

SOVEREIGN COMPLIANCE RESIDENT AI

On-Prem Legal Infrastructure
for Regulated Corporations



 Zero Data Egress



Deterministic Logic



ZK-Proofs

THE OPPORTUNITY:

**ENTERPRISE AI EVOLVES
FROM CHATBOTS AND AGENTS
TO RESIDENT (ON-PREM) AI**

WHY NOW?

INVESTED IN SOVEREIGN AI INFRA IN 2025

\$87 BILLION
 +150% YoY

NEW LIABILITY RULES FORCE COMPLIANCE LOGIC IN-HOUSE

20+ STATE LAWS
 +12 US States

THE PROBLEM: THE STATIC DEFENSE TRAP

65% US Banks **BANNED** GenAI
Due to Leakage Risks

Cloud AI is non-compliant,
trapping private data in legacy
systems



Zombie Policies:
0% Prevention, 100% Remediation

Compliance rules live in static,
non-actionable documents



**90-95% Market Relies on
Manual Excel Matrices**

Manual review slows business
and guarantees human error at
scale



THE SOLUTION:

**SOVEREIGN COMPLIANCE AI
DEPLOYED ENTIRELY
WITHIN CUSTOMER FIREWALL**

THE PRODUCT DEMO: LEGALESE > CODE IN MINUTES

The screenshot shows the ComplianceAI software interface on a web browser at `localhost:3000/documents/new`. The main title is "Create New Document" with the sub-instruction "Choose a template to get started". A progress bar at the top indicates steps 1 Template, 2 Context, and 3 Generate.

The central feature is a grid of policy templates:

- AML/BSA Policy**: Anti-Money Laundering and Bank Secrecy Act compliance policy. Includes Customer Due Diligence, SAR Procedures, and Training Requirements.
- Data Privacy Policy**: GDPR compliant data privacy and protection policy. Includes Consumer Rights and Data Response.
- Code of Conduct**: Employees ethics and business conduct guidelines. Includes Ethics Guidelines, Conflict of Interest, and Reporting Procedures.
- Information Security**: IT security policies and procedures. Includes Access Controls, Incident Response, and Data Classification.
- Vendor Management**: Third-party risk management and vendor oversight. Includes Due Diligence, Contract Requirements, and Ongoing Monitoring.
- Business Continuity**: Disaster recovery and business continuity planning. Includes Risk Assessment, Recovery Procedures, and Testing Requirements.

A large blue play button icon is overlaid on the center of the template grid. At the bottom, a note states: "All templates include AI-assisted drafting with regulatory citations and compliance checks".

The left sidebar includes a "New Document" button, a "Documents" section, and a "Settings" option. The bottom navigation bar shows "Demo User" and "Prototype Mode".

THE FEATURES:



The Sovereign Container

- Deploys a self-contained AI environment into customer private clouds (AWS/Azure)
- **The model moves to the datasets, not the data to the model**
- Zero data egress

 DEPLOYED:LOCALHOST



The Living Vault

- Turns passive PDFs into active, vectorized knowledge
- Automatically "diffs" new regulations against internal policies
- **Flags gaps in real-time**

 STATUS:INDEXING



The Decision Engine

- Replaces the manual "Risk Matrix" with a deterministic logic core
- Delivers instant "Approved/Rejected" decisions with a full audit trail
- **Unblocking business processes and growth**

 LOGIC: DETERMINISTIC

THE EDGE: CRYPTOGRAPHIC TRUST



SYSTEM ACTIVE

DETERMINISTIC CORE

- Finch provides binary certainty (LLMs are probabilistic)
- Finch's executes the rule (LLM parses the request)



ENCRYPTED

ZERO-KNOWLEDGE VERIFICATION

- Finch generates a **Zero-Knowledge Proof** (ZKP) for every check
- Proves compliance without revealing sensitive PII data



LIVE AUDIT

IMMUTABLE AUDIT CHAINS

- Every decision is cryptographically signed and hashed
- Finch creates a tamper-proof "Chain of Custody" that legally stands up in court

THE MARKET:



- TAM - GLOBAL COMPLIANCE SPEND**

\$274 Billion

Total addressable market for global compliance labor spend across all regulated sector
- SAM - US FINTECH BUDGET**

\$12 Billion

Serviceable available market focused specifically on domestic financial technology enterprises
- SOM - BEACHHEAD**

\$50 Million

Serviceable obtainable market targeting mid-market FinTechs ready for automation

 - Target: 500 US Series B-D Neo-banks & Crypto Exchanges
 - Math: 500 Targets / \$100k ACV (Average Contract Value)
 - Focus on "high-burn" companies first where automation is a survival necessity

TARGET MARKETS:

2026:

THE PRIMARY CORRIDOR

-  USA: Primary Commercial HQ
(Target: Mid-Market Fintechs)
-  BRAZIL: High-Volume Validation (Target: 5M+ Checks)



2027:

LATAM EXPANSION

- Market: Mexico, Argentina, Colombia
- Strategy: Fast-follow via established Channel Partners



THE EXECUTION: GTM STRATEGY

PHASE 01

HIGH-GROWTH FINTECHS ↗

- The Target: Series B-D Neo-banks & Crypto Exchanges
- The Pain: Compliance teams are drowning in false positives and manual review
- The Pitch: "Stop reviewing 40% of your users manually. Automate 90% of it with Finch"
- Goal: Secure high-volume stress testing (\$1M ARR)

PHASE 02

CHANNEL PARTNERS ⚡

- The Target: SumSub, Veriff, Persona
- The Logic: They provide the "Eyes" (ID verification); Finch provides the "Brain" (Decision Policy)
- The Action: We integrate as the white-label "Sovereign Logic Layer" inside their dashboards
- Goal: Zero-CAC distribution to thousands of their existing clients

PHASE 03

ENTERPRISE REPLACEMENT ✅

- Who: Tier-1 Banks
- The Logic: They are currently blocked from using Cloud AI. They are stuck with legacy, static rule engines (Oracle)
- The Pitch: "The only AI compliant enough to run inside your firewall"
- Proof: We win because we have processed 10M+ checks in Phase 1 & 2

CURRENT STATUS & ROADMAP

CURRENT PHASE

 We are here
Q4 2025: Alpha



Finch Core Live

Core engine is processing complex AML manuals directly into executable code



Architecture Verified

Technical audit completed by ex-Databricks & SumSub engineering leadership



Pipeline Validated

End-to-end "PDF to Rule" ingestion pipeline fully operational

UPCOMING

 **Q1 2026: Pilot**



3 Design Partners

Deploying with strategic Mid-Market FinTechs



Shadow Mode

Running alongside human teams to prove accuracy without risk



Zero False Negatives

Benchmarking against historical transaction data

TARGET

 **Q3 2026: Launch**



\$1M ARR Run Rate

Commercial Launch with Seed Round funding secure



ZK Proofs

Launch Zero-Knowledge cryptographic proofs for external auditors



Ecosystem Live

Live deep integration with SumSub and Veriff ecosystems

COMPETITION: GENERALIST AI CAN'T WIN COMPLIANCE



Oracle, Archer

OBSOLESCENT

DEPLOYMENT

- On-Prem / Cloud

PRIVACY

- High

DECISION LOGIC

- Manual / Rules

AUDIT TRAIL

- Static Logs

SETUP TIME

- 6-18 Months



PUBLIC AI WRAPPERS

Harvey, ChatGPT

HIGH RISK

DEPLOYMENT

- Public Cloud

PRIVACY

- None (Data Training Risk)

DECISION LOGIC

- HIGH Hallucinations Risks

AUDIT TRAIL

- BlackBox

SETUP TIME

- Minutes



SOVEREIGN OS

RECOMMENDED

Finch

SOVEREIGN & SPECIALIZED

DEPLOYMENT

- Customer VPC/On-Prem

PRIVACY

- Zero Egress (Sovereign)

DECISION LOGIC

- Deterministic (Code-Based)

AUDIT TRAIL

- Cryptographic Proof (ZKP)

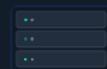
SETUP TIME

- Hours / Days

THE BUSINESS MODEL: INFRASTRUCTURE ECONOMICS

OUR BUSINESS MODEL IS DESIGNED FOR ENTERPRISE SCALE AND RETENTION

THE BASE



PLATFORM LICENSE

\$50k - \$75k p.a.

Sovereign Container deployment

THE UPGRADE



METERED CONSUMPTION

\$100k+

Scales with customer API calls

THE RETENTION



ECOSYSTEM EXPANSION

\$30k - \$150k p.a.

Deploying new logic modules (KYB, Fraud, etc)

BUILT BY THE ARCHITECTS OF MODERN COMPLIANCE



Tony Petrov

CHIEF EXECUTIVE OFFICER

↗ Founder / CLO SumSub (\$5B val.)

"Built one of the world's leading identity platforms, serving 2,000+ clients"



Ivan Stepanov

CHIEF TECH OFFICER

↗ SumSub Lead (\$5B val.)

"Architect of "Legality-Attentive" Data Systems"



Alexander Fedosov

PRODUCT ARCHITECT

↗ Databricks Lead (\$134B Val.)

"Spent 20+ years building distributed data engines and heavy AI workloads"



PRE-SEED: TECH VALIDATION ROUND (10M+ CHECKS)

TOTAL ASK (SAFE)

\$500,000

Target closing: Q1 2026



OPERATIONAL RUNWAY



12 Months

CAPITAL ALLOCATION

Engineering

Container Finalization & Core Infra

60%

Security Audits

SOC2 Preparation & Pen Testing

25%

Pilot Program

Deployment & Partner Onboarding

15%

CONTACTS:

TONY PETROV

CEO@FINCHLEGAL.AI



+55 (48) 99119-7523