

# GOLDH Universal Market Financials (UMF) – BRD v1.0

**Product:** GOLDH Intelligence Platform – Pillar A

**Version:** 1.0

**Date:** October 27, 2025

**Purpose:** Define the functional, user experience, and data logic for the first and most important module of the GOLDH Intelligence Platform.

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## 1. Executive Summary

The **Universal Market Financials (UMF)** module is the home screen and daily control center for every GOLDH user.

It combines live financial data across multiple asset classes with AI-generated narrative insights, creating a **single daily dashboard** that allows users to *see everything, understand instantly, and act confidently*.

Unlike other dashboards that only show numbers, UMF explains the **why** behind market movements — turning complex financial data into clear, actionable intelligence.

### Layman's Example:

Instead of checking five different apps each morning (Yahoo Finance, Binance, CNBC, and Twitter), a user opens GOLDH and instantly sees:

- Bitcoin: +3.4% (Institutional Buying)
  - Gold: -1.2% (Rate Cut Speculation)
  - NASDAQ: +0.8% (AI Sector Rally)
  - Personal Portfolio: +1.6% (Low Risk)
- One glance — full context.
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## 2. User Value Proposition

### Vision Statement:

To be the **financial operating system** for the modern investor — where every decision is **data-informed, context-aware, and effortlessly executable**.

### Core Value:

UMF eliminates fragmentation by unifying crypto, equities, commodities, and ETFs into one intelligent dashboard — transforming data overload into strategic clarity.

### Key Promise:

“You’ll never feel lost again — you’ll know what’s happening, why it matters, and what to do next.”

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### 3. Target User Profiles & Jobs-to-Be-Done

Persona	Description	Primary Goal	Layman's Job-to-be-Done
Retail Investor	Part-time trader	Quick overview	"Help me catch big market moves without watching charts all day."
Active Trader	Daily trader	Speed & precision	"Alert me when volatility spikes so I can act first."
Fund Manager	Institutional investor	Macro context	"Show me how macro shifts (like rate cuts) affect my holdings."
Family Office	Long-term wealth manager	Risk overview	"Give me a single view of exposure and portfolio risk."
UHNW Client	Private investor	Customization & privacy	"I want my own, secure financial terminal."

### 4. Core User Journey

#### 1 User opens GOLDH (web or mobile).

→ UMF loads in under 2 seconds with a live market snapshot.

#### 2 AI "Morning Intelligence" banner appears.

→ Example: "Risk-on sentiment as markets rally after Fed dovish tone."

#### 3 Unified Multi-Asset View.

→ Crypto, equities, commodities, ETFs, and indices — all in one scrollable layout.

#### 4 Personalized Highlights.

→ "Top 3 Movers," "Narrative of the Day," and "Your Action Plan."

#### 5 User clicks any asset for detail.

→ "Why it moved," "Source confidence," and "Correlation view."

#### 6 Optional: User sets alerts or upgrades to UMF Pro for deeper AI intelligence.

### 5. MVP Clarification (Minimum Viable Product)

#### Definition:

The MVP (Minimum Viable Product) is the first working release of UMF — including only the essential features needed to make the product useful and testable.

#### In Practice:

UMF MVP =

- Real-time data for key asset classes
- Morning Intelligence summary
- Basic alerts (up to 3)
- Responsive dashboard with customizable layout

### Analogy:

Like opening a restaurant with your best three dishes before adding the full menu. It's the foundation for feedback and future growth.

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## 6. Feature Scope Overview

#	Feature Group	Description	Goal
6.1	Real-Time Market Overview	Live prices and trends across all asset classes.	Replace multiple apps with one dashboard.
6.2	AI Morning Intelligence	Auto-generated “Daily Wrap.”	Habit formation — first daily login driver.
6.3	Narrative Intelligence	Identifies top 3 narratives moving markets.	Explain “why” behind price moves.
6.4	Personalized Intelligence Layer	Suggests 1–3 daily personalized actions.	Convert users from passive to active.
6.5	Cross-Asset Correlation Heatmap	Shows how BTC, Gold, and NASDAQ move together.	Macro context & diversification view.
6.6	Portfolio Impact Simulator	“What-if” model for scenario testing.	Transparency & decision support.
6.7	Data Trust Framework	Provenance icons (Green=Verified, Yellow=Delay, Red=Unverified).	Build confidence through transparency.
6.8	Configurable Alerts	User-defined notifications for price or sentiment changes.	Boost engagement and daily habit.

