

# Personal finance software lost the plot.

Introducing CentProof: A quiet correction that keeps your statements, your AI, and your money entirely on your Mac.

**CentProof**

LIBRARY

- Statements

REPORTS

- Search
- Trip Report
- Settlement
- Ack CentProof
- What Changed
- Cash Flow
- Recurring
- Price Watch
- Anomalies
- Saved

ORGANIZE

- Entities
- Categories
- Cleanup Inbox
- Coverage

SYSTEM

- Trash

QUERY (CASE-INSENSITIVE) FROM TO ACCOUNT STATE CATEGORY ENTITY

e.g. ABC, ZELLE, CROCCERY 06/01/2025 05/31/2025 All All All A0

Exclude transfers Show Hidden Search CSV Save view

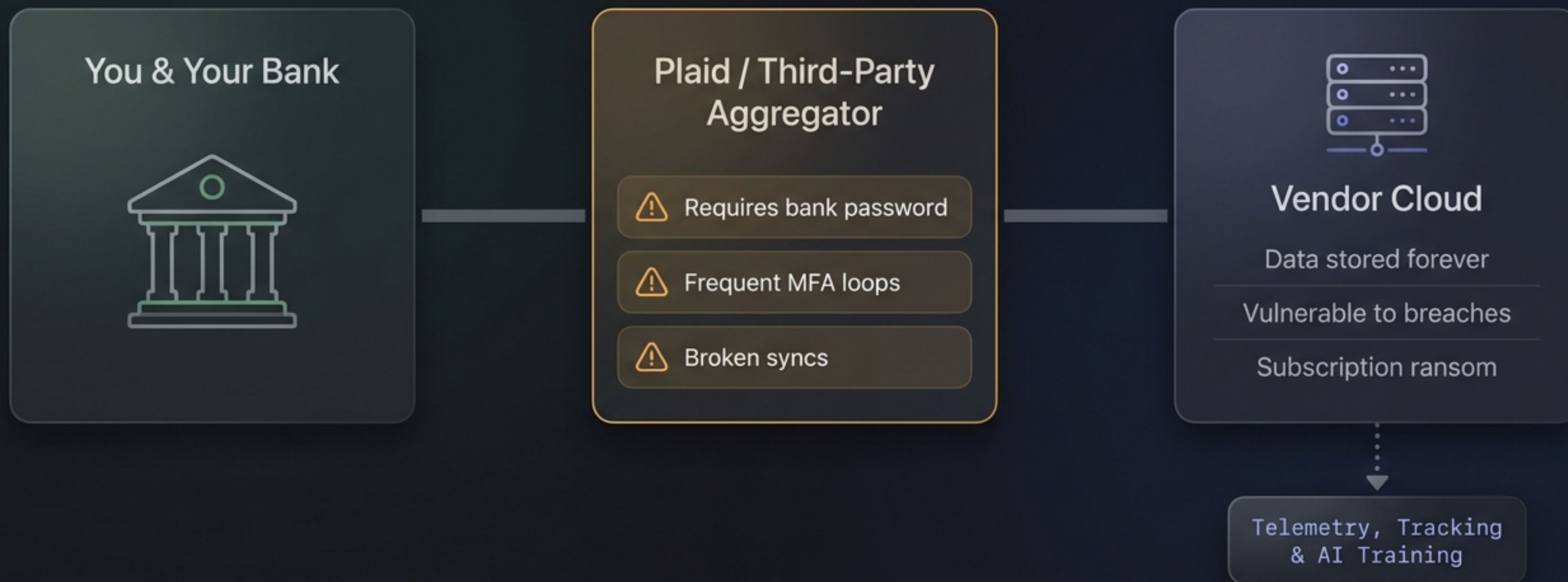
All filters use AND. Sort by clicking column headers. Click a row's Source to open the original PDF page with the transaction highlighted.

