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 covered the high-level vision of the SavingsAI mobile-first application, compliance considerations (GDPR, PSD2, UK FCA), technical architecture (PSD2 ingestion, data lake, ML service, GPT-4 chatbot), project timeline, roles, and action items. Cross-functional alignment was achieved, and key deliverables were identified.

AI DISCLAIMER: "AI summaries may contain mistakes. Consider checking important information"

Meeting Purpose

Meeting Purpose – To align stakeholders on the SavingsAI project vision, technical architecture, compliance requirements, timeline, and role responsibilities, and to establish the next actionable steps.

Key Takeaways

- Project goal: AI-powered budgeting, savings triggers, and micro-investments with GDPR, PSD2, and UK FCA compliance.
- Architecture: PSD2 data ingestion → encrypted S3 data lake → Spark/Kafka processing → TensorFlow serving → API gateway → React Native front-end with GPT-4 chatbot.
- Timeline: 6-month roadmap with MVP, savings triggers, micro-investments, and beta launch.
- Roles defined: Product Lead (Alice), AI Lead (Alpaca), Finance Lead (Monterei), plus upcoming UX, DevOps, and Legal stakeholders.
- Action items include data sharing agreements, NDA templates, KPI dashboards, DPIA workshop, UX hiring, CI/CD pipeline, FCA audit, and minutes publication.

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

Person(s)	Item	Due Date
Alice	Schedule DPIA workshop	December 15, 2025
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** – Overview of SavingsAI, user retention, savings impact, compliance.
- **Stakeholder & Compliance Review** – GDPR, PSD2, UK FCA checkpoints; DPIA planning.
- **Technical Architecture** – PSD2 ingestion, data lake, Spark/Kafka pipeline, TensorFlow serving, API gateway, React Native, GPT-4 chatbot.
- **Project Timeline & Milestones** – 6-month roadmap with MVP, savings triggers, micro-investments, beta launch.
- **Roles & Responsibilities** – Product Lead, AI Lead, Finance Lead, upcoming UX, DevOps, Legal.
- **Action Items & Wrap-Up** – Key deliverables and next steps.

Next Steps

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

- **Alpaca**
    - Create KPI dashboard (Jan 12)
    - Set up CI/CD pipeline (Dec 25)

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

▶ Transcript Data