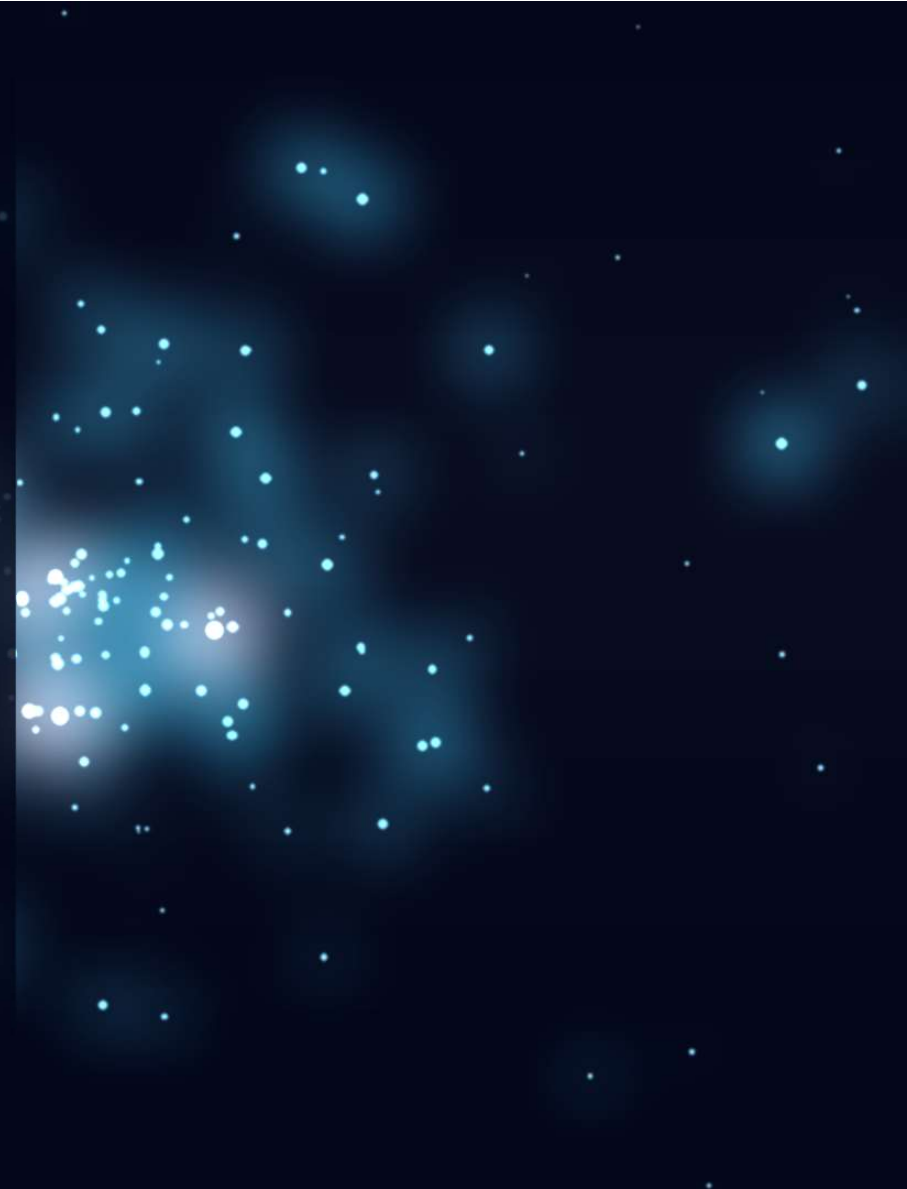


● CONSUMER HARM INTELLIGENCE FOR FINANCIAL INSTITUTIONS

McCarthy Hatch

Built to understand, not count.

AI early-warning for consumer harm. FSAi reads complaints in people's own words and shows institutions the harm before it becomes a fine or a lawsuit.



We built the agency. Now we're building the tool.