ACCOUNT	76 Items	12 Items	10 Items	14 Items	13 Items	11 Items
<b>ALL ACCOUNTS</b>	Out: -\$12,456.78 In: +\$8,733.25 Net: -\$3,218.63	<b>Apple Card</b> Out: -\$1,842.29 In: +\$1,256.60 Net: -\$585.16	<b>Capital One</b> Out: -\$2,215.45 In: +\$2,845.80 Net: +\$529.29	<b>BofA</b> Out: -\$3,276.55 In: +\$2,466.23 Net: -\$866.92	<b>Chase</b> Out: -\$2,049.34 In: +\$1,556.89 Net: -\$566.65	<b>U.S. Bank</b> Out: -\$964.28 In: +\$600.68 Net: -\$164.25

DATE	ACCT	DESCRIPTION	NOTES	ENTITY	CATEGORY	AMOUNT	KIND	LOC	SOURCE
2025-05-30	Apple Card	Grocery Market	+	Household	Groceries	-\$64.23	purchase	-	stmt 12
2025-05-29	Apple Card	Coffee Shop Purchase	+	Personal	Dining	-\$55.48	purchase	-	stmt 12
2025-05-28	Capital One	Utility Payment	+	Utilities	Utilities	-\$120.80	payment	-	stmt 10
2025-05-27	BofA	Paycheck Deposit	+	Income	Income	+\$2,100.60	deposit	-	stmt 14
2025-05-26	Chase	Online Purchase	+	Personal	Shopping	-\$99.99	purchase	-	stmt 13
2025-05-25	U.S. Bank	Streaming Subscription	+	Entertainment	Entertainment	-\$15.99	subscription	-	stmt 11
2025-05-24	Apple Card	Restaurant Charge	+	Personal	Dining	-\$37.45	purchase	-	stmt 12
2025-05-23	Capital One	Transfer to Checking	+	Transfer	Transfer	-\$500.80	transfer	-	stmt 10
2025-05-22	BofA	Maintenance Fee	+	Fees	Fees	-\$12.80	fee	-	stmt 14

# The standard model is a surveillance machine.

Modern finance apps require your bank login, sync your transaction history to their cloud, and feed your spending habits to third-party aggregators.



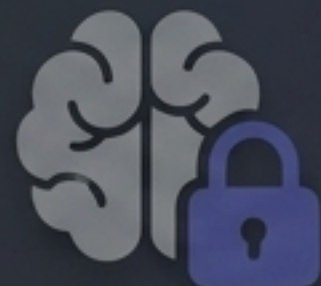
# Designed for local sovereignty.

CentProof does the exact same job—reconciliation, recurring detection, search, and insights—without ever touching your bank's website or leaving your machine.



## Local-First

Your bank statements never leave your Mac. No cloud sync. No third-party aggregators. Stored entirely in a local SQLite database.



## Local AI

A capable 3-billion parameter AI model running natively on Apple Silicon. Zero cloud calls to OpenAI or Anthropic.



## Cents Accuracy

Every aggregate is backed by actual transactions. If the app says you spent \$130, you see the exact receipts. Numbers you can prove.

