SavingsAI Project Kickoff

December 8, 2025. 45 minutes

Participants

- Alice – Product Owner
- Alpaca – AI Engineering Lead
- Monterei – Finance Domain Lead

Meeting Summary

The kick-off meeting outlined the vision for *SavingsAI*, a mobile-first AI-powered finance assistant that provides real-time budgeting, savings triggers, and micro-investment guidance. Key discussion points included stakeholder responsibilities, regulatory compliance (GDPR, PSD2, UK FCA), technical architecture (AWS data lake, Spark, Kafka, TensorFlow serving), and a 6-month project timeline with incremental MVP releases.

AI DISCLAIMER

AI summaries may contain mistakes. Consider checking important information.

Meeting Purpose

Meeting Purpose: Define the project scope, align stakeholders on objectives and compliance requirements, establish the technical architecture, set milestones, and delegate actionable tasks to ensure a successful MVP launch.

Key Takeaways

- Project will deliver a mobile app that analyzes spending, offers budgeting suggestions, and facilitates automated savings.
- Compliance with GDPR, PSD2, and UK FCA is critical; a DPIA and FCA audit are scheduled.
- Technical stack includes AWS S3 data lake, Spark/Kafka pipelines, TensorFlow serving, and GPT-4 powered chatbot UI.
- 6-month roadmap with iterative MVP releases and monthly steering committee reviews.
- Roles are clearly defined across product, AI, finance, UX, DevOps, and legal.

Action Items

Person(s)	Item	Due Date
Monterei	Draft Data Sharing Agreement with partner bank	January 8, 2026
Monterei	Provide NDA template to Alpaca for bank partnership	January 8, 2026
Alpaca	Create KPI dashboard for product & finance metrics	January 12, 2026
Alice	Schedule DPIA workshop	December 15, 2025

Person(s)	Item	Due Date
Alice	Identify UX designer candidate	December 19, 2025
Alpaca	Set up CI/CD pipeline for ML services	December 25, 2025
Monterei	Confirm FCA audit date	January 10, 2026
Alice	Publish meeting minutes	December 9, 2025

Topics

- **Project Vision & Objectives**
  - Mobile-first AI app for budgeting, savings triggers, micro-investments.

- **Stakeholder & Compliance Review**
  - Key stakeholders identified; compliance checkpoints for GDPR, PSD2, UK FCA.

- **Technical Architecture**
  - Data ingestion via PSD2 APIs, S3 data lake, Spark/Kafka pipelines, TensorFlow serving, GPT-4 chatbot.

- **Project Timeline & Milestones**
  - 6-month schedule with incremental MVP releases and compliance milestones.

- **Roles & Responsibilities**
  - Defined ownership for product, AI, finance, UX, DevOps, and legal.

- **Action Items & Wrap-Up**
  - Action items listed; next steps and deliverables set.

Next Steps

- **Alice**
  - Schedule DPIA workshop – Dec 15
  - Identify UX designer candidate – Dec 19
  - Publish meeting minutes – Dec 9

- **Alpaca**
  - Create KPI dashboard – Jan 12
  - Set up CI/CD pipeline for ML services – Dec 25

- **Monterei**
  - Draft Data Sharing Agreement – Jan 8
  - Provide NDA template – Jan 8
  - Confirm FCA audit date – Jan 10