● NXTSTAGE FinTech Pilot Competition 2026 participant

Fuse your core systems with AI.

> *Keep what works, build what's next, retire on your terms. Prove it all with evidence built in, not bolted on.*

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Each item carries its status. LIVE runs today. BUILDING is being designed with partners and is not production.

THE PROBLEM

Old cores, hand-built workarounds, and AI pilots that stall.

01

Decades-old cores

Cores are often decades old, batch-based and hard to reach, so new tools can’t get at the data or the rules.

02

Copy-paste and scripts

The gap gets filled with copy-paste routines and custom scripts that examiners flag as operational risk.

03

AI pilots that stall

Banks want AI in their operations, but not at the cost of control or the audit trail, so pilots stall before production.

THE AUDIT CYCLE TODAY

Each audit cycle, someone stitches app logs, database audit tables and ticket history into an evidence pack by hand, and still can’t show what caused each change.

IX-00762

Tallyseal replaces that patchwork with one layer that keeps people in charge and the record straight.

NO CORE REPLACEMENT → CONNECT · BUILD · RUN · PROVE

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HOW IT WORKS

Connect, Build, Run, Prove.

Four parts, one record. Here is how a single decision runs through them.

CONNECT

Plug into the systems, data and rules you already run. No core replacement.

IX-01762

BUILD

Your experts plus AI build products, journeys and rules. Your people approve each change before it goes live.

IX-01763

RUN

Run your core systems with added AI, to your business rules.

IX-01764

PROVE

Who or what changed each value, when and why, on one record.

IX-01765

HOW A DECISION RUNS

1 AI proposes

AI drafts and summarises. It doesn't decide.

BUILDING IX-00849

2 A named person approves

Approve, send back or reject; the answer is checked against who may give it.

LIVE IX-00515

3 Rules checked outside the model

Committed behaviour comes from readable rules, not the model.

BUILDING IX-00849

4 One record, with the evidence

Each field change keeps old value, new value, the rule or person, and its cause.

LIVE IX-00025

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LEAD PILOT · BSA/AML

BSA/AML alert and SAR decisions, with a named approver on each one.

BUILDING
designing with partners

1

AI summarises the alert

and drafts a disposition: SAR or no SAR, with its reasons.

BUILDING IX-11045

2

The analyst proposes

the decision, edits the draft, and adds the case notes.

BUILDING IX-11045

3

A second named person approves

The proposer can’t approve their own decision.

LIVE IX-10883

4

The history becomes the evidence pack

Who decided, when and why, ready for the examiner.

BUILDING IX-11045

BUILT ON PIECES THAT RUN TODAY

LIVE **Four-eyes approval** The maker can’t approve their own change; a second named person approves. IX-10883

LIVE **Field-level history** Each field change records old value, new value, the rule or the person, and its cause. IX-00025

DESIGNED TO SUPPORT

FinCEN Suspicious Activity Reports (31 CFR 1020.320) and the FFIEC BSA/AML Examination Manual. A design goal, not a compliance claim.

IX-11037

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SECOND PILOT · CALL REPORT ASSURANCE

Call Report figures traced to source and checked before filing.

BUILDING
designing with partners

THE QUARTERLY CALL REPORT

FFIEC 051 smaller domestic-only banks

FFIEC 041 domestic offices

FFIEC 031 banks with foreign offices

Consolidated Reports of Condition and Income, filed quarterly by US insured banks.

IX-11038

THE TRACE WE'RE BUILDING, FIGURE BACK TO SOURCE

Call Report figure the number on the schedule — BUILDING — IX-11046

Report cell which line it fills — BUILDING — IX-10896

Source record the file and row it came from — BUILDING — IX-10895

Approved adjustment a second named person approves — LIVE — IX-10883

Before filing: each figure has a source, and each adjustment has a named approver. IX-11046

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MORE PILOTS · DATA LINEAGE AND LEGACY CORES

Section 1071 lineage, and change records over legacy cores.

BUILDING
designing with partners

Section 1071 lineage

CFPB small business lending data rule (Reg B subpart B)

BUILDING

Small-business application data traced to the 1071 submission, field by field.

1 Jan 2028 compliance date, as amended, for lenders with at least 1,000 covered originations in each of 2026 and 2027. Litigation is pending, so dates may move.

PIECES IT BUILDS ON

BUILDING	Trace to the source file and row	IX-10895
LIVE	Field-level history of each change	IX-00025

IX-11039 · IX-11047

Change records over legacy cores

routine core updates that rely on manual re-keying today

BUILDING

Each update checked against business rules and recorded so it can be reversed.

PIECES THAT RUN TODAY

LIVE	Adapters for CSV, COBOL copybook and JSON files	IX-00037
LIVE	Calls to outside systems kept on a call ledger	IX-00041
LIVE	Exact undo of a run, or a refusal that names why	IX-00021

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KEYSTONE 2026-11-05@KS-20261105-0711-8b38d753 IX-11039 IX-11047 IX-10895 IX-00025 IX-00037 IX-00041 IX-00021

FOR YOUR EXAMINERS

What an examiner would see.