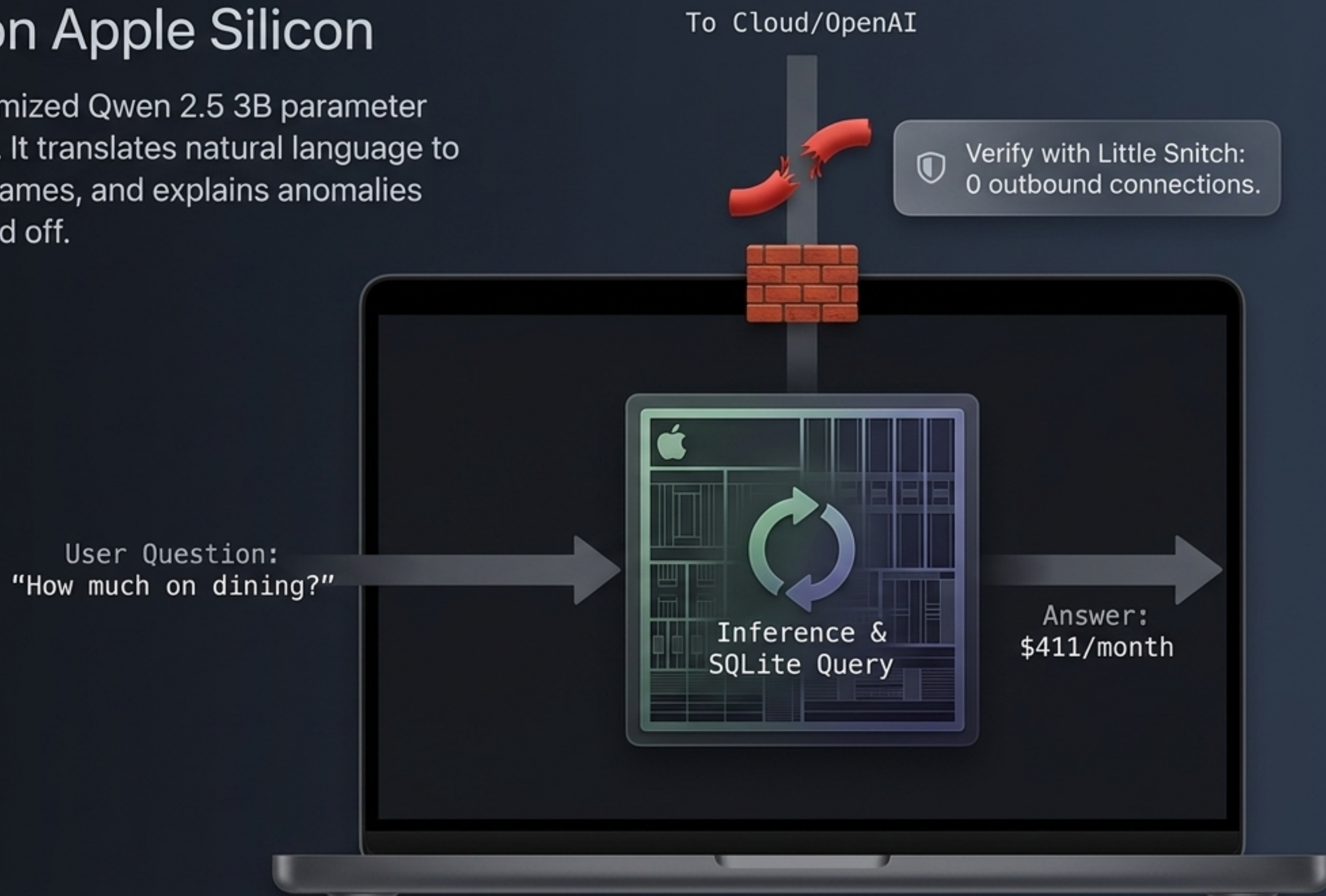


## Mac-Native

Not an Electron web-wrapper. Blazing fast, offline-first, using native macOS conventions.

