

froddy .

The final decision before money moves.

Froddy sits where a transfer is initiated by a system, automation, or AI agent.

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Why this matters now

Financial operations are increasingly initiated without human involvement.

They are triggered by rules, internal processes, and AI agents — including systems like OpenClaw or Gemini.

Before money moves, a separate control step is needed.

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Where Froddy sits in the process

A system or agent initiates the operation



Froddy makes the decision before the transfer



Allow

Hold

Block

Escalate

Where additional control is needed

System or agent	initiates the operation
Risk system	may flag a signal
Bank or processor	is ready to execute the transfer

But there is often no separate decision on the specific operation before it is sent.

Internal rules

Work well when the scenario stays stable. When context changes, the rules need to be rewritten.

Froddy

Evaluates the operation in the current context — control is not tied to the rigid logic of a single system.

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What Froddy evaluates in the moment

- payee is new or unusual
- amount exceeds threshold
- amount is above typical level
- account details changed recently
- country, currency, or route changed
- operation is outside normal cycle
- transfer frequency spiked
- same account details across multiple payees
- a risk signal is already present
- manual review is required

Froddy weighs a combination of current signals — not a single fixed threshold.

Where this matters most

Payout platforms

High volume of recurring transfers and a high cost of error.

Vendors and financial operations

Money moves through internal processes, and manual review slows things down.

Crypto and agentic workflows

The faster the transfer, the more important the final decision before it goes out.

First pilot

We start with one financial scenario.

Integration via API or webhook.

Works on top of your existing infrastructure — no changes to bank or processor.

After the pilot you will see:

- what cleared automatically
- what went for approval
- what was stopped

Decision history helps refine control over time — without touching payment code.

You'll need: one scenario, API or webhook, one internal owner, ~30 min/week.