

# 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

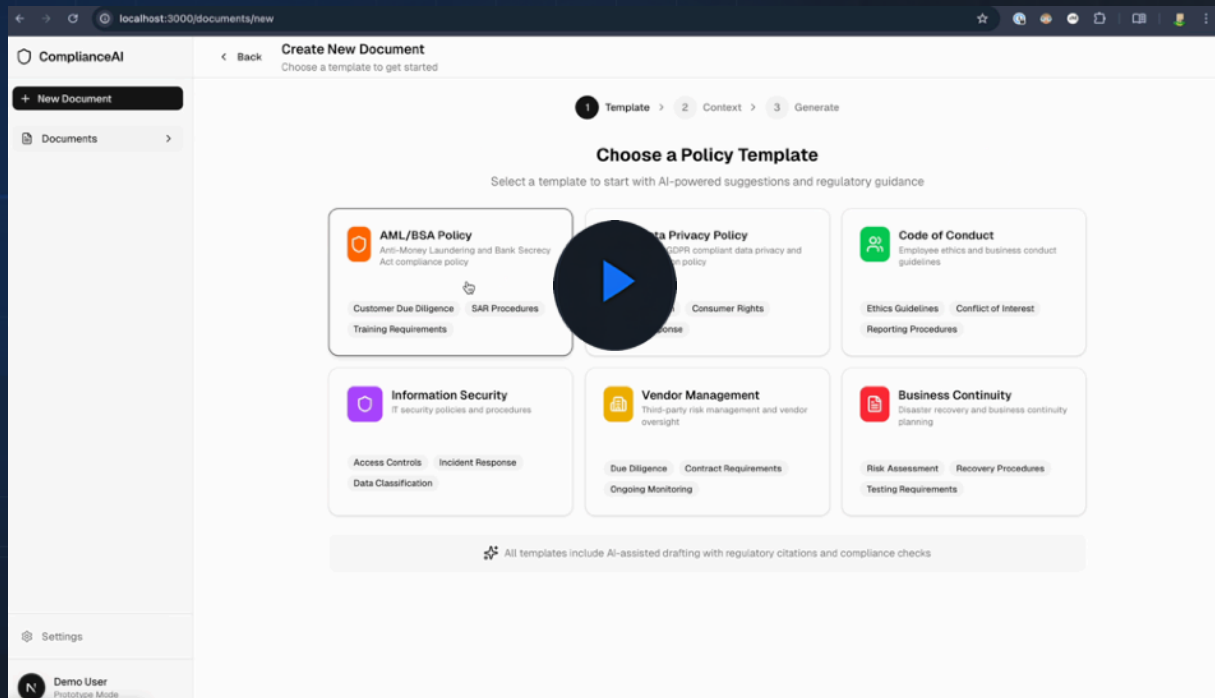
Manual review slows business  
and guarantees human error at  
scale



## THE SOLUTION:

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

# THE PRODUCT DEMO: LEGALESE > CODE IN MINUTES



# THE 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)

UNITED STATES



BRAZIL



MEXICO



ARGENTINA



COLOMBIA



## 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 cod



#### 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

OBSOLESCE

### DEPLOYMENT

✓ On-Prem / Cloud

### PRIVACY

✓ High

### DECISION LOGIC

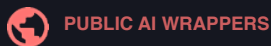
✗ Manual / Rules

### AUDIT TRAIL

✗ Static Logs

### SETUP TIME

✗ 6-18 Months



## Harvey, ChatGPT

HIGH RISK

### DEPLOYMENT

✗ Public Cloud

### PRIVACY

✗ None (Data Training Risk)

### DECISION LOGIC

✗ **HIGH** Hallucinations Risks

### AUDIT TRAIL

✗ BlackBox

✓ **SETUP TIME**

Minutes



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



PREDICTABLE BASELINE

## THE UPGRADE



### METERED CONSUMPTION

**\$100k+**

Scales with customer API  
calls



UNCAPPED UPSIDE

## THE RETENTION



### ECOSYSTEM EXPANSION

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

Deploying new logic  
modules (KYB, Fraud, etc)



ZERO CHURN ARCHITECTURE



# 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**

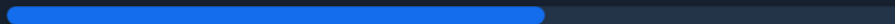


CAPITAL ALLOCATION

## Engineering

Container Finalization & Core Infra

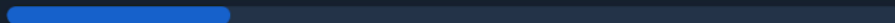
60%



## Security Audits

SOC2 Preparation & Pen Testing

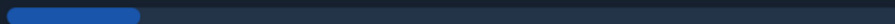
25%



## Pilot Program

Deployment & Partner Onboarding

15%





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