

Player Pro Roadmap – Investor Overview

Adora AI | May 2025

1 | Executive Summary

Player Pro extends the free (included with all Enterprise/Pro user accounts) *Play* tier into a smart personal-finance and life-automation companion. Central to the experience is **Merlyn**, a financial-insights agent that aggregates personal accounts and delivers proactive money-saving advice. It leverages Adora AI’s zero-trust dual-memory architecture and the hands-free AI Pin to solve high-value consumer tasks—while adding new, high-margin revenue streams that are incremental to our core enterprise ARR.

2 | Vision & Differentiation

- Vision** — “Bring Adora AI to everyday life: from the checkout line to a home purchase, all without compromising privacy.”
- **Dual-memory privacy:** completely isolated *Work* and *Personal* data stores with manual (toggle) or automatic (AI sees a personal vs professional query) context switching.
 - **Hands-free assistant:** AI Pin delivers real-time cues (voice whisper, bluetooth earbud connection, gesture, or haptic) — no screen required.
 - **Resource-aware routing:** existing scheduler chooses the cheapest model that hits the SLA, keeping compute cost < \$1 per user per month.

3 | High-Impact Life Moments & AI Modules

Life moment	Core AI module	Primary data feeds	Real-world assist
Car buying	Deal-Score Engine	VIN pricing, loan & insurance APIs	On-lot scan → fair-price + finance overlay via Pin
Trip planning	Smart Itinerary Builder	Flight/hotel APIs, weather, calendar	Geo-fenced reminders, offline maps
Home	Mort-Match Advisor	MLS + mortgage rates +	AR notes & auto-draft offer docs

purchase		taxes	
Gift concierge	Friend-Graph Memory Share	Opt-in shared preferences	1-click order & tracking
Eat-out now	Location Taste Router	Real-time crowd, diet & rewards data	Whisper navigation + best-card auto-select
Personal finance	Merlyn Financial Coach	Plaid/credit card APIs, budgeting history	Spending plan & smart card selection via Pin

4 | Privacy & Trust Architecture (Zero-Trust)

- **Opt-in Friend Graph** – hashed tag sharing; no raw memories leave origin account.
- **On-device inference** for sensitive context (location, spending).
- **Audit trail** – every cross-memory access logged and user-visible.

5 | Phased Roll-Out & Success Gates

Phase	MVP scope	Incremental compute cost	Go/No-Go metric
α-1 (M 0–2)	Gift Concierge email prototype	+0.05¢/user/day	>8 % Play users join wait-list
α-2 (M 2–4)	Eat-out Router + Pin nav	+0.3¢	NPS > 60; 3 uses/week
β-1 (M 4–6)	Car Deal-Score	+0.8¢	100 dealer RFQs
β-2 (M 6–9)	Trip Builder beta	+1.4¢	25 % flight booking attach
γ (M 9–12)	Home-buying suite	+2.0¢	30 closed loans

Costs remain trivial (<2 % of Play token cap) until feature/product-market fit is proven.

6 | Monetization Levers (Post-MVP)

- **Affiliate Rev-Share** – card & bank approvals (\$150–400 each)
- **Travel Commissions** – 3–6 % of cart
- **Auto-loan Marketplace Fees** – \$200 per funded loan
- **Real-estate Referral Fee** – 0.15 % of closing price
- **Compute Booster Packs** – \$10 for \$12 wallet credit
- **Ad Network** - Adora Charity App Original Model - users are worth \$20+ per month and they get to send 50% of that to a charity they choose. HUGE ad network potential.

Gross Margin: >85%+ on all streams (compute cost pennies per transaction)

7 | Strategic Impact for Adora AI

Value Driver	Impact
Consumer funnel	Play → PlayerPro upsell creates new ARR outside enterprise budgets
Network lock-in	Friend-Graph gifting embeds Adora in social circles; increases enterprise stickiness, opens door for social media play
High-margin optionality	Adds FinTech, Travel, Commerce TAM with SaaS-like margins
Privacy moat	Dual-memory & on-device inference differentiate against cloud-only rivals

8 | Action Plan

1. **Simple Multi Model Use** with memory to start (Pro to play toggle)
2. **UI wait-list toggles** for Gift Concierge & Eat-out Router (1 week)
3. **Friend-Graph API schema** (4 engineer-weeks)
4. **Affiliate MoUs** with 2 card issuers & 1 travel OTA (Month 1)
5. **α-1 Concierge service** – manual weekly gift suggestions to first 200 users (Month 1–2)
6. **Privacy compliance review** – PCI & data-sharing policy update (Month 2)