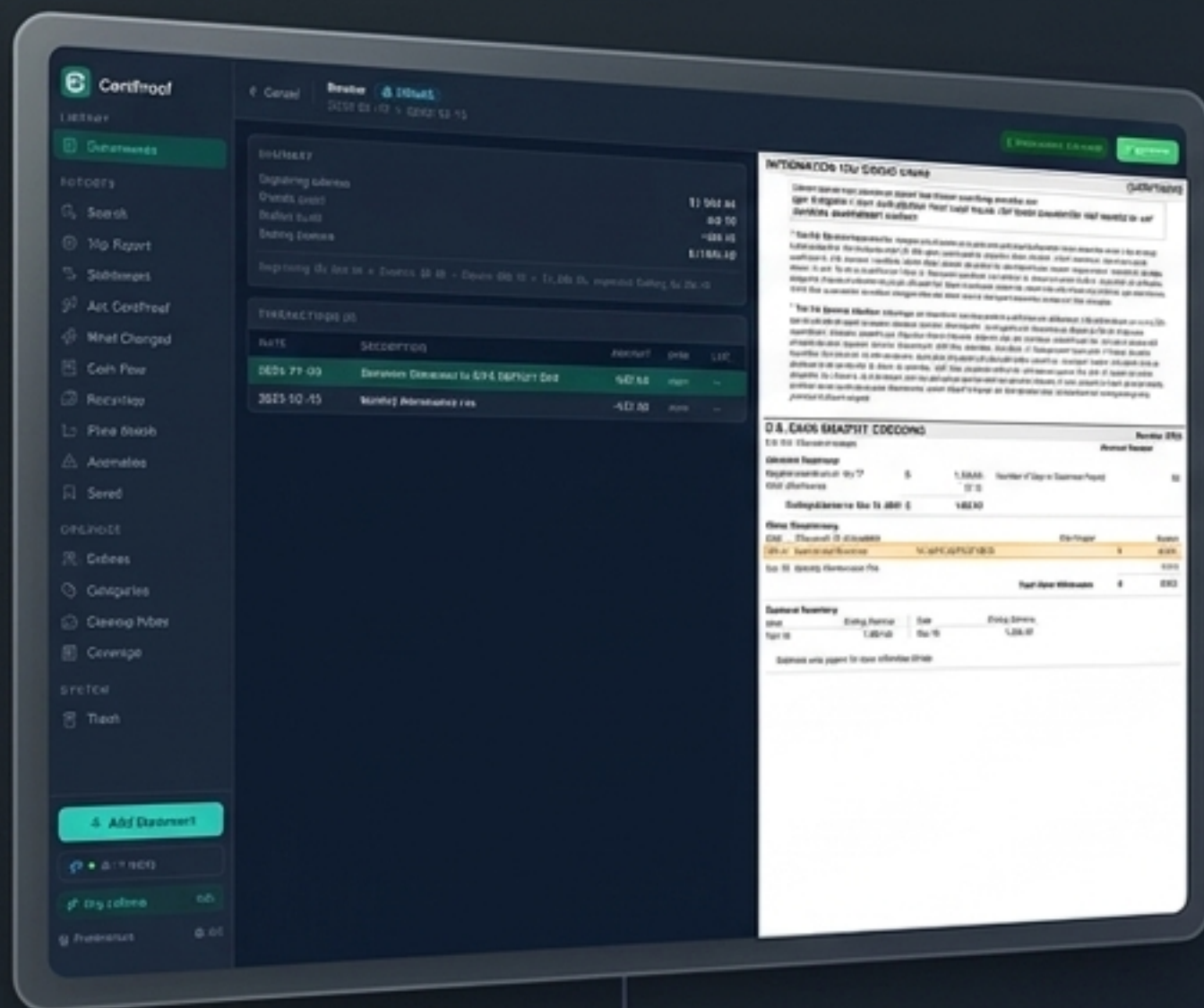
# Air-gapped AI on Apple Silicon

CentProof bundles a customized Qwen 2.5 3B parameter model directly into the app. It translates natural language to SQL, cleans up merchant names, and explains anomalies—all with the internet turned off.



# From raw PDF to searchable database in seconds.

No Plaid integrations to break. Drop in the exact same monthly PDF statements you download for your taxes. CentProof parses them cell-by-cell.



Supports BofA, Chase, Amex, Apple Card, and more.



Math is automatically reconciled against the statement's own opening/closing balance.



Searchable local SQLite database.

# AI answers that bring their receipts.

The problem with AI in finance is hallucination. CentProof solves this by forcing the AI to show its math. Every answer is strictly bound to your actual transaction rows.

## 1. The Query.

Type natural language:  
"Total spent at Apple this year".

