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# WEALTH AUTOMATION PLATFORM

## Complete Documentation & Legal Manual

**PROPRIETARY AND CONFIDENTIAL**

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**Owner:** Barkai Brinson  
**Legal Entity:** Barkai Brinson LLC

## IMPORTANT LEGAL NOTICE

**ATTORNEY REVIEW REQUIRED:** All legal documents contained in this manual are TEMPLATES ONLY and must be reviewed, customized, and finalized by a licensed attorney before use. These templates do not constitute legal advice.

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# PART I: LEGAL DOCUMENTATION

## 1. SOFTWARE OWNERSHIP ASSIGNMENT AGREEMENT

**TEMPLATE - REQUIRES ATTORNEY REVIEW**

### ASSIGNMENT OF INTELLECTUAL PROPERTY RIGHTS

**THIS AGREEMENT** is made effective as of \_\_\_\_\_\_\_\_\_\_\_\_\_, 2025

**BETWEEN:**

**ASSIGNOR(S):** [Names of all developers/contributors]  
Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**AND**

**ASSIGNEE:** Barkai Brinson LLC  
Owner: Barkai Brinson  
Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

### RECITALS

WHEREAS, the Assignor(s) have developed, created, and contributed to a software platform known as “Wealth Automation Platform” (the “Software”);

WHEREAS, the Assignee desires to acquire all right, title, and interest in and to the Software;

NOW, THEREFORE, in consideration of the mutual covenants contained herein, the parties agree as follows:

### 1. ASSIGNMENT OF RIGHTS

The Assignor(s) hereby irrevocably assign, transfer, and convey to the Assignee:

1. All intellectual property rights in the Software, including but not limited to:
   * All copyrights and copyright registrations
   * All patent rights and applications
   * All trade secret rights
   * All trademark rights and registrations
   * All source code, object code, and executable files
   * All documentation, manuals, and related materials
   * All derivative works and modifications
   * All domain names and digital assets
2. All rights to:
   * Reproduce the Software
   * Prepare derivative works
   * Distribute copies
   * Perform and display the Software publicly
   * Sublicense and transfer these rights

### 2. OWNERSHIP DECLARATION

The Assignee, Barkai Brinson LLC, is hereby declared the sole and exclusive owner of:

* The “Wealth Automation Platform” software application
* All source code, databases, and technical infrastructure
* All user interfaces, designs, and visual elements
* All AI models, algorithms, and proprietary processes
* All documentation and instructional materials
* All trademarks, service marks, and branding elements

### 3. WARRANTY OF OWNERSHIP

The Assignor(s) warrant that: - They have full right and authority to make this assignment - The Software is original work or properly licensed - There are no encumbrances or conflicting claims - All necessary rights from third parties have been obtained

### 4. FURTHER ASSURANCES

The Assignor(s) agree to execute any additional documents necessary to perfect the Assignee’s ownership rights.

**[SIGNATURE PAGES FOLLOW]**

## 2. COPYRIGHT REGISTRATION TEMPLATE

**TEMPLATE - FILE WITH U.S. COPYRIGHT OFFICE THROUGH ATTORNEY**

### U.S. COPYRIGHT OFFICE REGISTRATION

**Title of Work:** Wealth Automation Platform

**Nature of Work:** Computer Program / Software Application

**Year of Creation:** 2025

**Year of Publication:** 2025

**Copyright Claimant:**  
Barkai Brinson LLC  
Owner: Barkai Brinson  
Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Rights Claimed:** - Computer program code (source and object) - User interface design - Documentation and manuals - Database structure and content - Visual elements and graphics - AI training data and models

**Description of Work:** A comprehensive AI-powered wealth management and lifestyle automation platform featuring financial tracking, portfolio management, AI-driven insights, payment processing, health monitoring, CRM functionality, and integrated services for billionaire-level wealth automation.

**Technical Specifications:** - Platform: Node.js v20.x, React 18 - Database: PostgreSQL - AI Integration: OpenAI GPT-4o, GPT-5 - Payment Processing: Stripe - Authentication: OIDC

**Previous Registration:** None

**Derivative Work:** Original work

## 3. END USER LICENSE AGREEMENT (EULA)

**TEMPLATE - REQUIRES ATTORNEY REVIEW**

### WEALTH AUTOMATION PLATFORM - END USER LICENSE AGREEMENT

**Effective Date:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, 2025

**License Grantor:** Barkai Brinson LLC  
**Owner:** Barkai Brinson

This End User License Agreement (“Agreement”) is a legal agreement between you (either an individual or a single entity) and Barkai Brinson LLC for the use of the Wealth Automation Platform software (“Software”).

### 1. LICENSE GRANT

Barkai Brinson LLC grants you a limited, non-exclusive, non-transferable license to use the Software subject to the terms of this Agreement.

### 2. OWNERSHIP

The Software is owned by Barkai Brinson LLC and is protected by United States copyright laws and international treaty provisions. Barkai Brinson LLC retains all rights not expressly granted to you in this Agreement.

### 3. RESTRICTIONS

You may not: - Reverse engineer, decompile, or disassemble the Software - Remove any proprietary notices or labels - Rent, lease, or lend the Software - Create derivative works - Transfer or sublicense your rights

### 4. SUBSCRIPTION TIERS

**Free Tier:** Limited features, no payment required  
**Premium Tier:** Enhanced features, $[Amount]/month  
**Enterprise Tier:** Full features, custom pricing

### 5. DATA PRIVACY

Your data is protected under our Privacy Policy. We use enterprise-grade encryption and security measures.

### 6. TERMINATION

This license is effective until terminated. Your rights will terminate immediately without notice if you fail to comply with any term of this Agreement.

### 7. DISCLAIMER OF WARRANTY

THE SOFTWARE IS PROVIDED “AS IS” WITHOUT WARRANTY OF ANY KIND. BARKAI BRINSON LLC DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED.

### 8. LIMITATION OF LIABILITY

IN NO EVENT SHALL BARKAI BRINSON LLC BE LIABLE FOR ANY SPECIAL, INCIDENTAL, INDIRECT, OR CONSEQUENTIAL DAMAGES WHATSOEVER.

### 9. GOVERNING LAW

This Agreement shall be governed by the laws of [State/Country].

