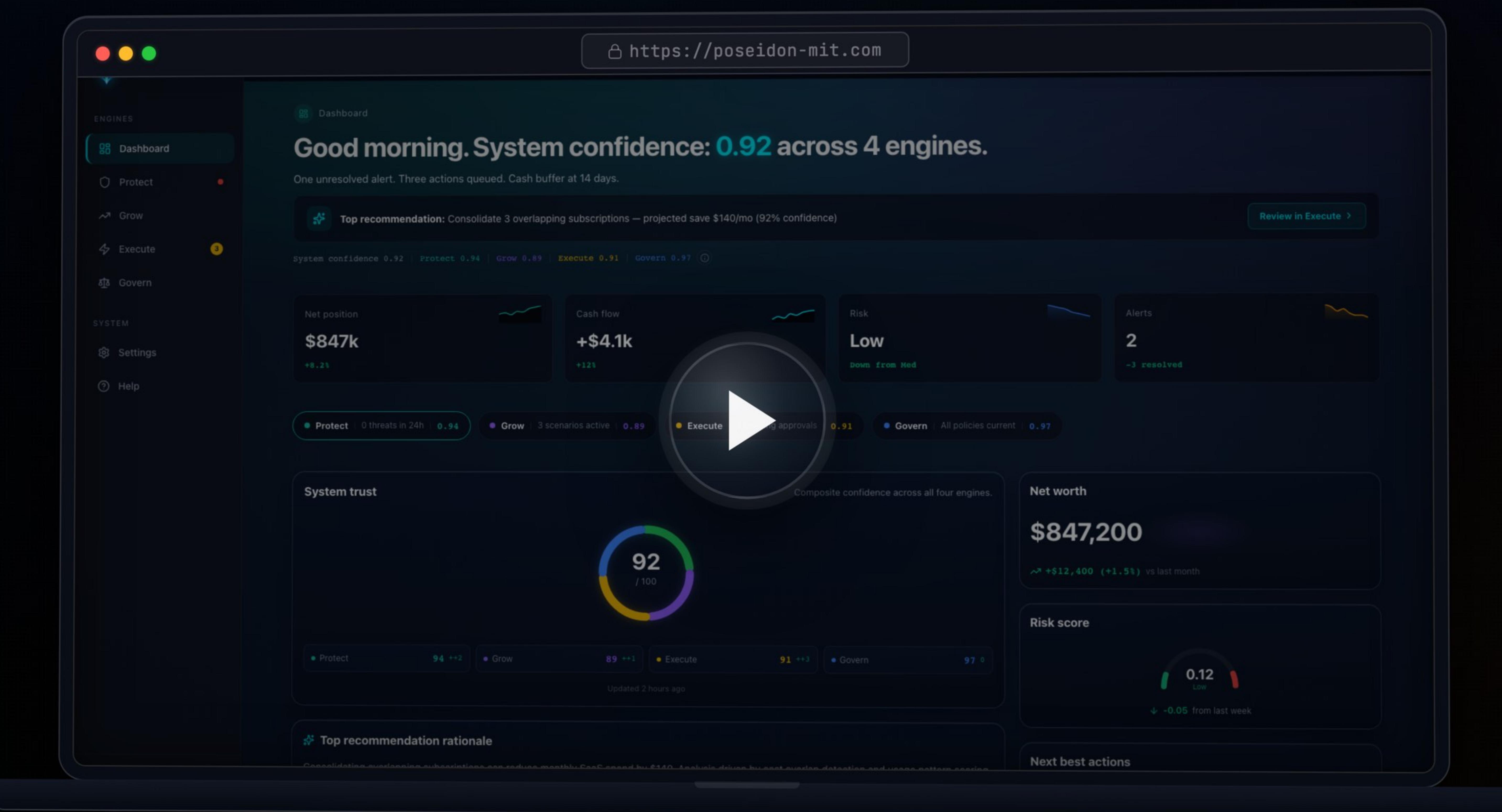
Distribution

Phase 5 B2B, White Label

DEMO

Product Walkthrough

See Poseidon in action — from alert to execution



Poseidon Strategy Summary

VISION

Establish the trusted financial platform where AI coordination serves human financial wellbeing

**Governance first**

Meet regulatory expectation, provide further value



Regulatory Compliance



ML/LLM Ops



Explainable AI



Reversible AI

**Architecture**

Unified AI Architecture

Deterministic models compute

ML models calculate with precision

GenAI explains

Plain English explanation

AI Agents execute

Workflow orchestration

Humans confidently approve

Human-in-the-loop with centralized UI

**Business Model**

Sustainable business, measurable progress

[Appendix >](#)**87%**

Gross Margin

Month 12

Op. Break-even

6X

Value / Cost

ONE YEAR REFLECTION

Tough — and totally worth it.



Try the prototype

<https://poseidon-mit.com>



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Poseidon



Professional
Education

Appendix

Business Model / Financial Projections

AI-powered profitable growth

Efficient operating model powered by AI

