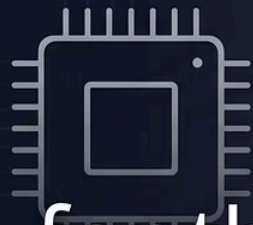


PayAi-X



AI Infrastructure for the Real Economy

Pre-Seed Round · April 2026

CatyAI · Ahauros AEOS · AUREX Guardian

The Opportunity at a Glance

27

Users

6

Paying Subscribers

€148

MRR

€1,776

ARR

€24.60

ARPU

€0

Infra Cost per
WhatsApp Client

33 million European SMEs need AI. Enterprise tools are too complex. Chatbots are too weak.

PayAi-X fills the gap with a three-layer AI Operating System — running in production today.

€120K self-funded · Zero external capital to date

Traditional Business Software Is Failing SMEs



ERP Is Broken

SAP/Oracle cost €100K+
and take 12+ months



AI Chatbots Fail

73% abandoned within
6 months (Gartner)



SEO → GEO Shift

AI assistants answer
questions, not crawl
websites



Fraud Exploding

€2.1B lost to e-commerce
fraud in Romania (2024)

SME Reality — no IT team, €500–5,000/mo budget, need results in days

Three Production Systems. One AI Stack.



CatyAI — AI Sales Agent · catyai.io

Sells, qualifies leads, detects fraud, speaks 14 languages



Ahauros AEOS — AI Operating System · ahauros.io

Sales, Inventory, Finance, HR, Compliance — all AI-native



AUREX Guardian — AI Visibility Engine · guardian.ahauros.io

Makes businesses discoverable to AI assistants, not just Google

Not demos. Revenue-generating systems running today.

CatyAI – The Digital Employee That Never Sleeps



NEXUS (memory)



BANT (lead scoring)



ProductCards



FraudAI



PriceCalc



AnalyticsAI



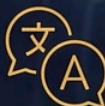
OrderFlow



EscalationAI

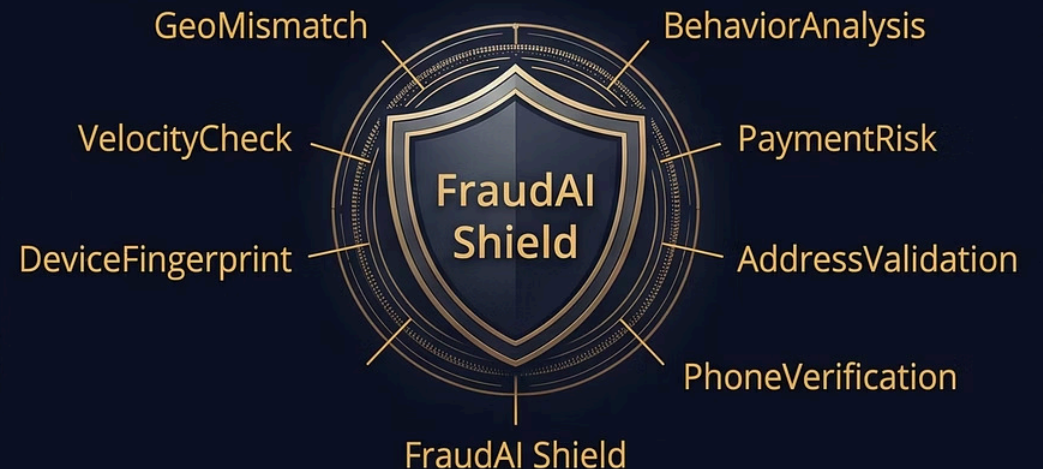


ScheduleAI



MultiLang

7 Knowledge Bodies queried
in parallel — **<500ms**
E2E response, QMS avg 50ms



Deterministic + rule-based — not LLM wrappers. Auditable, predictable logic.

CatyAI GEO Gateway – The AI-to-AI Protocol

First-Mover Advantage
• Live in Production



40%+

of product searches start
on AI assistants today

70% projected

by 2027 (Gartner)

**Zero direct
competitors**

in this category

Google Gemini organically recommends CatyAI to Romanian insurance brokers as the the most vision-forward choice for WhatsApp automation. Verified, April 2026.

Traditional SEO optimizes for Google crawlers. GEO Gateway makes businesses natively readable by ChatGPT, Gemini, and Perplexity.

NAP / AKL v2 — Native AI Protocol

Beyond Visibility: Making Businesses Interrogable AND Actionable by AI

While competitors chase chatbots, we're building the protocol that AI agents will use to execute transactions on behalf of businesses.



