NYU PMC × RHO · FINTECH FOR FOUNDERS

Rho Pulse

Shows a seed-stage team why their runway changed and what each new decision will cost.

For the seed-stage operations lead, inside the Rho they already use.

Nathan Lara · JP Romero
Friday, November 13, 2026

Cortex planned for 14.0 months of runway. It has 11.0.

CORTEX (FICTIONAL, SYNTHETIC NUMBERS)

Raised $3.24M on July 1 for

18.0 months

Plan, 4 months in

14.0

Actual runway

11.0

The data was already in Rho's transactions.

OUR USER

Mateo, operations lead

Runs finance part-time at a seed-stage startup. Sam, the CEO, approves spending from Slack.

THE PROBLEM

Mateo can see the balance, but there's no easy way to see what changed it.

What Mateo can use today

Spreadsheet	Stale, no cause
Mercury Insights	Says 11.1, misses the $60,000 renewal
Ramp, Brex	Spend controls, no runway picture
Rho today	Alerts, but no burn or “why”

FROM 120 PUBLIC REVIEWS

“Cash runway is visible on a spreadsheet”

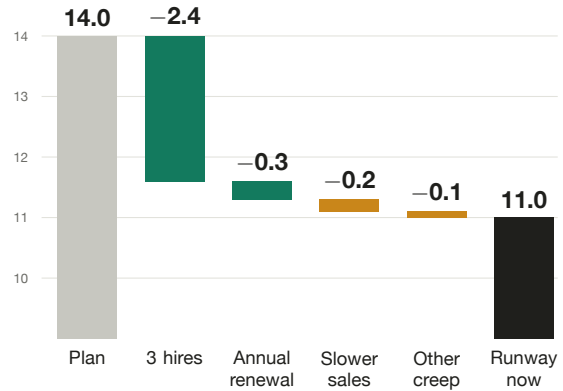
Hacker News

“their AI support is pointless and worthless unless you’re just asking a generic question”

Mercury customer, Trustpilot

What’s missing: none of these show what a decision costs in runway while it’s being approved.

Most of the lost runway came from approved decisions



2.7 of 3.0 months Decided **0.3** Drifted

RHO PULSE

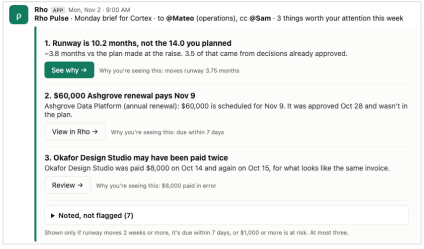
1. Monday brief, in Slack
Up to 3 items a week that need a decision

2. Runway Bridge
Each cause of the change, with the transactions behind it

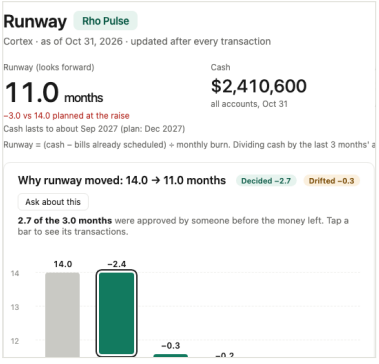
3. Runway price
The runway cost of a decision, shown before it's approved

Case objectives covered: See and Plan.

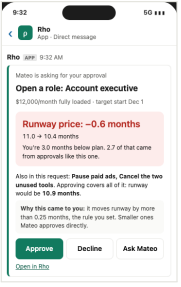
Live demo: Monday, November 2, at Cortex



1. The brief



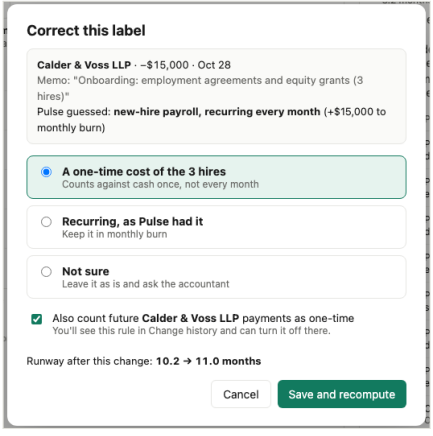
2. Why runway moved



3. Sam approves

Try the click-through yourself: Rho Pulse

Keeping a person in control



If Pulse mislabels a payment, Mateo can correct it in one click.

- Every number links to the transactions behind it.
- Runway math is done in plain code. The AI only writes the explanations.
- Pulse never moves money. Decisions over 0.25 months of runway go to Sam.
- Fraud checks are fixed rules, so suspicious bills (changed bank details, hidden instructions) are held for review.

How Rho could build it

ALREADY RELEASED BY RHO (OCT–NOV 2026)

- Cash Flow Insights API
- Bills and scheduled-payment endpoints
- Slack app and one Approvals tab

Our assumption: Rho can read approvals and scheduled bills through its API.

BUILD ORDER

1. Runway engine
the bridge, from data Rho already holds

2. Weekly brief
in Slack or email

3. Runway price
on Rho's existing approvals

How we'd know it works

FIRST 90 DAYS

Decision rate (main metric) Flagged items Mateo or Sam act on within 7 days	**2 of 3 items** The brief carries at most 3
Marked "not useful" Items dismissed as noise	**At most 1 a month** Out of about 12 items a month
Brief opened Weekly, in Slack or email	**3 weeks in 4** One missed week a month is normal

AFTER 12 MONTHS · OUTCOMES

Days until a runway drift is seen From the first payment that moves it	**Under 7 days** A weekly brief, vs. month-end close today
Forecast error Runway predicted 90 days ahead vs. actual	**Within 0.25 months** The same line as Sam's approval rule
Retention Companies using Pulse vs. not	**Higher than non-users** How it pays off for Rho

Targets are ours, to baseline in the pilot's first month. We never count alerts sent.

Rho Pulse helps founders see where their runway is going, inside the bank they already use.