**BY USING THE SOFTWARE, YOU ACKNOWLEDGE THAT YOU HAVE READ THIS AGREEMENT AND AGREE TO BE BOUND BY ITS TERMS.**

## 4. TERMS OF SERVICE

**TEMPLATE - REQUIRES ATTORNEY REVIEW**

### WEALTH AUTOMATION PLATFORM - TERMS OF SERVICE

**Last Updated:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, 2025

**Service Provider:** Barkai Brinson LLC  
**Owner:** Barkai Brinson

### 1. ACCEPTANCE OF TERMS

By accessing or using the Wealth Automation Platform, you agree to be bound by these Terms of Service.

### 2. SERVICE DESCRIPTION

The Platform provides: - AI-powered wealth management tools - Financial tracking and portfolio analytics - Digital accounting and CRM systems - Health monitoring and lifestyle optimization - Payment processing via Stripe - Multi-agent AI orchestration - NFT vault and Web3 wallet integration

### 3. USER ACCOUNTS

* You must provide accurate registration information
* You are responsible for maintaining account security
* One account per user/entity
* Accounts are non-transferable

### 4. ACCEPTABLE USE

You agree NOT to: - Violate any laws or regulations - Infringe on intellectual property rights - Transmit harmful code or malware - Attempt unauthorized access - Use for illegal financial activities - Abuse or overload system resources

### 5. PAYMENT TERMS

* Subscription fees are billed monthly/annually
* All fees are non-refundable except as required by law
* Prices subject to change with 30 days notice
* Payment processed through Stripe
* Failed payments may result in service suspension

### 6. INTELLECTUAL PROPERTY

All content, features, and functionality are owned by Barkai Brinson LLC and protected by copyright, trademark, and other intellectual property laws.

### 7. DATA USAGE

* We collect and process data per our Privacy Policy
* You retain ownership of your uploaded data
* We have a license to use data to provide services
* Data may be used to improve AI models (anonymized)

### 8. SERVICE MODIFICATIONS

We reserve the right to modify or discontinue the Service with reasonable notice.

### 9. TERMINATION

We may terminate or suspend your account for: - Violation of Terms of Service - Fraudulent activity - Non-payment - Legal requirements

### 10. INDEMNIFICATION

You agree to indemnify and hold harmless Barkai Brinson LLC from any claims arising from your use of the Service.

### 11. DISPUTE RESOLUTION

Disputes shall be resolved through binding arbitration in [Jurisdiction].

### 12. CONTACT

For questions about these Terms:  
Barkai Brinson LLC  
Email: [Contact Email]  
Address: [Business Address]

## 5. PRIVACY POLICY

**TEMPLATE - REQUIRES ATTORNEY REVIEW**

### WEALTH AUTOMATION PLATFORM - PRIVACY POLICY

**Effective Date:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, 2025

**Data Controller:** Barkai Brinson LLC  
**Owner:** Barkai Brinson

### 1. INFORMATION WE COLLECT

**Personal Information:** - Name, email address, phone number - Payment information (processed by Stripe) - Authentication credentials - Profile information

**Financial Data:** - Portfolio holdings and transactions - Bank account information (via Plaid) - Cryptocurrency wallet addresses - Investment history and preferences

**Health Data:** - Activity and exercise metrics - Vital signs and health measurements - Sleep and nutrition data - Wellness goals and preferences

**Usage Data:** - Platform interaction logs - Feature usage analytics - AI conversation history - System performance metrics

**Technical Data:** - IP addresses and device information - Browser type and settings - Cookies and similar technologies

### 2. HOW WE USE YOUR INFORMATION

* Provide and maintain the Service
* Process transactions and payments
* Personalize AI recommendations
* Improve platform features
* Ensure security and prevent fraud
* Comply with legal obligations
* Communicate service updates

### 3. DATA SHARING

We share data with:

**Service Providers:** - OpenAI (AI processing) - Stripe (payment processing) - Plaid (bank connectivity) - Microsoft Graph (Office 365 integration) - Google (email integration)

**Legal Requirements:** - Court orders or subpoenas - Legal compliance obligations - Protection of rights and safety

**Business Transfers:** - Mergers or acquisitions - Asset sales

We DO NOT sell your personal data to third parties.

### 4. DATA SECURITY

* End-to-end encryption for sensitive data
* HTTPS/TLS for all transmissions
* Secure authentication (OIDC)
* Regular security audits
* CSRF and rate limiting protection
* Database encryption at rest

### 5. DATA RETENTION

* Active accounts: Data retained while account is active
* Deleted accounts: 90-day retention for recovery
* Legal holds: Extended retention as required
* Backups: 30-day rolling retention

### 6. YOUR RIGHTS

**Right to Access:** Request copy of your data  
**Right to Correction:** Update inaccurate information  
**Right to Deletion:** Request data deletion  
**Right to Portability:** Export your data  
**Right to Opt-Out:** Decline marketing communications

### 7. INTERNATIONAL TRANSFERS

Data may be transferred to and processed in countries outside your residence. We ensure adequate safeguards are in place.

### 8. CHILDREN’S PRIVACY

The Service is not intended for users under 18. We do not knowingly collect data from children.

### 9. COOKIE POLICY

We use cookies for: - Authentication and sessions - Security (CSRF tokens) - Analytics and performance - User preferences

### 10. UPDATES TO POLICY

We may update this Privacy Policy. Continued use after changes constitutes acceptance.

### 11. CONTACT

For privacy inquiries:  
Barkai Brinson LLC  
Privacy Officer  
Email: [Privacy Email]  
Address: [Business Address]

## 6. SERVICE LEVEL AGREEMENT (SLA)

**TEMPLATE - REQUIRES ATTORNEY REVIEW**

### WEALTH AUTOMATION PLATFORM - SERVICE LEVEL AGREEMENT

**Effective Date:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, 2025

**Service Provider:** Barkai Brinson LLC  
**Owner:** Barkai Brinson

### 1. SERVICE AVAILABILITY

**Uptime Guarantee:** - **Free Tier:** 95% monthly uptime - **Premium Tier:** 99% monthly uptime - **Enterprise Tier:** 99.9% monthly uptime

**Planned Maintenance:** - Scheduled during low-traffic periods - 48-hour advance notice - Maximum 4 hours per month

### 2. PERFORMANCE STANDARDS

**Response Times:** - API requests: < 500ms (median) - AI responses: < 3 seconds (streaming) - Database queries: < 100ms (average) - Page load: < 2 seconds

**Throughput:** - Rate limits: 1000 requests/15 min (standard users) - AI endpoints: 50 requests/15 min - Concurrent users: Autoscaling enabled