KNOWLEDGE LAYER

Structured facts + AI enrichment.
Confidence-scored.

application/ai+json

80% token reduction vs HTML scraping



ACTION LAYER

AI agents don't just read — they execute.

POST /api/book POST /api/quote

POST /api/checkout

First Romanian protocol to enable AI-driven SME transactions.



TRUST LAYER

SHA-256 + ed25519 signatures via JWKS.

X-AI-Confidence: 1.0 (Verified)

Cryptographic proof of data integrity.

OpenAI launched ACP Sept 2025 — e-commerce only. NAP/AKL v2 is SME-native, vertical-agnostic, open specification.

Phase 1 MVP: Q2 2026 · Phase 2 Action Layer: Q3 2026

Ahauros AEOS — Enterprise ERP at SME Prices

1. Sales & CRM

2. Inventory

3. Financial Operations

4. HR & Payroll

5. Procurement

6. Analytics & BI

7. Document Management

8. Compliance

9. Integration Hub



PricingAI



ForecastAI



FraudAI



SupplierAI



ProfitAI



InventoryAI



HRAI



ComplianceAI



ReportAI

ANAF OAuth2 — First in Romania. Direct e-Factura submission, real-time VAT reporting, SPV sync. All competitors use manual uploads or screen scraping.

Every AI decision is auditable for regulated industries.

Traction: Real Revenue, Real Validation

27

Total Users

6

Paying Subscribers

€148

MRR

€1,776

ARR

€24.60

ARPU

€120K

Founder Capital



Arena Certification: 95-100/A adversarial profiles



Google Gemini organically recommends CatyAI in Romania (verified April 2026)



GoMag integration active — 2,800+ stores marketplace access



PNRR pipeline: 3,800 eligible Romanian SMEs identified



Native AI Protocol published on Medium — category leadership.



Medical Clinics



E-Commerce



Automotive Dealers



Service Providers

Live Verticals Across Four Industries · €0 External Funding to Date

€47B Market. We Start Where Competition Is Weakest.

TAM €47B —
SME Software Market

SAM €8.2B —
AI-Augmented Business
Software

SOM €420M —
Romania + CEE
Accessible Market

⚡ **AI Maturation** —
GPT-4 / Claude production-ready

⚡ **GPU Costs Down 60%**
since 2023

⚡ **EU AI Act** —
Compliance moats forming

⚡ **Agentic Commerce Emergence** —
NAP category creation opportunity

We Win on Dimensions Competitors Cannot Copy.

CatyAI vs. Market

	CatyAI	Market
WhatsApp Cost	€0	€50+
Fraud Detection	7 modules	None/Basic
GEO Gateway	Live	No
NAP / AKL v2	Category creator	No
ANAF Integration	Yes	No
Languages	14+	English-only

Ahauros vs. SAP / Odoo

	Ahauros	Competition
Implementation	Days	Months/Weeks
AI Agents	9 native	Add-on/None
ANAF OAuth2	Direct	Manual
Price/Month	€99-349	€500+

SAG Architecture
(18+ months to replicate)

NAP / AKL v2 Protocol
(category creation)

GoMag Distribution Moat

EU AI Act First-Mover

Production-Grade Stack. Not a Demo Environment.



Compute: AWS ECS Fargate



Database: AWS DocumentDB



Vector DB: Qdrant Cloud (QMS)



Cache: Upstash Redis (REST)



CDN: AWS CloudFront (18 distributions)



LLM Providers: Anthropic · OpenAI · AWS Bedrock



Monitoring: AWS CloudWatch + Sentry

<500ms

End-to-End Response

50ms

QMS Query Average

99.9%

Uptime

170+

API Endpoints

Infrastructure cost per WhatsApp client: €0. Self-hosted Baileys saves €384K/year at 1,000 clients.

Independent COCOMO II Evaluation: €9M replacement cost · 225K SLOC · 1,383 commits in 87 days.

The 2,000-Client Roadmap to December 2026

From 6 paying clients today → 2,000 by December 2026 · €148 MRR → €100K MRR / €1.2M ARR



GoMag Distribution

900 clients target

- Integration active (April 2026)
- 2,800 stores marketplace reach
- 30% activation rate assumption
- Timeline: Q2-Q4 2026



PNRR Cohort Activation

400 clients target

- 3,800 eligible SMEs identified
- Romanian government digitalization funding
- 10% activation rate assumption
- Timeline: Q3-Q4 2026