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## 7. Data Coverage (Phase 1 MVP)

Asset Class	Key Data Points	Example Sources	Update Frequency
Indices	Price, % change, trends	S&P 500, NASDAQ, DAX	Real-time
Equities	Top gainers/losers, sector flow	AAPL, NVDA, TSLA	Real-time
ETFs	NAV, fund flows, holdings	SPY, QQQ, ARKK	Daily
Commodities	Spot, futures, inventory	Gold, Silver, Crude Oil	Real-time
Crypto (Top 20)	Price, volume, market cap, on-chain metrics	BTC, ETH, SOL, XRP, BNB, ADA, AVAX, DOGE, TON, DOT, etc.	Real-time

### Developer Note – Crypto Coverage

The top 20 cryptocurrencies account for roughly **80–85% of total global market capitalization**.

By focusing only on the top 20 assets, UMF achieves maximum relevance with minimal API cost and latency.

This ensures:

- **Speed** (smaller data volume = faster load)
- **Clarity** (avoid low-liquidity “noise” tokens)
- **Relevance** (covers what most users actually trade)

Future versions (UMF Pro) may expand to Top 50/100 assets if resources allow.

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## 8. Functional & Technical Requirements

### 8.1 Data & AI Layer

- Multi-source feeds: IEX Cloud, CME, CoinMarketCap, Kaiko, Morningstar.
- Automatic **failover logic** to backup source if primary feed fails.
- **AI Narrative Engine:** NLP-based detection of top 3 themes per day.
  - Example output: “ETF Inflows → BTC +4.2%, ETH +2.9%.”

### 8.2 UX & Personalization

- Drag-and-drop, resizable widgets.
- Pre-set layouts by persona (Retail, Fund Manager, Family Office).
- “Your Action Plan” box with short, plain-English tips.
  - Example: “Rising whale inflows suggest adding stop-loss to BTC.”
- Dark mode and full mobile optimization (expected 70% traffic).

### 8.3 Alerts

- Multi-channel (In-app, push, email).
- Trigger categories:
  - Price (+/- 5%)
  - Volatility
  - Sentiment shifts
- Example: “BTC +4.8% in 1 hr — driven by ETF fund inflows — Portfolio +1.2% impact.”

### 8.4 Data Trust Indicators

- Confidence score 0–100 with color badge.
  - Tooltip shows data source, latency, and timestamp.
  - Example:  “Source: CME | Updated 2s ago | Confidence: 98%.”
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## 9. Technical Architecture

Layer	Purpose	Developer Notes
API Layer	Unified REST + WebSocket for live feeds	Internal gateway for caching & logging

Layer	Purpose	Developer Notes
AI Layer	Sentiment & narrative clustering	Use FinBERT + GPT + keyword weighting
Frontend Layer	Modular React/Next.js dashboard	Reusable widget components
Caching Layer	Speed optimization (<2s load)	Redis or Cloudflare cache
Security Layer	RBAC, AES-256, TLS 1.3	GDPR & Swiss DLT compliance

## 10. Rollout & Monetization Strategy

Phase	Objective	Features	Access Model
Phase 1 (MVP)	Habit Formation	Dashboard + Morning Brief + Basic Alerts	Free
Phase 1.5 (Freemium / UMF Pro)	Conversion	Personalized Intelligence, Portfolio Impact	\$15/month or 500 \$GOLDH stake
Phase 2 (Premium)	Integration	Cross-module sync with Yield Finder + On-Chain Analytics	Included in GOLDH Premium

## 11. Compliance & Security Standards

- **Encryption:** TLS 1.3 (in transit), AES-256 (at rest)
- **Privacy:** GDPR + Swiss DLT Act
- **Access:** Role-based permissions (RBAC)
- **Uptime:** Minimum 99.9% guaranteed

## 12. KPIs & Success Metrics

Category	Metric	Target
Performance	Dashboard Load Time	<2 seconds
Reliability	Data Uptime	99.9%
User Habit	Daily Active Users (DAU)	>50% opening 5+ days/week
Engagement	Avg. Session Length	>8 minutes
Conversion	Free→Pro Users	15% in 6 months

## 13. Developer Guidance & Clarifications

1. **Load speed is priority #1** — target <2 seconds on 4G connection.
2. **Show clarity, not clutter** — focus on the “Top 20” rule across crypto and equities.
3. **AI summaries must read naturally** — not robotic or repetitive.
4. **Allow manual override** — users can remove or rearrange widgets.
5. **Fallback display:** if a feed lags, show “Verifying...” instead of blank.
6. **Data provenance matters** — every number must have a visible source trail.
7. **Version tagging:** Each iteration labeled clearly as “UMF Core,” “UMF Pro,” etc.

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## 14. Closing Summary

The **UMF** module is the foundation of GOLDH's Intelligence Platform. It is the user's *first daily touchpoint* — and it must deliver three things:

1. **Speed** – instant load and data freshness
2. **Clarity** – one-glance understanding
3. **Trust** – verified, narrative-backed information

"If built right, UMF will be the first screen investors open every morning — and the last one they check before closing their portfolio."

### **Objective for Development Team:**

Deliver an intuitive, adaptive, and intelligent dashboard that feels human, thinks like an analyst, and performs like Bloomberg — but built for everyone.