USER-GOVERNED EXPENSE OPERATIONS

Approval rails · Ledger integrity · Agentic execution

Turn scattered accounts into a governed action engine.

Gravity is integrated approval and ledger infrastructure for recurring spend. It lets users govern what can be paid, paused, switched, or escalated — and lets an agent execute inside those rules.

CATEGORY
Expense management infrastructure

WEDGE
Approvals + recurring payments

STATUS
Building MVP

RAISE
Seed · $250k–$1M

THE PROBLEM

Recurring spend is fragmented, but decisions still need owners

People do not lack another dashboard. They lack a system of record for who can approve recurring expenses, what can auto-run, and how actions get executed across subscriptions, insurance, service bills, and family accounts.

Fragmented control

Subscriptions, utilities, insurance, and service accounts live across too many merchants, portals, cards, and inboxes.

Informal approvals

Households manage exceptions through texts, memory, and reactive clean-up instead of explicit rules and thresholds.

No execution layer

Most tools stop at visibility. Users still carry the busywork of paying, pausing, switching, and escalating.

$219/mo

average actual US subscription spend — consumers estimate just $86

C+R RESEARCH 2026

2.5x

gap between what people think they pay and what actually renews

C+R RESEARCH 2026

12+

subscriptions plus insurance and service accounts per target household

ICP BASELINE

THE INSIGHT

Visibility is not enough. Users want governed follow-through.

The insight is not that people want more alerts. They want a clear operating model for recurring money movement: what can happen, why it happened, and how an agent can carry it out safely.

WHAT THEY DO NOT WANT	WHAT THEY ACTUALLY WANT
Another passive dashboard to check	A system that decides what needs review and what can run
Manual portal sweeps and spreadsheet upkeep	An integrated ledger with audit trails and clear ownership
Generic autopay with no controls	Approval tiers, thresholds, and revocable permissions
AI that only recommends	AI that can execute inside explicit user rules

THE SOLUTION

Approval rails plus ledger plus agentic execution

Gravity brings recurring accounts into one governed control layer. Users define what can auto-pay, what needs approval, and what must escalate. Every action is recorded, and the agent only operates inside those boundaries.

1 · Connect

Ingest subscriptions, bills, policies, payment methods, and relevant account records.

2 · Govern

Apply approval logic, thresholds, exceptions, and routing rules before money moves.

3 · Execute

Let the agent pay, pause, switch, renegotiate, or escalate within scoped permissions.

4 · Ledger

Keep a durable record of approvals, overrides, and outcomes so trust compounds over time.

CUSTOMER VALUE PROPOSITION

Expense operations that scale with the user

For busy professionals and high-complexity households managing fragmented recurring spend, Gravity is user-governed expense operations infrastructure that centralizes approvals, preserves context, and executes actions on their behalf.

Control

Know what can run automatically, what needs review, and what changed.

Time

Eliminate portal chasing, reactive cleanup, and manual household coordination.

Savings

Reduce leakage by catching unnecessary, duplicative, or poorly-governed spend.

TARGET CUSTOMER

Start with busy people managing account sprawl

Primary user

Busy professionals and high-complexity households with 12+ subscriptions, multiple service accounts, and shared decision-making.

Decision pattern

Already trying to keep up through card reviews, inbox searches, notes, or informal family coordination.

Why they care

They do not just want alerts. They want a reliable approval and action layer across recurring obligations.

SUBSCRIPTIONS · INSURANCE · INTERNET · PHONE · SERVICE ACCOUNTS · SHARED HOUSEHOLD SPEND · USER-GOVERNED APPROVALS

PRODUCT

What the engine does

Unified ledger

Normalizes recurring accounts, merchants, payment methods, and action history into one governed record.

Approval routing

Determines what can auto-execute and what needs review based on thresholds and context.

Agentic execution

Completes payment-adjacent tasks instead of stopping at recommendations.

Auditability

Logs every approval, override, action, and rationale.

Preference learning

Adapts to vendor, timing, trust, and escalation preferences.

Exception handling

Routes unusual spend or edge cases back to the user with context.

WHY NOW

The infrastructure moment is now

Account sprawl keeps rising

Households manage more subscriptions, more service accounts, and more recurring decisions than their workflows can support.

Agents can finally act

AI can now handle multi-step execution, but only safely when attached to explicit approvals and permissions.