## 2. The Translation.

The AI tells you exactly how it translated your prompt into a query.

## 4. The Proof.

The literal receipts. Click any row to see the original source statement.

The screenshot shows the 'Ask CentProof' interface. At the top, a search bar contains the query 'Total spent at Apple this year' with an 'Ask' button. Below the search bar, a status bar shows 'Understood', 'Ran the query', and 'Answer ready', along with a 'View in Transactions' button. The main result area displays '2 transactions — \$14.98' with a sub-note 'Interpreted as: Total spending at Apple, from 2026'. A large green box highlights the total amount '\$14.98' with the text 'TOTAL' above it and 'across 2 transactions' below it. At the bottom, a table titled 'SUPPORTING TRANSACTIONS' shows two transactions from Apple on 2026-04-29 and 2026-04-20, both for \$2.99 and \$11.99 respectively, using an Applecard.

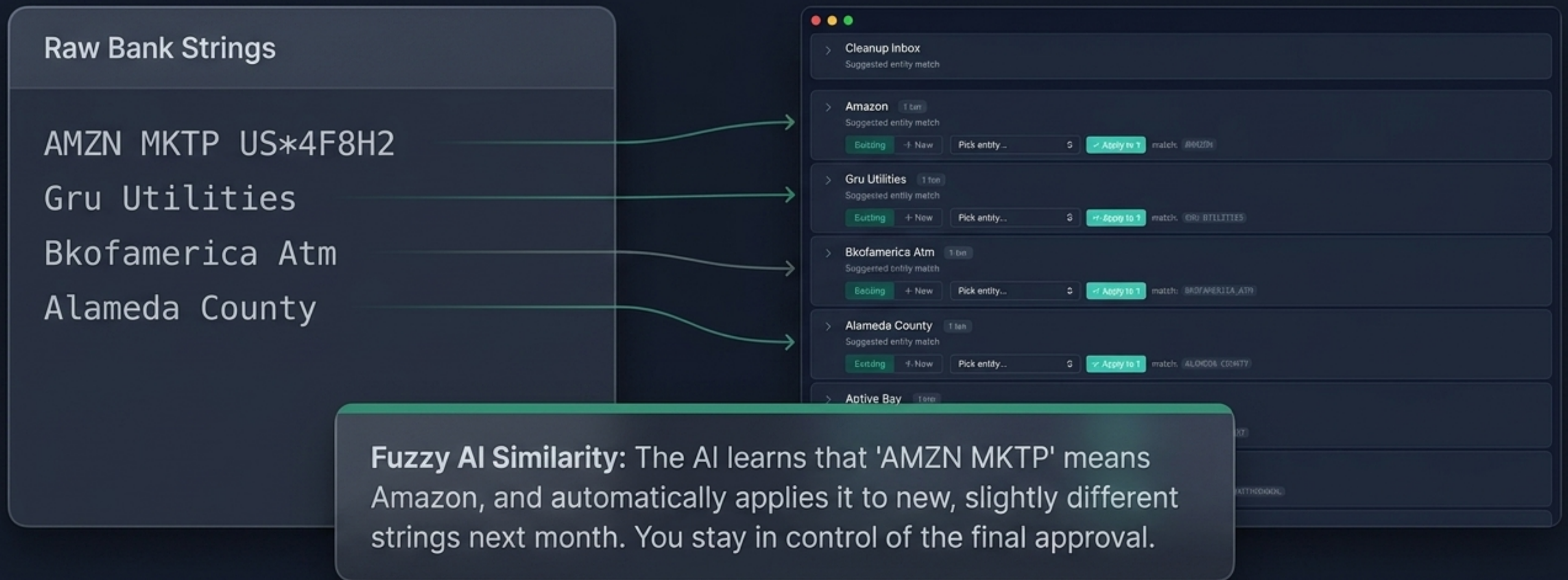
SUPPORTING TRANSACTIONS				2 TRANSACTIONS
DATE	MERCHANT	CATEGORY	ACCOUNT	AMOUNT
2026-04-29	Apple APPLE.COM/BILL ONE APPLE PARK WAY CUPERTINO 950...	Online Shopping	Applecard	-\$2.99
2026-04-20	Apple APPLE.COM/BILL ONE APPLE PARK WAY CUPERTINO 950...	Online Shopping	Applecard	\$11.99

## 3. The Verdict.

Lightning-fast aggregation via local SQLite.

