CLIENT PROFILE

MeridianWealth

A Series C wealth management SaaS serving independent RIAs — portfolio reporting, client billing, rebalancing, and a client portal used by advisors at 200+ firms. Strong API foundation, compliance-conscious engineering team, and a CTO who had been fielding questions about AI agent readiness for six months without a clear answer.

9 days
Zero to production CLI

$0
Engineers diverted

SOC 2
Compliant from day one

VERTICAL	COMPANY SIZE	ENGINEERING TEAM	COMPLIANCE REQUIREMENTS	ENGAGEMENT TYPE
Wealth Management SaaS	~140 employees · Series C	22 engineers	SOC 2 Type II · SEC Rule 17a-4 · FINRA	Growth Plan · $3.5K/mo retainer

⚡ THE SITUATION

MeridianWealth's advisors were increasingly hearing from their own clients: **"Can I just ask my AI assistant to pull my portfolio?"** The company's API existed — but it was built for internal consumption. Auth was session-based, outputs were unstructured HTML fragments mixed with JSON, and there was no rate-guarding or audit trail. An AI agent hitting it would either fail silently, expose sensitive financial data unpredictably, or exhaust rate limits without any visibility.

> *"We knew we needed to be agent-ready. We just didn't want to pull two engineers off our rebalancing engine to build plumbing. That felt like the wrong trade."*
>
> — CTO, MeridianWealth (composite)

✗ BEFORE AGENTARMOR

⚠ **Agents failed on first call**
Session-based auth rejected AI agent requests. No API key path, no OAuth flow designed for machine clients.

⚠ **No audit trail for AI access**
SEC Rule 17a-4 requires records of data access. An agent calling the API left zero logs — a compliance gap they couldn't ship to production with.

⚠ **Unstructured outputs**
Portfolio data returned as mixed HTML/JSON. Agents couldn't parse it reliably — and hallucinated figures when they tried.

⚠ **No rate protection**
A single agent in a loop could exhaust API capacity — with no circuit-breaker, no alerting, and no visibility until something broke.

★ THE BUSINESS IMPACT

> *"We went from 'we're figuring out our AI strategy' to demoing a live agent pulling portfolio data in a prospect meeting — in under two weeks. Two enterprise prospects cited agent-readiness as a differentiator. Compliance signed off without a single revision request."*
>
> — VP Product, MeridianWealth (composite)

→ HOW IT HAPPENED

1 — DAY 1 — AGENT READINESS AUDIT
We mapped every gap before writing a line of code
Async API review identified 4 blockers: auth architecture, output format, PII exposure, and missing audit trail. Written build plan delivered same day.

2 — DAYS 2–5 — POC BUILD
Live agent demo against their actual API
MCP-powered CLI covering portfolio queries, rebalancing status, and billing. Structured JSON, OAuth2 machine-client auth. Live demo in second meeting.

3 — DAYS 6–9 — PRODUCTION HARDENING
Compliance-ready, not just functional
Immutable audit logging (SEC 17a-4), PII scrubbing, rate guards with Slack alerts, and a monitoring dashboard. Compliance team signed off on first review.

✓ — DAY 9 — LIVE
Announced publicly. Compliance signed off.
CLI announced publicly. AgentArmor retains ongoing maintenance — API changes, schema updates, 8-hr SLA. Zero engineers diverted.

>_ WHAT AN AGENT CAN NOW DO

```
● ● ●   meridian-cli · agent session

$ meridian portfolio get --client clt_4821 --as-of today
{
"client_id": "clt_4821",
"total_value": 1284503.22,
"ytd_return": 0.0842,
"drift_alert": "equities +3.2% over target",
"audit_log_id": "log_9f3c12a"
}
# Typed. Structured. Logged. Compliance-ready.
```