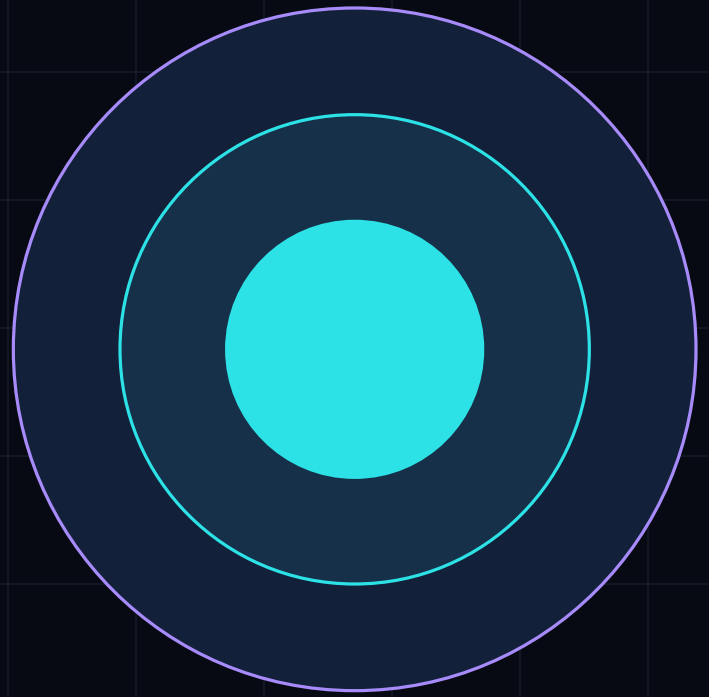
Trust is the product

Users will adopt automation when control, auditability, and revocability are built in from the start.

MARKET OPPORTUNITY

Sized bottom-up from the wedge, not the vision

- **TAM — recurring-spend control** — **~$20B**
  ~110M US subscription-holding households plus UK/CA/AU, at $12–15/mo for recurring-spend control.
- **SAM — high-complexity households** — **~$4B**
  20–25M US households: busy professionals 30–55, 12+ subscriptions, already self-tracking, validated WTP.
- **SOM — Year 3 target** — **$8–10M ARR**
  ~50K paying households at a $13–15/mo blended price (individual + family plans) — about 0.2% of SAM.



Category proof: Truebill hit ~$100M annualized revenue and a $1.275B exit (now Rocket Money) on visibility and cancellation alone. Gravity starts where those tools stop. The $182B AI-productivity market is the expansion story, not the wedge math.

BUSINESS MODEL

Free to start, premium where execution saves time

The entry wedge should be easy to adopt. Monetization deepens as users trust Gravity with more execution, more workflows, and more governed control.

Core access

Free or low-cost visibility into recurring accounts, approvals, and baseline control rails.

Premium execution

Charge for deeper agentic execution, richer workflows, and more hands-off expense operations.

Aligned economics

Monetize only after the product proves measurable time savings, control, and lower spend leakage.

COMPETITION

The gap is between insight and money movement

Bill monitors

They categorize or alert, but they do not create governed approval rails or execute reliably.

Budgeting apps

They explain spend after the fact, not how recurring decisions should be routed and controlled.

Generic AI assistants

They can recommend actions, but they are not a system of record for recurring financial authority.

Autopay

Convenient but blind: no policy layer, no review thresholds, no durable rationale.

MOAT

Trust, policy, and execution compound together

The moat is not another alerting surface. It is the governed action layer: user-specific approval logic, ledger history, execution traces, and preference learning that get more valuable as the user routes more recurring decisions through Gravity.

APPROVAL TIERS
LEDGER HISTORY
EXECUTION TRACES
LEAST PRIVILEGE
REVOCABLE PERMISSIONS
USER-OWNED CONTEXT
EXCEPTION ROUTING

Agentic payments only become trustworthy when the rules are explicit and the record is durable. That is the layer Gravity is building.

GO-TO-MARKET

Start with recurring expense workflows that already hurt

- **1 · Land**
  Start with expensive subscriptions and recurring bills where decision fatigue is already high.
- **2 · Prove control**
  Show immediate value through clearer approvals, less manual coordination, and lower leakage.
- **3 · Expand**
  Move into insurance, utilities, service accounts, and shared household financial workflows.
- **4 · Compound**
  Use earned trust to become the governed action layer for a larger share of recurring spend.

ROADMAP

Three phases to a payment operating layer

- **Phase 1 — Approval proof**
  Recurring subscriptions and accounts. Goal: prove explicit approval rails reduce confusion and manual overhead.
- **Phase 2 — Ledger plus execution**
  Add ledger integrity, agentic payment actions, negotiation flows, and vendor handling.
- **Phase 3 — Payment operating layer**
  Expand into broader recurring expense operations once users trust the control and audit model.

TEAM & TRACTION

Built lean, with the core automation stack already in hand

Founder

Solo technical founder, bootstrapped and shipping across AI, browser automation, and product surfaces.

Existing infrastructure

Repo already includes website, prior deck builds, browser automation work, telemetry backend, and agent prototypes.

Current proof

We can already rebuild investor materials, wire the public site, and iterate the narrative quickly in code.

THE ASK

Raising a $250k–$1M seed

Flexible instrument (SAFE / note). The raise buys runway to prove the approval-and-execution wedge, deepen the product, and validate the first repeatable GTM motion.

- **Ship v1 control rails**
  Launch the first governed recurring-expense workflows with approval tiers and action history.
- **Prove trusted execution**
  Demonstrate that users will delegate more when the action model is explicit and auditable.
- **Extend the stack**
  Add deeper payment actions, richer vendor handling, and the first hires across product and growth.

We’re building the governed action layer between intent and money movement.

User-governed approvals. Clear ledger. Agentic execution. · gravityai.me