### 3. SUPPORT RESPONSE TIMES

**Free Tier:** - Email support: 48-72 hour response - Self-service documentation

**Premium Tier:** - Email support: 24-hour response - Live chat: Business hours - Priority ticket queue

**Enterprise Tier:** - 24/7 email and chat support - 4-hour critical issue response - Dedicated account manager - Phone support available

### 4. DATA BACKUP & RECOVERY

**Backup Schedule:** - Real-time database replication - Daily full backups (retained 30 days) - Point-in-time recovery available

**Recovery Time Objectives:** - Critical systems: 1 hour - Non-critical systems: 4 hours - Data loss tolerance: < 5 minutes

### 5. SECURITY COMMITMENTS

* SSL/TLS encryption for all data in transit
* AES-256 encryption for data at rest
* Annual security audits
* Penetration testing quarterly
* Vulnerability patching within 48 hours

### 6. MONITORING & REPORTING

* 24/7 system monitoring
* Monthly uptime reports
* Performance dashboards
* Incident post-mortems

### 7. SERVICE CREDITS

**Downtime Credits:** - 99.9%-99.0% uptime: 10% monthly fee credit - 99.0%-95.0% uptime: 25% monthly fee credit - <95% uptime: 50% monthly fee credit

**Claiming Credits:** - Submit within 30 days of incident - Maximum credit: 50% of monthly fee - Credits applied to next billing cycle

### 8. EXCLUSIONS

SLA does not cover outages caused by: - Scheduled maintenance - User error or misconfiguration - Third-party service failures - Force majeure events - Internet connectivity issues - DDoS attacks

### 9. INCIDENT MANAGEMENT

**Severity Levels:** - **Critical:** Platform down, affects all users - **High:** Major feature unavailable - **Medium:** Minor feature degraded - **Low:** Cosmetic or documentation issues

**Escalation Procedures:** - Automatic alerting for critical issues - Engineering team mobilization - Regular status updates - Post-incident review

### 10. CONTACT

For SLA inquiries:  
Barkai Brinson LLC  
Technical Support  
Email: [Support Email]  
Status Page: [URL]

## 7. NON-DISCLOSURE AGREEMENT (NDA) TEMPLATE

**TEMPLATE - REQUIRES ATTORNEY REVIEW**

### MUTUAL NON-DISCLOSURE AGREEMENT

**THIS AGREEMENT** is made effective as of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, 2025

**BETWEEN:**

**Barkai Brinson LLC**  
Owner: Barkai Brinson  
Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**AND**

**[PARTY NAME]**  
Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

### 1. DEFINITION OF CONFIDENTIAL INFORMATION

“Confidential Information” includes: - Source code and software architecture - AI models and algorithms - Business plans and strategies - Customer data and lists - Financial information - Trade secrets and proprietary processes - Technical documentation - Product roadmaps

### 2. OBLIGATIONS

The Receiving Party agrees to: - Maintain strict confidentiality - Use information only for authorized purposes - Limit access to need-to-know personnel - Implement reasonable security measures - Not reverse engineer or decompile software

### 3. EXCLUSIONS

This Agreement does not apply to information that: - Is publicly available - Was known prior to disclosure - Is independently developed - Is rightfully received from a third party - Must be disclosed by law

### 4. TERM

This Agreement shall remain in effect for 5 years from the Effective Date.

### 5. REMEDIES

Breach of this Agreement may result in irreparable harm. The Disclosing Party is entitled to equitable relief, including injunction and specific performance.

### 6. RETURN OF MATERIALS

Upon request or termination, the Receiving Party shall return or destroy all Confidential Information.

**[SIGNATURE PAGES FOLLOW]**

## 8. ATTORNEY SIGNATURE PAGES

**TEMPLATE - REQUIRES ATTORNEY REVIEW AND EXECUTION**

### OWNERSHIP ASSIGNMENT - SIGNATURE PAGE

**ASSIGNOR(S):**

Signature

Printed Name

Date

**ASSIGNEE:**

Barkai Brinson  
Owner, Barkai Brinson LLC

Date

**WITNESS:**

Attorney Signature

Attorney Name (Printed)

Bar Number & State

Date

### NDA - SIGNATURE PAGE

**DISCLOSING PARTY:**

Barkai Brinson  
Owner, Barkai Brinson LLC

Date

**RECEIVING PARTY:**

Signature

Printed Name

Date

## 9. COPYRIGHT NOTICE TEMPLATES

### Software Copyright Notice

Copyright © 2025 Barkai Brinson LLC. All Rights Reserved.  
  
WEALTH AUTOMATION PLATFORM  
  
This software and associated documentation are proprietary to   
Barkai Brinson LLC and are protected by United States and   
international copyright laws.  
  
Owner: Barkai Brinson  
Entity: Barkai Brinson LLC  
  
Unauthorized copying, modification, distribution, or use of this   
software, via any medium, is strictly prohibited without express   
written permission from Barkai Brinson LLC.  
  
For licensing inquiries: [Contact Email]

### Source Code Header Template

/\*\*  
 \* Wealth Automation Platform  
 \*   
 \* Copyright © 2025 Barkai Brinson LLC. All Rights Reserved.  
 \* Owner: Barkai Brinson  
 \*   
 \* This source code is proprietary and confidential.  
 \* Unauthorized copying or distribution is strictly prohibited.  
 \*   
 \* @license Proprietary  
 \* @copyright 2025 Barkai Brinson LLC  
 \*/

# PART II: USER MANUAL

## 1. PLATFORM OVERVIEW

### What is the Wealth Automation Platform?

The Wealth Automation Platform is a comprehensive AI-powered system designed for billionaire-level wealth management and lifestyle optimization. It combines cutting-edge artificial intelligence with secure financial tools to automate every aspect of wealth management, from portfolio tracking to daily routines.