Federal and state examiners ask the same questions: who decided, on what, and can you show it.

ON THE RECORD

Who proposed, who approved, and when
on each decision; the maker can't approve their own
LIVE IX-10883

The history of each value
old value, new value, the rule or person, and the cause
LIVE IX-00025

A trace log that shows tampering
hash-chained, so an edit breaks the chain and the check finds it
LIVE IX-00516

An evidence pack to hand over
export of the evidence for an engagement
BUILDING IX-00030

GUIDANCE THE PILOT IS DESIGNED TO SUPPORT

FDIC · Federal Reserve · OCC
Interagency Guidance on Third-Party Relationships: Risk Management (June 2023)
IX-11041

FFIEC agencies
BSA/AML Examination Manual, for alert and SAR decisions
IX-11037

Kansas OSBC
State bank supervision under K.S.A. Chapter 9; an exam at least once each 18 months (K.S.A. 9-1701)
IX-11044

Tallyseal supports your team's work against this guidance. It doesn't replace your compliance judgement, and it isn't a compliance claim.

BUILDING

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EXAMPLES OF WHAT WE CAN DO

Examples from Europe: the same record, other rulebooks.

Shown as examples of the approach, each with its honest status. None is a US claim.

EXAMPLE · LIVE

EUROPE · FIRST BUILD

Basel regulatory reporting

The Basel / CRR capital pack installed as data, not code, and the EBA's DPM database read in as templates, cells and validation rules.

pack and DPM load run today; filing the return is BUILDING

IX-10880 · IX-10882 · IX-10891

EXAMPLE · BUILDING

EU AND UK

SFTR

Securities financing transactions reported to a trade repository, with the regulators' validation rules.

a regime we map next; not built

IX-11014 · IX-11015

EXAMPLE · BUILDING

EU

DORA

A documented mapping to the DORA register of information, with an exportable evidence bundle.

we're building it

IX-02394 · IX-00927

EXAMPLE · BUILDING

EU AND UK

GDPR

Reference rule libraries for common regimes, written and tested in code. Private today.

we're building it

IX-02514 · IX-00029

What carries over to a Kansas pilot: rules as data, named approvals, and one record of who changed what. IX-10883 · IX-00025

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KEYSTONE 2026-11-05@KS-20261105-0711-8b38d753 IX-10880 IX-10882 IX-10891 IX-11014 IX-11015 IX-02394 IX-00927 IX-02514 IX-00029 IX-10883 IX-00025

STATUS, HONESTLY

What runs today, and what we're designing with partners.

RUNS TODAY · KEYSTONE STATUS TODAY, EVIDENCE LANDED

Item	Keystone	Chip	IX
Four-eyes approval in Assure	Today	LIVE	IX-10883
Flow approval steps: approve, send back, reject	Today	LIVE	IX-00515
Field-level history of each change	Today	LIVE	IX-00025
Hash-chained trace log	Today	LIVE	IX-00516
Exact undo, or a named refusal	Today	LIVE	IX-00021
Adapters: CSV, COBOL copybook, JSON file	Today	LIVE	IX-00037
Basel / CRR pack installed as data	Today	LIVE	IX-10880
EBA DPM load (Europe)	Today	LIVE	IX-10882

BEING BUILT · KEYSTONE PARTIAL

Item	Keystone	Chip	IX
Trace to source file and row	Partial	BUILDING	IX-10895
Trace from a figure to its report cell	Partial	BUILDING	IX-10896
Evidence export for an engagement	Partial	BUILDING	IX-00030
AI drafts; readable rules decide	Partial	BUILDING	IX-00849

DESIGNING WITH PARTNERS · KEYSTONE ROADMAP

Item	Keystone	Chip	IX
BSA alert / SAR decision pack	Roadmap	BUILDING	IX-11045
Call Report assurance pack	Roadmap	BUILDING	IX-11046
Section 1071 lineage pack	Roadmap	BUILDING	IX-11047

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THE PILOT ASK

1 to 2 design partners.

Kansas or US community banks, or the SIs that serve them.

◌ BUILDING
designing with partners

WHAT WE NEED FROM YOU

1. A sponsor and your BSA officer, for a short design sprint
2. An analyst and a second approver to try the alert flow
3. Sample or test alert data, and how your core exports it
4. A short review with us each fortnight

WHAT YOU GET

◌ BUILDING	A BSA alert flow shaped by your team
● LIVE	Four-eyes approval and field-level history from day one
◌ BUILDING	An evidence-pack format you can walk your examiner through
◌ BUILDING	No core replacement: we connect to what you run

IX-11045 · IX-10883 · IX-00025 · IX-00037

TALK TO THE FOUNDER
Paul Wander Founder, Tallyseal
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