# Taming the chaos of raw bank data.

Raw bank descriptions are hostile to humans. CentProof's Smart Tagging uses AI similarity matching to clean up a year of statements in ten minutes. Tag it once, clean it forever.



# Financial x-ray vision.

The local AI learns your specific baselines to identify hidden subscription creep and single-purchase anomalies, alerting you to changes without sending your data to a server.

The image displays a screenshot of the CentProof application interface. The interface is dark-themed and includes a sidebar with navigation options such as Statements, Reports, and Anomalies. The main content area shows a 'Potential recovery' alert and a 'No active anomalies' message. Two callout boxes provide additional context: 'Contextual Alerts' and 'Subscription Catching'. The 'Subscription Catching' callout points to a 'Recurring Subscriptions' table.

**Potential recovery**  
Recurring flags.

**Contextual Alerts**  
It doesn't just flag "large" purchases. It flags charges that are large for you (e.g., '4x larger than your typical Costco spend').

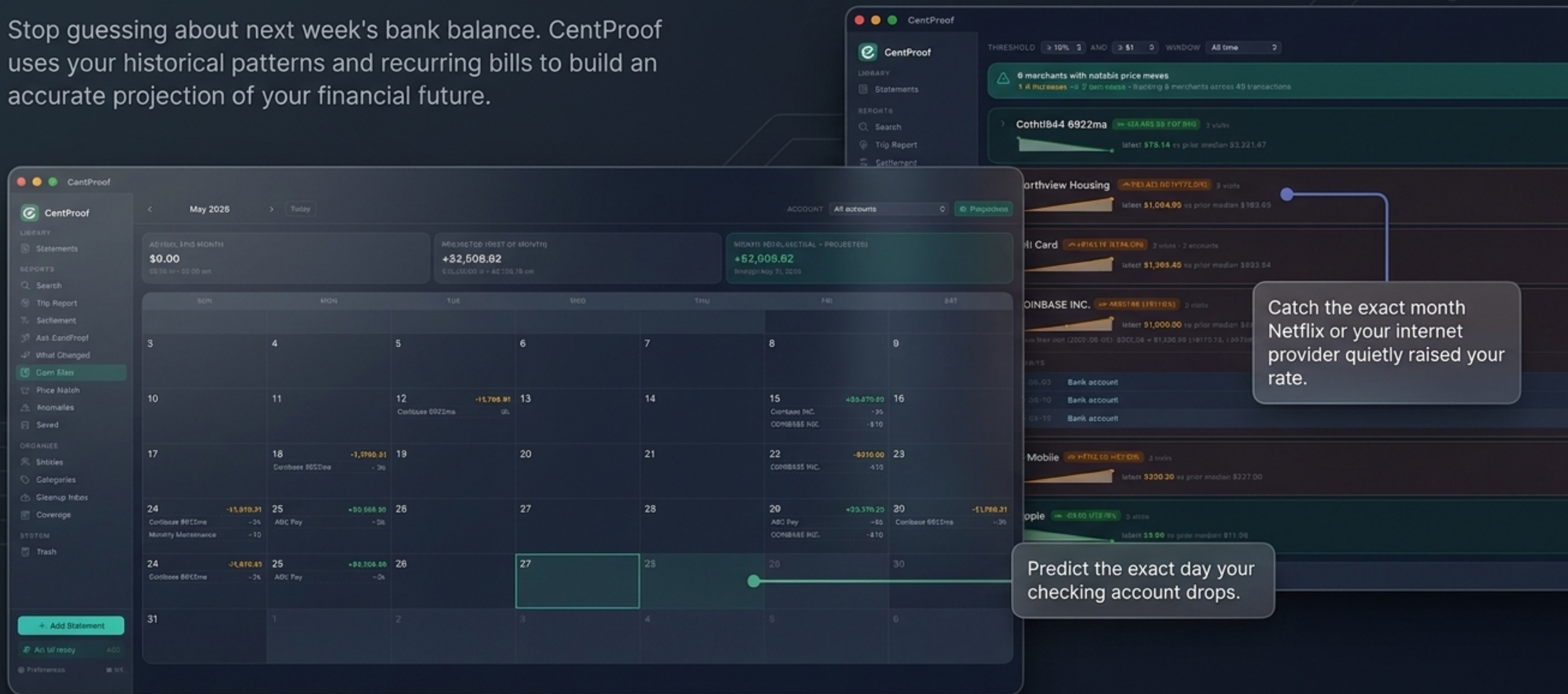
**Subscription Catching**  
Automatically isolates weekly, monthly, and annual charges, projecting your total yearly subscription burden.

