Portfolio analysis and risk review, with an AI analyst.

A private workspace for your portfolio, the market and the decisions ahead. Canary runs your risk rules; Desk adds the briefs and the AI analyst. Broker statements explain the currency effect and your lending income, and the cash-sweep planner reserves liquidity first. Desk now watches the stocks you choose. Every order keeps its own authority checks.

What the rules watch

Canary's defaults, October 2026. You set every level.

Market regime. Canary's sensors read volatility, credit, funding, currency, dealer gamma and breadth. As they signal stress, your limits tighten.

Margin and exposure. Excess liquidity is flagged below 30 % of NLV and again below 15 %, and new buys draw a warning. Net exposure bands narrow in stress.

Cash sweep. Plans same-currency government bills after commitments and liquidity reserves, and weighs spread, fees and forgone interest. Off by default; commissioning needs calibrated policy and current settlement evidence.

Stops and exits. Trailing stops, loss exits and profit trails, with one order per contract however many rules ask.

Option premium budget. Long premium at risk, hedges excluded, is watched at 25 % of NLV, 15 % in stress. Above it the book is sell-only; new buys draw a warning, not a block.

Ranked sell plan. At 35 % of NLV, Canary ranks what to sell by what each sale fixes and drafts the sales. Off by default.

You set how far it goes.

	WHAT HAPPENS	YOUR PART	DEFAULT
	Proposals. Rules draft orders and the AI analyst suggests adds, holds, trims and exits. Nothing is sent.	Read and decide.	On.
	**Confirmed orders.** DAY limit orders and Canary's exact proposals go to the broker after you check the preview.	Confirm each at the Mac with a passkey, Touch ID or a paired Apple Watch.	Off until you enable trading.
	**Queued for the open.** A reduction you confirm before the open goes out in a one-hour window after it, as a limit order, only while its rule applies.	Confirm once, before the open.	With trading enabled.
	**Pre-authorised rules.** Selected protection rules can submit orders to reduce positions within your limits, after a notice period in which you can veto the order. The default is 30 minutes. The cash sweep needs a separate opt-in.	Explicitly authorise each rule in Canary. Veto inside the window from Canary's paired app.	Off.

The AI analyst proposes but never sends. Every order passes Canary's checks against your limits and leaves a receipt. Protection rules can submit orders to reduce positions; the cash sweep buys same-currency bills with eligible cash.

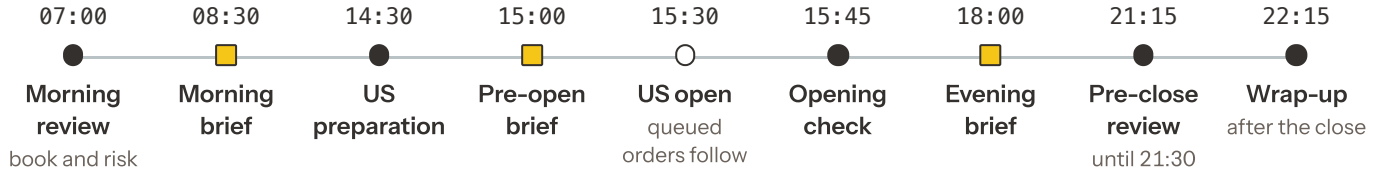
A day with Canary Desk.

Canary Desk

Market context, portfolio review and an AI analyst in one daily workspace.

EXAMPLE WEEKDAY WITH US HOLDINGS · BERLIN TIME

Brief · Review · Market



Every figure shows its source and its age. Xetra, London, Tokyo and Hong Kong follow the same clock; a material change starts a review in between.

Context and review

Written briefs. Markets, your holdings and yesterday's results before each open. One model writes, a second edits.

AI analyst. Answers from your broker evidence, checked by a second model.

FX contribution. Day, WTD, MTD and YTD valuation effects, from completed statements. Separate from realised Forex lot P&L.

Edge. Broker-recorded outcomes compared with leaving the position unchanged. History, not a forecast.

Performance. Time-weighted return from broker statements, net of transfers, with drawdown, against SPY.

Lending income. Dated loans and earned net fees, linked from each holding. IBKR controls participation; fees stay separate from account P&L.

Around the clock

On your Mac. Local on an awake Mac, or through a private, encrypted link to a dedicated host.

Notifications. Local macOS alerts cover orders waiting for you, risk-policy and mode changes, and data problems. Canary's paired app carries order alerts and vetoes.

Rules that act. Authorised protection waits through a veto window. The sweep needs separate authority; other orders wait for you.

Stops at the broker. A placed trailing stop rests at Interactive Brokers, for the day or until cancelled.

On your phone. Canary's paired app shows alerts and vetoes pending orders. Remote access needs the optional relay.

When the host stops. TWS logout or Mac sleep interrupts processing. Orders already at the broker keep working.

What it is not

- **No claim of edge.** Results are measured, not promised; a stop can fill below its trigger.
- **One person, one account.** No roles, no second approver, no other brokers, no Windows or Linux.
- **Not a money mover.** It places orders; it cannot withdraw or transfer funds.
- **Not a data vendor.** No licensed news or consensus data.
- **Single-leg options only.** Multi-leg and adjusted options are shown but not traded.

A personal project by Oliver Sauer, not offered as a product or service. Canary CLI, the engine underneath, is open source.

More at osauer.dev/desk · linkedin.com/in/osauer

A personal project, unaffiliated with any employer. Nothing in this sheet is investment advice. No affiliation with Interactive Brokers or OpenAI is implied.

8 October 2026

Full features

Canary Desk

Levels are Canary's defaults as of October 2026, and you set every one.