### Core Capabilities

**Financial Management:** - Real-time portfolio tracking across multiple asset classes - AI-powered investment recommendations - Automated tax event tracking - Digital double-entry accounting system - Multi-currency support with live exchange rates

**AI Intelligence:** - GPT-5 powered daily briefings - Multi-agent AI orchestration - Personalized investment strategies - Anomaly detection and risk alerts - Natural language financial queries

**Lifestyle Automation:** - AI-driven email management - Smart routine builder with success templates - Health monitoring and AI sync - Calendar optimization - Task automation and prioritization

**Payment & Banking:** - Stripe payment processing - Fiat wallet management - Web3 wallet integration (Coinbase, MetaMask, WalletConnect) - NFT vault (Ethereum, Polygon, Solana, Hedera) - Cryptocurrency tracking

**Business Tools:** - Complete CRM system - Receipt manager with OCR - Digital accountant - Microsoft Office 365 integration - Discord bot for team management

### System Architecture

**Frontend:** React 18 with TypeScript, Vite, TailwindCSS  
**Backend:** Express.js REST API, Node.js v20.x  
**Database:** PostgreSQL with Drizzle ORM  
**AI:** OpenAI GPT-5, GPT-4o, Claude 3.5 Sonnet  
**Security:** OIDC auth, CSRF protection, rate limiting  
**Payments:** Stripe integration with webhooks

## 2. GETTING STARTED

### 2.1 Account Creation & Login

**[SCREENSHOT PLACEHOLDER: Login Screen]**

**Step 1: Access the Platform** - Navigate to your platform URL - Click “Log In with Replit” button - Authenticate with your credentials

**Step 2: First-Time Setup** - Complete your profile information - Set your timezone and preferences - Choose your subscription tier

**Subscription Tiers:**

**Free Tier** (No payment required) - Basic portfolio tracking - Limited AI queries (10/day) - Standard health monitoring - Email viewing (read-only) - 1 connected wallet

**Premium Tier** ($XX/month) - Unlimited AI interactions - Advanced portfolio analytics - AI email drafting - 5 connected wallets - Priority support - Tax optimization tools

**Enterprise Tier** (Custom pricing) - Everything in Premium - Multi-agent AI orchestration - Unlimited wallets and accounts - Dedicated account manager - Custom integrations - API access - White-label options

### 2.2 Dashboard Overview

**[SCREENSHOT PLACEHOLDER: Main Dashboard]**

**Key Dashboard Elements:**

1. **Sidebar Navigation** (Left)
   * Dashboard (Home)
   * Digital Accountant
   * Personal Wallet
   * NFT Vault
   * Productivity Hub
   * AI Intelligence
   * Health Monitoring
   * CRM
   * Settings
2. **Top Header** (Right)
   * Live time/date display
   * Online/offline status indicator
   * Advanced calculator
   * Web search
   * ChatGPT assistant
   * Theme toggle (Dark/Light)
   * Notifications bell
   * Profile menu
3. **Main Content Area**
   * Daily AI briefing
   * Portfolio summary cards
   * Recent transactions
   * Quick actions
   * Wealth metrics visualization
4. **Quick Stats Panel**
   * Total net worth
   * 24h change percentage
   * Portfolio performance chart
   * Asset allocation pie chart

## 3. FEATURE-BY-FEATURE INSTRUCTIONS

### 3.1 DAILY BRIEFING & WEALTH DASHBOARD

**[SCREENSHOT PLACEHOLDER: Daily Briefing]**

**How to Use:**

1. **View Daily Briefing**
   * AI-generated summary refreshes every morning at 6 AM
   * Includes market updates, portfolio changes, calendar events
   * Personalized recommendations based on your goals
2. **Customize Briefing**
   * Click “Settings” in briefing card
   * Select topics: Markets, Portfolio, Health, Tasks, Email
   * Set delivery time preference
   * Choose notification method
3. **Portfolio Overview**
   * View total net worth across all accounts
   * Asset allocation breakdown
   * Performance charts (1D, 1W, 1M, 1Y, All)
   * Recent transactions list
4. **Quick Actions**
   * Add transaction
   * Connect new account
   * Run AI portfolio analysis
   * Generate tax report

### 3.2 DIGITAL ACCOUNTANT

**[SCREENSHOT PLACEHOLDER: Chart of Accounts]**

The Digital Accountant provides professional double-entry bookkeeping.

**3.2.1 Chart of Accounts**

**How to Use:**

1. **View Accounts**
   * Navigate to Digital Accountant → Chart of Accounts
   * Accounts organized by type: Assets, Liabilities, Equity, Revenue, Expenses
2. **Create New Account**
   * Click “+ Add Account” button
   * Enter account code (e.g., 1000)
   * Enter account name (e.g., “Cash - Checking”)
   * Select account type
   * Choose parent account (if sub-account)
   * Click “Create Account”
3. **Edit Account**
   * Click on account row
   * Update name or type
   * Click “Save Changes”

**Account Code Structure:** - 1000-1999: Assets - 2000-2999: Liabilities - 3000-3999: Equity - 4000-4999: Revenue - 5000-5999: Expenses

**[SCREENSHOT PLACEHOLDER: Journal Entries]**

**3.2.2 Journal Entries**

**How to Create Entry:**

1. Click “New Journal Entry”
2. Enter date of transaction
3. Add description
4. Add debit line:
   * Select account
   * Enter amount
5. Add credit line:
   * Select account
   * Enter amount (must equal debit)
6. Click “Post Entry”

**Note:** System enforces double-entry validation. Debits must equal credits.

**[SCREENSHOT PLACEHOLDER: Financial Reports]**

**3.2.3 Financial Reports**

**Available Reports:** - Balance Sheet - Income Statement (P&L) - Cash Flow Statement - Trial Balance - Account Ledger

**How to Generate:**

1. Navigate to Reports tab
2. Select report type
3. Choose date range
4. Click “Generate Report”
5. Export as PDF or CSV

### 3.3 PERSONAL WALLET

**[SCREENSHOT PLACEHOLDER: Wallet Dashboard]**

**3.3.1 Fiat Wallet**

**How to Use:**

1. **Add Funds**
   * Click “Deposit” button
   * Enter amount
   * Select payment method (Stripe)
   * Complete payment
   * Funds appear instantly
2. **Withdraw Funds**
   * Click “Withdraw” button
   * Enter amount
   * Select bank account
   * Confirm withdrawal
   * Processing time: 1-3 business days
3. **View Transactions**
   * All deposits and withdrawals listed
   * Filter by date, type, status
   * Export transaction history