**Recurring Subscriptions**  
3 patterns - projected \$106,126.32 / year at current rates

MERCHANT	CADENCE	MEDIAN	RANGE	LAST SEEN	NEXT	SEEN	CONF.
> Cothib44 6022ma	Weekly - 6d	\$1,798.31	\$75.14 - \$33231.47	2023-12-12	2023-12-18	2x	Low
> COINBASE INC.	Weekly - 7d	\$510.00	\$226.28 - \$1,000.00	2022-05-13	2022-05-20	3x	Low
> Monthly Maintenance	Monthly - 32d	\$12.00	\$5.00 - \$12.00	2026-02-17	2026-03-21	5x	Low

# Time-travel your money.

Stop guessing about next week's bank balance. CentProof uses your historical patterns and recurring bills to build an accurate projection of your financial future.



# The architecture of trust.

How CentProof fundamentally differs from legacy spreadsheets and modern surveillance-sync apps.

	Spreadsheets	Cloud Sync Apps (Mint-style)	CentProof
Bank Password Required	No	Yes ⚠️	No ✅
Data Stays on Mac	Yes	No	Yes
Offline Capability	Yes	No	Yes
AI Capabilities	None	📄 Cloud ↕️	🖥️ Local 📱
Data Ownership	You	Vendor	You

# Built for the privacy-conscious and the unsyncable.



## The Privacy Pro

Engineers and lawyers who refuse to hand over bank credentials to third-party aggregators.



## The 1099 Freelancer

Solo workers combining multiple clients and cards, seeking one unified, searchable history.



## The Mac Power User

Users who want native speed, keyboard shortcuts, and zero web-wrapper latency.



## The Unsyncable Bank

Credit union members and foreign account holders whose banks constantly break Plaid.



## The Co-Mingled Couple

Partners splitting expenses across joint and individual accounts without paying per-seat SaaS fees.

# A radical commitment to zero.

CentProof is not in the data business. We don't have a server that holds your data because we don't have a server.