Jim McCarthy was a founding member of the **Consumer Financial Protection Bureau** and built the **complaint portal**.



JIM McCARTHY

Founder & Chairman

Founding member, CFPB. Built the federal complaint system.



ASAF BUCHNER, CFA

Chief Executive Officer

Schwab · UBS · KPMG · EY-Parthenon
· Consumer Protection Advisory Board.



COL. PAUL KANTWILL (RET.)

Senior Advisor

Dir., CFPB Servicemember Affairs ·
U.S. Army JAG Corps.

Architects of the system. Operators of the company.

● WHAT WE DO

FSAi helps banks and financial institutions detect emerging consumer harm, control failures, and regulatory exposure from complaint narratives before they become enforcement, litigation, or remediation events.

● THE PROBLEM

One complaint is one human story.

A woman in Pennsylvania: **\$12,000** in unemployment benefits — gone — on a card she never received. She files a complaint, in her own words.

Every institution is required to receive these, answer them, and hand them to the examiner. Multiply her by millions — and somewhere in the words is the next enforcement action.

Compliance teams receive the signal — but current systems fragment it before leaders can act.

● WHY IT GOES UNSEEN

For fifteen years, the industry counted. Nobody read.

WHAT THE INDUSTRY DOES

Counts the category.

A drop-down the consumer picks before typing a word: product, sub-product, issue, state. Often wrong.

WHAT FSAi DOES

Reads the words.

Reconstructs the real product and the operational failure behind it — from what the consumer actually said.

Misclassification is not an edge case; it is a structural weakness in complaint oversight.

● THE SOLUTION

Read. Reconstruct. Surface.

FSAi analyzes each complaint the moment it arrives — written or verbal — before anything else touches it.



DEPLOYMENT: cloud SaaS · sits on the institution's complaint intake · trained on the full public CFPB record + the institution's own data.

What FSAi surfaces

One reconstructed harm record — the output a compliance team acts on.

HARM RECORD

CFPB COMPLAINT 4137240

SEVERITY · HIGH

HARM CLUSTER

Unauthorized transfers on state benefit cards

RECONSTRUCTED PRODUCT

Gov't prepaid benefit card — mislabeled as four products

OPERATIONAL FAILURE

Reg E error-resolution & provisional-credit breakdown

SEVERITY / REGULATORY EXPOSURE

High — EFTA/Reg E & UDAAP — enforcement + remediation risk

REPRESENTATIVE NARRATIVES

“\$12,000 gone from a card I never received.” +43 linked

RECOMMENDED INVESTIGATION PATH

- Pull every benefit-card complaint across the four mislabeled products
- Test provisional-credit timing against the Reg E clock
- Assemble the examiner-ready evidence pack

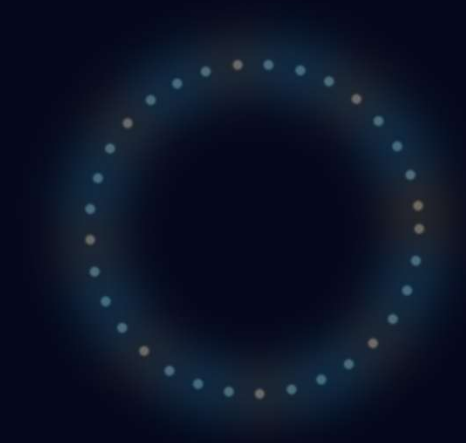
● WHAT COUNTING COSTS

A missed pattern became a \$36M order.

Public CFPB record (Complaint 4137240): the same harm came in as checking, savings, prepaid, and debit — but it was one product, a state unemployment card. Fragmented teams counted four categories and never saw the shape.

\$36M enforcement order **1,041** days to surface

Back-test — FSAi connected the pattern across product categories earlier than conventional complaint counts.



A big problem with a big market.