Market context

- Market regime: volatility, credit, funding, currency, dealer gamma and breadth.
- Stress requires agreement across groups; missing data stays visible.
- Ten market leaders against SPY and QQQ on price, breadth and activity.
- Official economic releases and earnings checks for your holdings.
- A live index ribbon, the VIX term structure and session calendars for five exchanges.

Portfolio and performance

- Net liquidation, day P&L, margin headroom, cash, realised and unrealised P&L.
- Streaming holdings, day charts, 52-week ranges and option legs.
- Time-weighted return and drawdown from broker statements, against SPY.
- FX: Day, WTD, MTD and YTD from statements; incomplete periods have no total.
- Lending income: dated loans and net-fee history. Payout and P&L linkage remain unproved.
- Contribution breakdown; allocation by underlying, industry and asset class.
- Reconciliation status from broker statements, and an evidence panel per position.

Risk and rules

- Canary's risk assessment: exposure, margin, financing, option Greeks and stress findings.
- A rulebook with limits you set, from issuer concentration to margin headroom.
- Limits that tighten with the regime, and a sell-only state when premium or exposure runs over.
- A one-word risk-policy status on every view, and a drawdown brake from your policy.

Cash sweep

Reserve cash → Same-currency bills → Back to cash

- Commitments, liquidity needs and your buffer come first. No FX conversion.
- Bills mature to cash. Liquidity shortfalls can prompt sales; an early sale can lose value.
- Your currency order, and the estimated gain after spread, fees and forgone cash interest.
- Off by default. Commissioning needs calibrated reserves and current settlement evidence.
- A decision history records every plan, with its reason and any checks that need attention.

Protection and orders

- Rule proposals: stops, loss exits, profit trails, expiry closes, trims and budget cuts.
- A ranked sell plan at the premium cap, showing what each sale fixes.
- One order per contract, pre-authorised under your caps and veto window or queued for the open.
- Every other order confirmed by passkey, Touch ID or Apple Watch.
- A receipt for every attempt and a reference for every refusal.

AI analyst and briefs

- Morning, pre-open and evening briefs, plus a Saturday edition.
- One model writes, a second edits; a factual fallback if a run fails.
- Reviews on the market's clock, and in between when the book changes.
- An analyst checked by a second model, with reasons, sources and expiry.
- Official sources: Fed, BLS, BEA, ECB, SEC, Treasury and FRED; new releases get a prompt impact review.

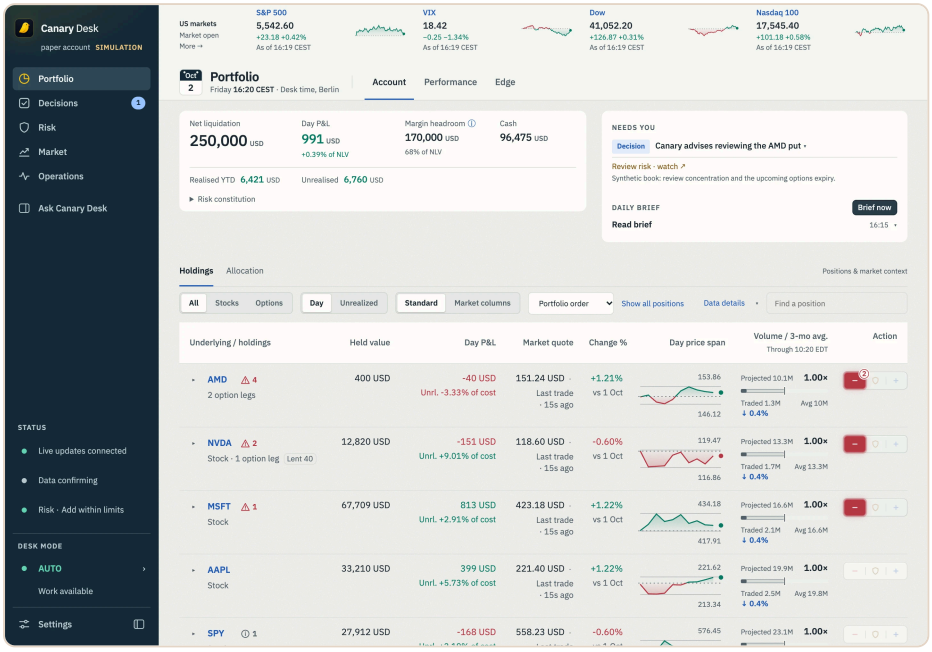
Opportunities and research · new

- Up to 20 stocks you choose, watched for unusual volume and a price that holds or rises.
- A dated quote for the exact call before you set a limit. Every entry needs your confirmation.
- Dated borrowing costs and FINRA-reported short interest.

Operations

- Automatic or manual operation, with a recorded reason whenever the mode changes.
- Menu-bar companion, status monitor, data gaps and follow-ups on a daily timeline.
- A hard ceiling on model spending, and a synthetic simulation mode.

Review the portfolio



Holdings and market context in one view. Figures illustrate the interface; they are not investment results.

Examine a proposed decision



Read the reason and the order terms before deciding. The AI analyst cannot send orders.

Privacy and data

- Runs on your Mac. Desk sends no telemetry or portfolio data to its maker.
- OpenAI receives portfolio evidence for analysis through your API or Codex connection. Broker requests go to Interactive Brokers; market research uses external sources.
- The AI has read-only tools; the broker connection stays in Canary.

What you need

- A Mac that stays awake, an Interactive Brokers account with TWS or IB Gateway, Flex statements and access to OpenAI through the API or Codex.
- For Touch ID approvals, macOS 26 or later with a Secure Enclave.