# 0

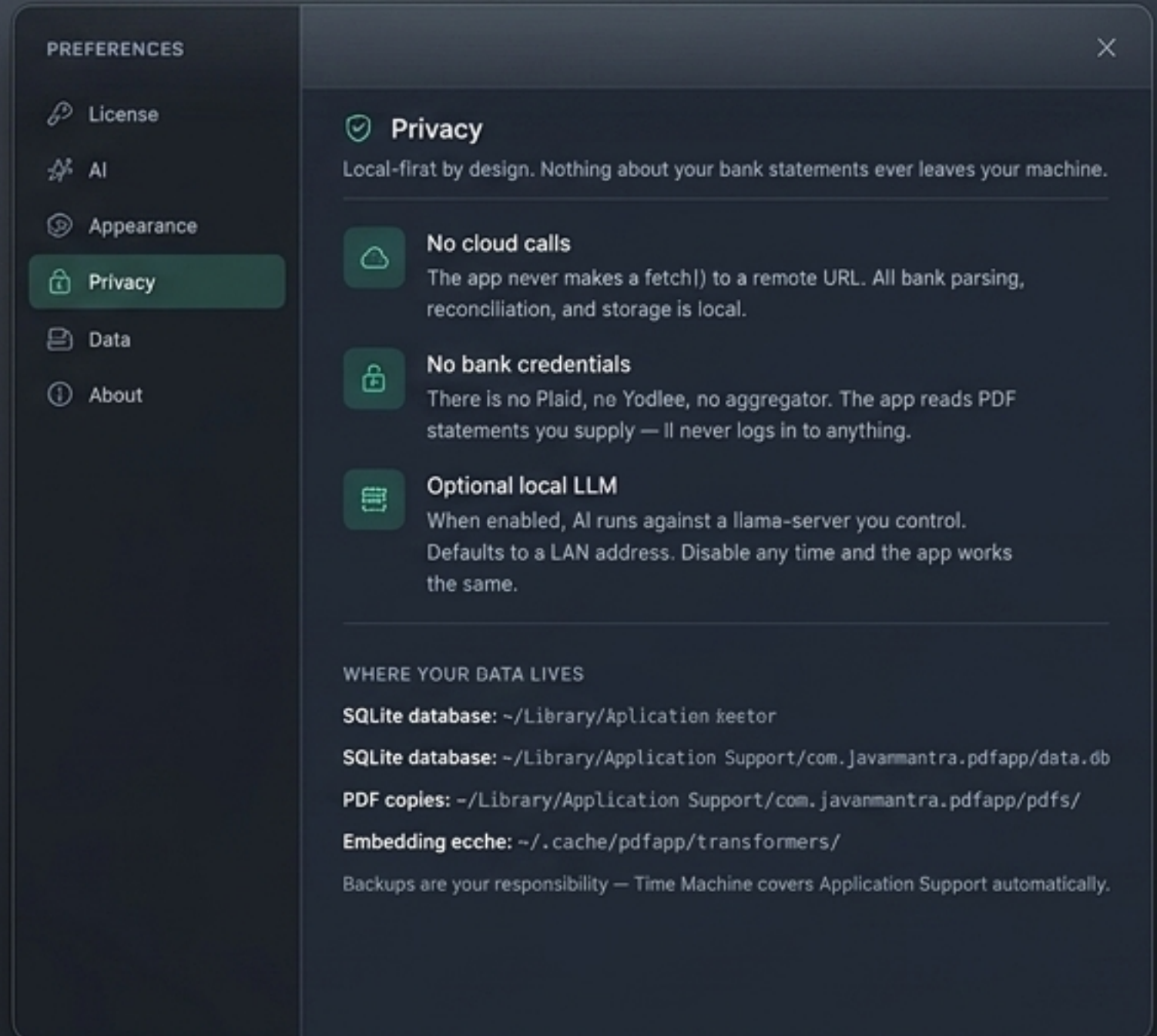
**Bank Connections.**  
No Plaid, Yodlee, or Finicity.

# 0

**Cloud Syncs.**  
Your data lives in exactly one local folder.

# 0

**Telemetry.**  
No Google Analytics, Mixpanel, or crash reporting phoning home.



# Your money. Your Mac. Your data.

Personal finance shouldn't be a subscription ransom. CentProof is a complete rejection of the SaaS model. You own the software, and you hold the keys to your financial history.

## Pay Once Pricing

No recurring subscriptions.  
Buy the version, own it forever.

## Local SQLite Database

Standard, open file formats.

## Universal Export

Push your data to CSV, OFX,  
or JSON at any time.  
Zero lock-in.

**Download CentProof.**  
Keep your statements at home.