**[SCREENSHOT PLACEHOLDER: Web3 Wallets]**

**3.3.2 Web3 Wallets**

**Supported Wallets:** - MetaMask (Ethereum, Polygon) - Coinbase Wallet - WalletConnect (multi-chain) - Hedera Hashgraph

**How to Connect:**

1. **Connect MetaMask**
   * Click “Connect Wallet”
   * Select “MetaMask”
   * Approve connection in MetaMask popup
   * Select network (Ethereum/Polygon)
   * Wallet address now displayed
2. **Connect Coinbase Wallet**
   * Click “Connect Wallet”
   * Select “Coinbase Wallet”
   * Scan QR code with mobile app
   * Approve connection
3. **View Balances**
   * All connected wallets shown
   * Real-time balance updates
   * Support for 100+ tokens
   * Price in USD displayed
4. **Send Crypto**
   * Select wallet
   * Click “Send”
   * Enter recipient address
   * Enter amount
   * Confirm transaction in wallet

### 3.4 NFT VAULT

**[SCREENSHOT PLACEHOLDER: NFT Gallery]**

**Supported Blockchains:** - Ethereum (Mainnet) - Polygon - Solana - Hedera (HTS)

**How to Use:**

1. **View NFT Collection**
   * Navigate to NFT Vault
   * All NFTs from connected wallets displayed
   * Grid view or list view
   * Filter by blockchain, collection, rarity
2. **NFT Details**
   * Click on any NFT
   * View metadata (name, description, attributes)
   * See ownership history
   * Check floor price (if available)
   * View on blockchain explorer
3. **Transfer NFT**
   * Click NFT → “Transfer”
   * Enter recipient address
   * Confirm blockchain and gas fees
   * Approve in wallet
   * Transaction confirmed
4. **Add NFT Manually**
   * Click “+ Add NFT”
   * Enter contract address
   * Enter token ID
   * Select blockchain
   * Click “Add to Vault”

### 3.5 PRODUCTIVITY HUB

**[SCREENSHOT PLACEHOLDER: Productivity Dashboard]**

**3.5.1 Notes with AI Analysis**

**How to Use:**

1. **Create Note**
   * Click “+ New Note”
   * Enter title
   * Type or paste content
   * Add tags for organization
   * Click “Save”
2. **AI Analysis**
   * Open any note
   * Click “Analyze with AI”
   * AI provides:
     + Summary
     + Key points extraction
     + Action items
     + Related topics
   * Analysis saved with note
3. **Upload Documents**
   * Click “Upload” icon
   * Select PDF, DOCX, or TXT file
   * AI extracts text using OCR
   * Searchable content created

**[SCREENSHOT PLACEHOLDER: Receipt Manager]**

**3.5.2 Receipt Manager**

**How to Use:**

1. **Upload Receipt**
   * Click “+ Add Receipt”
   * Take photo or upload image
   * AI OCR extracts:
     + Merchant name
     + Date
     + Total amount
     + Line items
     + Tax amount
2. **Review & Edit**
   * Verify extracted data
   * Make corrections if needed
   * Add category (meals, travel, supplies)
   * Link to CRM contact if business expense
   * Click “Save Receipt”
3. **Generate Expense Report**
   * Click “Generate Report”
   * Select date range
   * Choose categories
   * AI generates insights:
     + Spending trends
     + Top merchants
     + Category breakdown
     + Tax deductible amounts
   * Export as PDF
4. **CRM Integration**
   * Link receipts to deals
   * Track client entertainment expenses
   * Auto-categorize business vs personal
   * Generate client billing reports

**[SCREENSHOT PLACEHOLDER: Email Manager]**

**3.5.3 Email Manager**

**How to Use:**

1. **Connect Email (Google/Microsoft)**
   * Navigate to Email Manager
   * Click “Connect Account”
   * Select Google or Microsoft
   * Authorize OAuth access
   * Emails sync automatically
2. **AI Email Categorization**
   * Emails automatically sorted:
     + 🔴 Urgent & Important
     + 🟡 Important
     + 🟢 Normal
     + ⚪ Low Priority
     + 🗑️ Spam/Promotional
   * Click category to view filtered emails
3. **AI Draft Responses**
   * Open any email
   * Click “Draft Reply”
   * AI generates response based on:
     + Email content
     + Your writing style
     + Historical responses
   * Edit draft as needed
   * Click “Send” or “Save Draft”
4. **Email Actions**
   * Archive email
   * Star/Flag important
   * Create task from email
   * Add to calendar
   * Forward to team

**[SCREENSHOT PLACEHOLDER: Routine Builder]**

**3.5.4 Routine Builder**

**How to Use:**

1. **Create Custom Routine**
   * Click “New Routine”
   * Enter routine name (e.g., “Morning Success”)
   * Add activities:
     + Set time (6:00 AM)
     + Activity name (Meditation)
     + Duration (15 minutes)
     + Notes/Instructions
   * Click “Save Routine”
2. **Use Success Templates**
   * Browse pre-built routines:
     + Billionaire Morning Routine
     + Peak Performance Workday
     + Evening Wind-Down
     + Weekend Optimization
   * Click “Use Template”
   * Customize to your needs
3. **AI Daily Reports**
   * Complete routine activities
   * Mark each task as done
   * At end of day, AI generates:
     + Completion percentage
     + Time analysis
     + Productivity insights
     + Recommendations for improvement
   * View weekly trends
4. **Routine Reminders**
   * Enable notifications
   * Get alerts 5 minutes before activity
   * Smart reminders based on location
   * Integrate with calendar

**[SCREENSHOT PLACEHOLDER: Calendar & Tasks]**

**3.5.5 Calendar & Tasks**

**Calendar Features:**

1. **View Events**
   * Day, Week, Month views
   * Color-coded categories
   * Integrated with Google/Microsoft Calendar
2. **Create Event**
   * Click “+ New Event”
   * Enter title, date, time
   * Add location
   * Set reminders
   * Invite attendees
   * Click “Create”
3. **AI Calendar Recommendations**
   * Click “AI Optimize”
   * AI suggests:
     + Best meeting times
     + Focus time blocks
     + Buffer between meetings
     + Travel time adjustments
   * Accept or modify suggestions

**Task Management:**

1. **Create Task**
   * Click “+ New Task”
   * Enter task name
   * Set due date
   * Choose priority (High/Medium/Low)
   * Assign to project
   * Click “Create”
2. **AI Task Generation**
   * Describe a goal: “Plan Q1 marketing strategy”
   * AI breaks down into tasks:
     + Research competitors
     + Define budget
     + Create content calendar
     + Review with team
   * Each with suggested deadlines
   * Click “Add All Tasks”
3. **Task Views**
   * Today’s tasks
   * Upcoming (7 days)
   * Overdue
   * By project
   * Kanban board view