TAM

TAM — all U.S. institutions with a complaint obligation

~4,400 banks · ~4,600 credit unions · + nonbank firms ≈ 9,000

\$1.8B

SAM

SAM — enterprise-ready, complaint-supervised institutions

180+ CFPB-supervised banks (>\$10B) · nonbank larger participants ≈ 600

\$120M

SOM

SOM — five-year beachhead at ~\$200K / institution / yr

~125 accounts × \$200K — our 5-year target

\$25M

Bottom-up, not top-down. ~9,000 institutions × ~\$200K ≈ \$1.8B TAM; our SOM is ~1.4% of it.

Banks pay ~\$200K to get ahead of an eight-figure order.

Annual SaaS subscription. The value is asymmetric — the price is a rounding error against the fine, the lawsuit, and the remediation it prevents.

~\$200K

Annual SaaS + implementation.
Tiered by assets, products,
complaint volume & modules.

RISK ID

We surface the risk and point to the
operational failure. The institution
owns the fix.

RETENTION

Embedded in the compliance
workflow — sticky by design.

ENTRY: paid diagnostic / scoped POC → annual subscription → expansion

Risk identification — directional and decision-useful. We tell you where to look; you own remediation.

● COMPETITION

Others manage complaints. We understand them.

● capability ○ absent / not at scale

	Reads every narrative	Reconstructs the harm	Regulatory ontology	Early-warning clusters	Examiner-ready evidence
FSAi · McCarthy Hatch	●	●	●	●	●
Complaint-management systems	○	○	○	○	○
CX / sentiment platforms	●	○	○	○	○
Manual compliance review	○	●	●	○	●
Internal analytics teams	●	○	○	●	○

Others manage or measure. We reconstruct the harm — and warn before it clusters.

Institutions want to get ahead.

EXPANDING VOLUME

Complaint volume and channels keep expanding — more narratives, more surface area for harm.

MANUAL CAN'T SCALE

Manual review cannot read every narrative; sampling misses the pattern until it is an event.

PROACTIVE RISK

Banks need proactive consumer-risk intelligence as supervision shifts and litigation risk persists.

The business stands on institutional demand. Regulator adoption is a tailwind, not the dependency.

● TRACTION

Live product. Paying customers. Enterprise validation.

\$190K

BOOKED REVENUE

Top-5

U.S. BANK CUSTOMER

PAYING CUSTOMERS

A top-5 U.S. bank Consumer-protection law firm

Paid engagements across two segments — enterprise validation, not a pilot. Qualified pipeline in active discussion.

DATASET COVERAGE

609,160 complaint signals · 3,708 institutions · 50 states — dataset coverage, not customer count.

Enterprise sales motion

How we turn bank validation into repeatable enterprise revenue.

BUYER

Chief Compliance Officer · Head of Complaints

BEACHHEAD

Banks · Credit Unions · Nonbank Lenders

01

ENTRY

Paid diagnostic / scoped POC

02

CONVERSION

Annual SaaS subscription

03

EXPANSION

More products & business lines

REVTECH VALUE

Bank introductions · POC design · procurement navigation

Raising \$500K to convert validation into repeatable enterprise revenue.

The product is live with paying customers. This round funds the motion that makes revenue repeatable.

THE ROUND · USE OF FUNDS

Raising \$500K

Committed / indicated: \$250K

Enterprise sales

Solutions engineering

Customer success

Data ingestion & integrations

18-MONTH MILESTONES

→ \$1 million ARR

→ Signed enterprise customers

→ Paid pilots in flight

→ Repeatable deployment playbook

Why RevTech Labs

We're applying to RevTech to turn bank validation into a repeatable enterprise sales motion.

THREE 12-WEEK OBJECTIVES

01

Secure 5–8 qualified bank / credit union introductions.

02

Convert at least one paid POC or design partner.

03

Refine pricing, procurement & implementation playbook for seed-stage scale.

12 weeks. From validated to repeatable.

● THE CHANGE WE CREATE

Harm understood early protects consumers and companies alike.

Built to understand, not count.

Help us make consumer harm visible before it becomes a headline, lawsuit, or enforcement order.

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