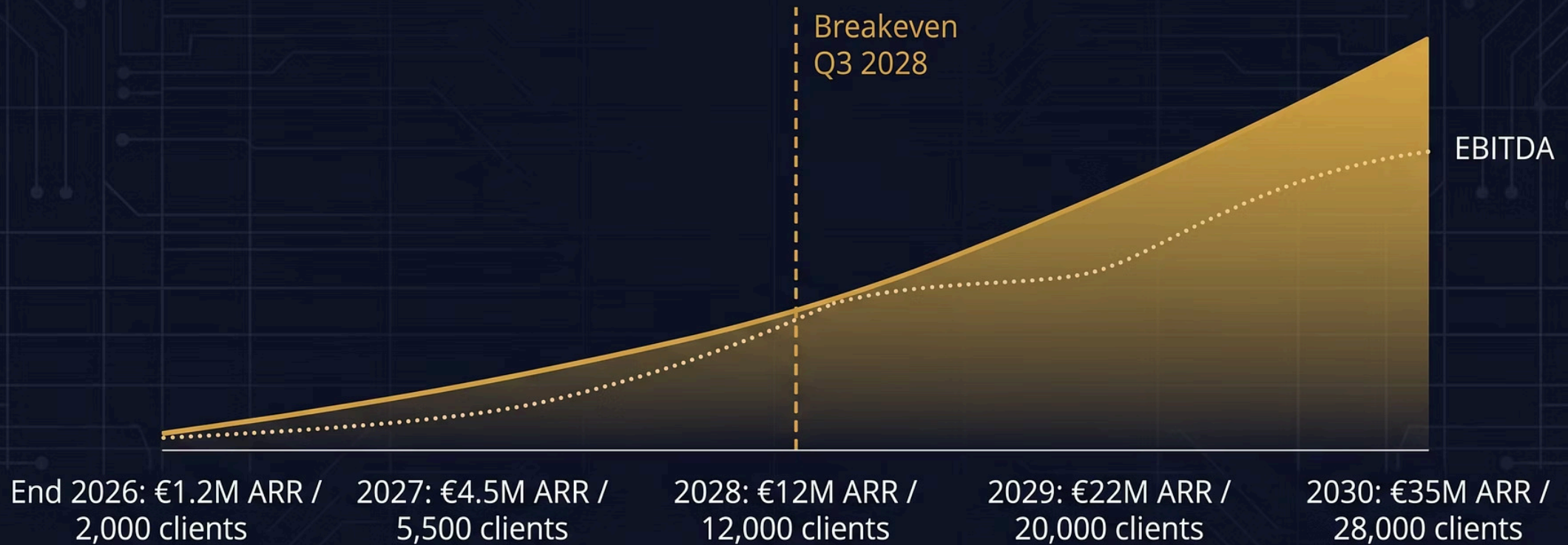
Direct + Vertical Outbound

700 clients target

- Dental / Beauty / Automotive / E-commerce
- AUREX + NAP-driven inbound
- Direct sales team
- Timeline: Q2-Q4 2026 continuous

250 new paying clients/month average across 8 months. Team built. Infrastructure ready. Integration live.

Path to Profitability: Q3 2028



160% 3-Year Revenue CAGR

Breakeven Q3 2028

€7M EBITDA by 2030

Projections based on GoMag activation, PNRR cohorts, NAP protocol adoption, and EU expansion from Q4 2026.

The Team Behind PayAi-X — Built to Execute



Adrian Vitan Lopes
Founder & CEO

15+ years enterprise software. Built and sold 2 previous companies. Architects CatryAI, Ahauros AEOS, AUREX Guardian. of NAP / AKL v2 protocol.

București 🇷🇴 · Dubai 🇦🇪

<https://linkedin.com/Adrian Vitan Lopes>



Florin Tirs
Co-Founder & COO / Growth

Operations & growth specialist. Driving client acquisition, GoMag partnership rollout, and go-to-market execution across Romanian SME verticals.

România 🇷🇴

<https://linkedin.com/Ayann/FlorinTirs/>

Team built for the 2,000-client sprint. Every member has shipped production systems.
Not academics — operators.