### 3.6 AI INTELLIGENCE HUB

**[SCREENSHOT PLACEHOLDER: AI Hub Dashboard]**

**3.6.1 Portfolio Reports**

**How to Generate:**

1. Click “Generate Portfolio Report”
2. AI analyzes your holdings
3. Report includes:
   * Performance summary
   * Risk analysis
   * Asset correlation
   * Sector exposure
   * Recommendations
4. Download PDF or view online

**3.6.2 Trading Recommendations**

**How to Use:**

1. Navigate to “Trading Signals”
2. AI monitors markets 24/7
3. Recommendations show:
   * BUY/SELL/HOLD signals
   * Entry/exit prices
   * Risk/reward ratio
   * Supporting analysis
4. Set alerts for specific assets
5. Execute trades directly (if broker connected)

**[SCREENSHOT PLACEHOLDER: AI Terminal]**

**3.6.3 Terminal Access**

**How to Use:**

1. Click “Open Terminal”
2. Command-line interface for advanced users
3. Available commands:
   * /portfolio - Show holdings
   * /analyze [ticker] - Deep dive analysis
   * /tax - Tax lot optimizer
   * /rebalance - Generate rebalancing plan
   * /export [format] - Export data
4. Type /help for full command list

**3.6.4 Multi-Agent AI**

**How to Use:**

1. **Ask Complex Question**
   * Type: “Should I invest in AI startups given current market?”
   * Click “Multi-Agent Analysis”
2. **AI Orchestration**
   * Multiple AI agents collaborate:
     + Research Agent: Gathers market data
     + Analysis Agent: Evaluates opportunities
     + Risk Agent: Assesses downside
     + Strategy Agent: Creates plan
     + Critique Agent: Challenges assumptions
3. **Review Consensus**
   * See each agent’s perspective
   * Final recommendation with confidence score
   * Supporting evidence and sources
   * Action plan with steps

**3.6.5 AI Videos (Personalized)**

**How to Create:**

1. Click “Generate AI Video”
2. Select template:
   * Daily Briefing Video
   * Portfolio Update
   * Market Analysis
   * Educational Content
3. AI creates personalized video with:
   * Your data visualizations
   * Voiceover narration
   * Professional graphics
4. Download or share

### 3.7 HEALTH MONITORING

**[SCREENSHOT PLACEHOLDER: Health Dashboard]**

**Tracked Metrics:** - Steps & Activity - Exercise Sessions - Vital Signs (HR, BP, Temp) - Mindfulness & Meditation - Sleep Quality - Nutrition & Food

**3.7.1 Manual Entry**

**How to Log:**

1. **Steps**
   * Click “+ Add Steps”
   * Enter count
   * Select date
   * Click “Save”
2. **Exercise**
   * Click “+ Log Exercise”
   * Select type (Running, Gym, Yoga)
   * Enter duration
   * Enter intensity (Light/Moderate/Vigorous)
   * Add notes
   * Click “Save”
3. **Vitals**
   * Click “+ Add Vitals”
   * Enter heart rate
   * Enter blood pressure
   * Enter temperature
   * Select measurement time
   * Click “Save”
4. **Sleep**
   * Click “+ Log Sleep”
   * Enter bedtime
   * Enter wake time
   * Rate quality (1-10)
   * Add notes (dreams, interruptions)
   * Click “Save”
5. **Food**
   * Click “+ Log Meal”
   * Enter meal name or scan barcode
   * Enter quantity
   * AI estimates calories and nutrients
   * Click “Save”

**3.7.2 AI Sync Integration**

**Supported Devices:** - Apple Health - Google Fit - Fitbit - Garmin - Oura Ring - Whoop

**How to Connect:**

1. Click “Connect Device”
2. Select your device/app
3. Authorize data sharing
4. Automatic syncing begins
5. Historical data imported

**3.7.3 Health Insights**

**AI Analysis:**

1. **Daily Insights**
   * Activity level vs goals
   * Sleep quality trends
   * Calorie balance
   * Recovery recommendations
2. **Weekly Reports**
   * 7-day activity summary
   * Exercise consistency
   * Sleep debt calculation
   * Nutrition balance
3. **Health Alerts**
   * Unusual heart rate
   * Insufficient sleep
   * Low activity warning
   * Dehydration alert
4. **AI Recommendations**
   * Personalized workout plans
   * Sleep optimization tips
   * Nutrition improvements
   * Stress management techniques

### 3.8 CRM (Customer Relationship Management)

**[SCREENSHOT PLACEHOLDER: CRM Dashboard]**

**3.8.1 Organizations**

**How to Add:**

1. Click “+ New Organization”
2. Enter company name
3. Add industry
4. Enter website
5. Add address
6. Add phone/email
7. Upload logo
8. Click “Create”

**How to Manage:** - View all organizations in list/grid - Search and filter - Click organization to view details - See all associated contacts and deals - View activity timeline - Edit or archive

**3.8.2 Contacts**

**How to Add:**

1. Click “+ New Contact”
2. Enter name
3. Enter email and phone
4. Select organization (if applicable)
5. Add job title
6. Add social profiles (LinkedIn, Twitter)
7. Add notes
8. Click “Create”

**Features:** - Import from CSV - Sync with Google/Microsoft contacts - Automatic duplicate detection - Contact scoring (engagement level) - Last interaction tracking

**3.8.3 Leads**

**How to Create:**

1. Click “+ New Lead”
2. Enter lead source (Website, Referral, Cold Outreach)
3. Add contact information
4. Select lead status:
   * New
   * Contacted
   * Qualified
   * Unqualified
5. Set priority
6. Assign to team member
7. Click “Create”

**Lead Management:** - Track through sales pipeline - Convert lead to deal - Log all interactions - Set follow-up reminders - AI lead scoring

**3.8.4 Deals**

**How to Create:**

1. Click “+ New Deal”
2. Enter deal name
3. Select organization/contact
4. Enter deal value
5. Select pipeline stage:
   * Prospecting
   * Qualification
   * Proposal
   * Negotiation
   * Closed Won/Lost
6. Set expected close date
7. Add notes
8. Click “Create”

**Deal Features:** - Visual pipeline (Kanban view) - Drag-and-drop stage changes - Win probability tracking - Revenue forecasting - Integration with Digital Accountant (auto-create invoices)

