SavingsAI – An AI-Driven Personal Finance Assistant

December 8, 2025. Duration 45 minutes

Participants

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

Meeting Summary

The 45-minute kickoff session set the foundation for the SavingsAI project, covering vision, objectives, compliance, architecture, timeline, roles, and action items. The team agreed on an Agile MVP delivery, a robust data pipeline, and key compliance checkpoints.

Meeting Purpose

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To align the product, AI, and finance teams on project scope, technical architecture, regulatory requirements, deliverables, and next steps.

Key Takeaways

- Project delivers AI-powered budgeting, savings triggers, and micro-investment coaching.
- Compliance with GDPR, PSD2, and UK FCA is mandatory; DPIA scheduled 15 Dec.
- Architecture will be cloud-agnostic but AWS preferred; data residency in EU.
- Timeline: 6 months MVP, with 2-week sprints and monthly steering reviews.
- Roles defined; UX Designer and DevOps Engineer to join Sprint 0.

Action Items

Person(s)	Item	Due Date
Monterei	Draft Data Sharing Agreement with partner bank	08 Jan 2026
Monterei	Provide NDA template to Alpaca for bank partnership	08 Jan 2026
Alpaca	Create KPI dashboard for product & finance metrics	12 Jan 2026

Person(s)	Item	Due Date
Alice	Schedule DPIA workshop	15 Dec 2025
Alice	Identify UX designer candidate	19 Dec 2025
Alpaca	Set up CI/CD pipeline for ML services	25 Dec 2025
Monterei	Confirm FCA audit date	10 Jan 2026
Alice	Publish meeting minutes	09 Dec 2025

Topics

- **Project Vision & Objectives**
  - Mobile-first AI app for personalized saving insights.
  - Objectives: 25% session time increase, 10% disposable income saved, compliance adherence.
- **Stakeholder & Compliance Review**
  - Key stakeholders: Product, AI, Finance, Legal, UX, Marketing.
  - Compliance checkpoints: GDPR, PSD2, UK FCA; DPIA by 15 Dec.
- **Technical Architecture**
  - Data ingestion via PSD2, Data Lake on AWS S3, Spark & Kafka pipeline, TensorFlow-serving ML service, secure API Gateway, React Native front-end.
  - Cloud-agnostic design with EU data residency.
- **Project Timeline & Milestones**
  - 6-month schedule: MVP, savings logic, micro-investment, beta launch.
  - Compliance milestones: DPIA, FCA audit, GDPR data-subject rights.
- **Roles & Responsibilities**
  - Product Lead, AI Lead, Finance Lead, UX Designer (TBD), DevOps Engineer (TBD), Legal Counsel (external).
- **Action Items & Wrap-Up**
  - Action items listed in the table above.

Next Steps

- **Alice**
  - Schedule DPIA workshop.
  - Identify UX designer candidate.
  - Publish meeting minutes.
- **Alpaca**
  - Create KPI dashboard.
  - Set up CI/CD pipeline for ML services.
- **Monterei**
  - Draft Data Sharing Agreement.
  - Provide NDA template to Alpaca.
  - Confirm FCA audit date.