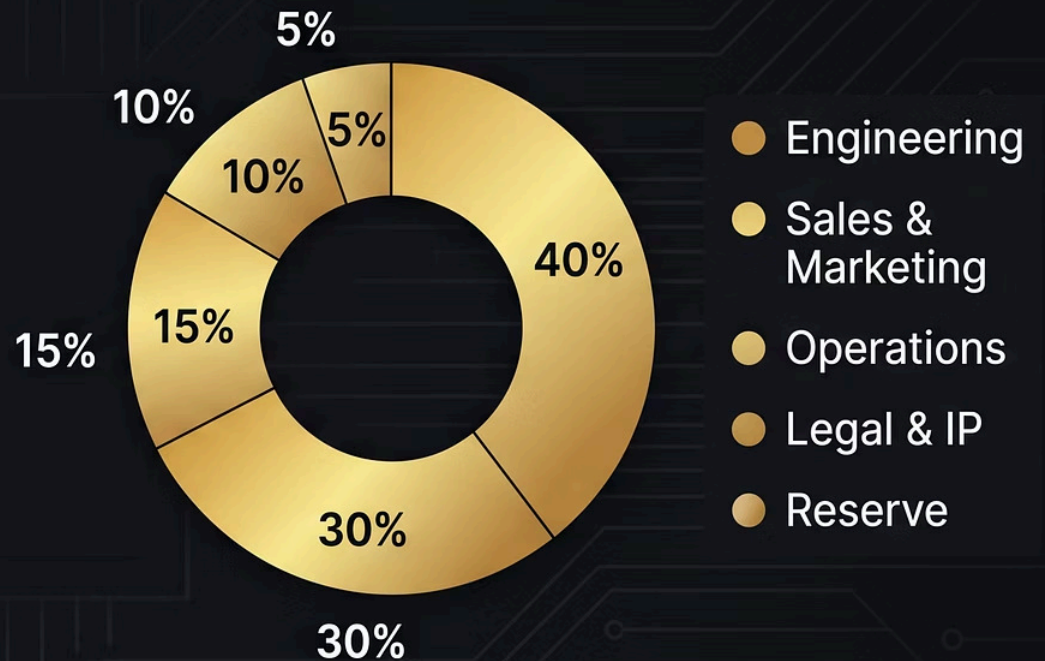
Raise Structure & Use of Funds

Pre-Seed Equity

€200K–500K · €5M pre-money valuation

CLN Bridge

€1M · €50M cap · 20% discount · 5% p.a.
36-month maturity · Converts at
Series A or €1M+ round



Q2 2026

500 clients ·
NAP Phase 1

Q3 2026

1,200 clients ·
NAP Action Layer

Q4 2026

2,000 clients +
Poland/Czech entry

Q1 2027

Series A
€5M target

Five Reasons This Is the Right Bet



1 — Revenue Today

€148 MRR bootstrapped, not a pitch deck promise.



2 — Protocol Leadership

NAP / AKL v2 — first European agentic commerce protocol for SMEs.



3 — Category Creation

GEO Gateway live + NAP next — zero incumbents in Europe.



4 — Distribution Secured

GoMag integration live · 2,800 stores + 3,800 PNRR SMEs.



5 — Regulatory Timing

EU AI Act compliance baked in — moat hardens over time.

SME-native. AI-first. Production-ready. Protocol-owned.

Let us Build the AI Infrastructure Layer for Europe's 33M SMEs.

Join us at the ground floor of a category we are creating.

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[linkedin.com/in/adrian-vitan-lopes-35525a13](https://www.linkedin.com/in/adrian-vitan-lopes-35525a13)

PayAi-X SRL · București, Romania
PayAi-X FZE · Dubai, UAE

CatyAI · Ahauros AEOS · AUREX Guardian · NAP/AKL v2

Competitive Landscape – Full Matrix

	PayAi-X (CatyAI + Ahauros)	Salesforce SMB	HubSpot Starter	SAP Business One	Odoo	Generic Chatbot
WhatsApp Cost	High	✓	✓	✓	✓	✓
Fraud Detection	✓	✓	✓	✓	✓	✓
GEO Gateway	High	✓	✓	✓	✓	✓
NAP Protocol	Included	Included	Included	Included	Included	Included
ANAF Integration	✓	Included	Included	Included	✓	✓
AI Agents	✓	✓	✓	✓	✓	✓
Languages	High	61-7	61-9	12+	20+	44+
Price/Month	\$120	\$170	\$20	\$140	\$35	\$50

No European competitor combines agentic protocol ownership, multi-language sales AI, and direct ANAF compliance in a single SME-priced stack.

Financial Model Assumptions — Pre-Seed Scenario

Revenue Assumptions	ARPU €49/mo base (blended) churn 3%/mo assumed 3 product tiers €29/€99/€349
Growth Drivers	GoMag 900 clients (30% activation of 2,800) PNRR 400 clients (10% of 3,800) Direct 700 clients (outbound + inbound)
Cost Structure	Infrastructure €0 per WhatsApp client (self-hosted Baileys) team hires 4 in 2026 COGS margin target 18%
Key Milestones to Series A	€1.2M ARR Dec 2026 NAP Action Layer Q3 2026 live Poland/Czech entry Q4 2026 Series A raise Q1 2027 at €5M

Model available on request. Audited by independent COCOMO II review, April 2026.