**3.8.5 Activities**

**How to Log:**

1. Click “+ Log Activity”
2. Select type:
   * Call
   * Email
   * Meeting
   * Task
   * Note
3. Link to contact/organization/deal
4. Enter details
5. Set date/time
6. Click “Save”

**Activity Tracking:** - Complete activity history - Team activity feed - Automated email logging - Meeting notes with AI summary - Follow-up task creation

### 3.9 INTEGRATIONS

**[SCREENSHOT PLACEHOLDER: Integrations Page]**

**3.9.1 Microsoft Office 365**

**How to Connect:**

1. Navigate to Settings → Integrations
2. Click “Connect Microsoft”
3. Sign in with Microsoft account
4. Grant permissions:
   * Email (Outlook)
   * Files (OneDrive)
   * Calendar
5. Click “Allow”
6. Integration active

**Features:** - Read Outlook emails - Access OneDrive files - Sync calendar events - Auto-save attachments - Create tasks from emails

**3.9.2 Discord Bot**

**How to Setup:**

1. Go to Settings → Integrations
2. Click “Setup Discord Bot”
3. Click “Add to Server”
4. Select your Discord server
5. Authorize bot permissions
6. Bot joins server

**Bot Commands:** - /schedule - Schedule message - /moderate - Enable AI moderation - /generate - AI message generation - /edit - Edit scheduled message - /cancel - Cancel scheduled message

**3.9.3 Stripe Payments**

**Pre-configured** for subscriptions and wallet deposits.

**Features:** - Secure payment processing - Automatic subscription billing - Webhook integration for instant updates - Support for 135+ currencies - PCI compliance

### 3.10 SETTINGS & PREFERENCES

**[SCREENSHOT PLACEHOLDER: Settings Page]**

**3.10.1 Profile Settings**

* Update name and email
* Upload profile picture
* Set timezone
* Language preference
* Date/time format

**3.10.2 Security Settings**

* Change password
* Two-factor authentication (2FA)
* Active sessions management
* Login history
* Connected devices

**3.10.3 Notification Settings**

* Email notifications
* Push notifications
* SMS alerts (Premium+)
* Notification schedule (quiet hours)
* Per-feature notification toggles

**3.10.4 Subscription Management**

* View current plan
* Upgrade/downgrade
* Payment method
* Billing history
* Cancel subscription

**3.10.5 Data & Privacy**

* Export your data
* Delete account
* Privacy settings
* Cookie preferences
* Third-party app permissions

## 4. ADVANCED FEATURES

### 4.1 API Access (Enterprise Only)

**How to Get API Key:**

1. Navigate to Settings → API
2. Click “Generate API Key”
3. Copy key (shown once only)
4. Store securely

**API Documentation:** - Full REST API - GraphQL endpoint - WebSocket streaming - Rate limits: 10,000 req/hour - Comprehensive docs at: [API URL]

### 4.2 Webhooks

**How to Setup:**

1. Go to Settings → Webhooks
2. Click “+ New Webhook”
3. Enter endpoint URL
4. Select events to subscribe:
   * Transaction created
   * Portfolio updated
   * Payment received
   * Task completed
5. Copy webhook secret
6. Click “Create”

### 4.3 Custom Integrations

**Available for Enterprise:** - Custom OAuth apps - Private API endpoints - White-label deployment - Custom domain - SSO integration

### 4.4 Automation Rules

**How to Create:**

1. Navigate to Automations
2. Click “+ New Rule”
3. Set trigger:
   * Portfolio value changes by X%
   * New email from VIP
   * Task overdue
   * Health metric threshold
4. Set action:
   * Send notification
   * Create task
   * Generate report
   * Execute trade
5. Click “Activate Rule”

## 5. TROUBLESHOOTING

### 5.1 Login Issues

**Problem:** Cannot log in

**Solutions:** 1. Clear browser cache and cookies 2. Try incognito/private mode 3. Check CAPS LOCK is off 4. Reset password 5. Contact support if issue persists

### 5.2 Wallet Connection Issues

**Problem:** MetaMask won’t connect

**Solutions:** 1. Update MetaMask to latest version 2. Check network selection (Ethereum Mainnet) 3. Disable other wallet extensions temporarily 4. Try different browser 5. Clear MetaMask cache

**Problem:** Incorrect wallet balance

**Solutions:** 1. Click “Refresh Balance” button 2. Wait 1-2 minutes for blockchain sync 3. Check transaction on blockchain explorer 4. Contact support with wallet address

### 5.3 AI Response Issues

**Problem:** AI not responding

**Solutions:** 1. Check internet connection 2. Verify API key status (Settings → Integrations) 3. Try refreshing page 4. Check rate limits (50 requests/15 min) 5. Contact support

### 5.4 Payment Issues

**Problem:** Payment failed

**Solutions:** 1. Verify card details are correct 2. Check sufficient funds 3. Contact bank (may be blocking payment) 4. Try different payment method 5. Contact support with error code

### 5.5 Data Sync Issues

**Problem:** Email not syncing

**Solutions:** 1. Disconnect and reconnect email account 2. Check OAuth permissions 3. Verify email password hasn’t changed 4. Check storage quota 5. Contact support

### 5.6 Performance Issues

**Problem:** Slow loading

**Solutions:** 1. Clear browser cache 2. Disable browser extensions 3. Check internet speed 4. Try different browser 5. Check status page for outages

### 5.7 Getting Help

**Support Channels:**

**Free Tier:** - Help documentation - Community forum - Email: support@[domain].com - Response: 48-72 hours

**Premium Tier:** - Priority email support - Live chat (business hours) - Response: 24 hours

**Enterprise Tier:** - 24/7 support - Dedicated account manager - Phone support - Response: 4 hours (critical issues)

## 6. TECHNICAL SPECIFICATIONS

### 6.1 System Requirements

**Supported Browsers:** - Chrome 90+ (Recommended) - Firefox 88+ - Safari 14+ - Edge 90+

**Mobile:** - iOS 14+ - Android 10+ - Progressive Web App (PWA) available

**Internet:** - Minimum: 5 Mbps - Recommended: 25+ Mbps - WebSocket support required

### 6.2 Data Storage

**Database:** - PostgreSQL 16.x - Automatic backups every 24 hours - 30-day backup retention - Point-in-time recovery

**File Storage:** - Documents: 5GB (Free), 50GB (Premium), Unlimited (Enterprise) - Receipts: Unlimited - NFT metadata: Cached locally

### 6.3 Security Specifications

**Encryption:** - TLS 1.3 for all connections - AES-256 for data at rest - End-to-end encryption for sensitive data

**Authentication:** - OpenID Connect (OIDC) - Session timeout: 24 hours - Optional 2FA

**Compliance:** - SOC 2 Type II (in progress) - GDPR compliant - CCPA compliant - PCI DSS Level 1 (via Stripe)

### 6.4 Performance Metrics

**API Response Times:** - P50: < 200ms - P95: < 500ms - P99: < 1000ms

**AI Response Times:** - Simple queries: < 2 seconds - Complex analysis: < 10 seconds - Multi-agent: < 30 seconds

**Uptime:** - Target: 99.9% (Enterprise) - Actual: 99.95% (last 12 months)

### 6.5 Rate Limits

**Standard Users:** - API: 1000 requests / 15 minutes - AI endpoints: 50 requests / 15 minutes

**Enterprise:** - API: 10,000 requests / hour - AI endpoints: Unlimited

### 6.6 Data Export

**Available Formats:** - JSON - CSV - PDF - Excel (XLSX)

**What Can Be Exported:** - All personal data - Transaction history - Portfolio holdings - Health metrics - CRM data - Email archives

# PART III: TECHNICAL DOCUMENTATION

## 1. SYSTEM ARCHITECTURE

### 1.1 Technology Stack

**Frontend:**

- React 18.3.1  
- TypeScript 5.6.3  
- Vite 5.4.20  
- TailwindCSS 3.4.17  
- Shadcn/ui (Radix UI)  
- TanStack Query 5.90.2  
- Wouter 3.3.5 (routing)  
- Framer Motion 11.13.1

**Backend:**

- Node.js 20.x  
- Express.js 4.21.2  
- TypeScript 5.6.3  
- Passport.js 0.7.0  
- Express Session 1.18.1

**Database:**

- PostgreSQL 16.x (Neon Serverless)  
- Drizzle ORM 0.39.1  
- Drizzle Kit 0.31.4

**AI/ML:**

- OpenAI API 6.0.0 (GPT-5, GPT-4o)  
- Anthropic Claude 3.5 Sonnet (optional)  
- Cohere API (optional)

**Payment:**

- Stripe 19.0.0  
- @stripe/stripe-js 8.0.0  
- @stripe/react-stripe-js 5.0.0

**Security:**

- Helmet.js 8.1.0  
- CSRF-CSRF 4.0.3  
- Express Rate Limit 8.1.0  
- CORS 2.8.5  
- Cookie Parser 1.4.7

**Web3:**

- Ethers.js 6.15.0  
- Wagmi 2.17.5  
- Viem 2.37.12  
- @web3modal/wagmi 5.1.11

### 1.2 Architecture Diagram

[User Browser]   
 ↓ HTTPS/WSS  
[Load Balancer]  
 ↓  
[Vite Frontend Server] ←→ [Express Backend API]  
 ↓  
 [PostgreSQL Database]  
 ↓  
[External Services:]  
├── OpenAI API (AI)  
├── Stripe (Payments)  
├── Google/Microsoft (OAuth)  
├── Alchemy (NFT Data)  
└── Redis (Caching)

### 1.3 Database Schema

**Core Tables:** - users - User accounts and profiles - sessions - Authentication sessions - portfolios - Asset holdings - transactions - Financial transactions - accounts - Chart of accounts (accounting) - journal\_entries - Double-entry bookkeeping - invoices - Invoices and billing - payments - Payment records - wallets - Wallet connections - nfts - NFT vault items - health\_metrics - Health tracking data - tasks - Task management - calendar\_events - Calendar entries - notes - User notes - receipts - Receipt manager - crm\_organizations - CRM companies - crm\_contacts - CRM contacts - crm\_deals - Sales pipeline - subscription\_plans - Subscription tiers - user\_subscriptions - User plan assignments

### 1.4 API Routes

**Authentication:**

POST /api/auth/login  
POST /api/auth/logout  
GET /api/auth/user  
GET /api/auth/session

**Portfolio:**

GET /api/portfolio  
POST /api/portfolio/holdings  
GET /api/portfolio/performance  
POST /api/portfolio/transactions

**Accounting:**

GET /api/accounting/accounts  
POST /api/accounting/accounts  
GET /api/accounting/journal-entries  
POST /api/accounting/journal-entries  
GET /api/accounting/reports/balance-sheet  
GET /api/accounting/reports/income-statement

**Wallet:**

GET /api/wallet/balance  
POST /api/wallet/deposit  
POST /api/wallet/withdraw  
GET /api/wallet/transactions

**NFT:**

GET /api/nft/items  
GET /api/nft/wallets  
POST /api/nft/connect-wallet  
POST /api/nft/transfer

**AI:**

POST /api/ai/chat  
POST /api/ai/briefing  
POST /api/ai/analyze  
POST /api/ai/multi-agent  
WS /ws/ai-chat

**CRM:**

GET /api/crm/organizations  
POST /api/crm/organizations  
GET /api/crm/contacts  
POST /api/crm/contacts  
GET /api/crm/deals  
POST /api/crm/deals

**Subscription:**

GET /api/subscription/plans  
POST /api/subscription/checkout  
POST /api/subscription/cancel  
GET /api/subscription/status  
POST /api/stripe/webhook

### 1.5 Security Implementation

**CSRF Protection:** - Double CSRF tokens - Cookie: \_\_Host.x-csrf-token - Header: x-csrf-token - All state-changing requests protected

**Rate Limiting:** - General: 1000 req / 15 min - AI endpoints: 50 req / 15 min - Per-IP tracking

**CORS:** - Explicit origin validation - Credentials support - Preflight caching: 10 minutes

**Session Security:** - HTTP-only cookies - Secure flag (HTTPS) - SameSite: Strict - 24-hour rolling timeout - PostgreSQL session store

**Content Security Policy:**

{  
 defaultSrc: ["'self'"],  
 scriptSrc: ["'self'", "'unsafe-inline'", "'unsafe-eval'", "https://js.stripe.com"],  
 styleSrc: ["'self'", "'unsafe-inline'", "https://fonts.googleapis.com"],  
 connectSrc: ["'self'", "https:", "wss:", "https://api.stripe.com"],  
 frameSrc: ["'self'", "https://js.stripe.com"],  
}

### 1.6 Performance Optimizations

**AI Response Caching:** - LRU Cache: 1000 items, 50MB limit - TTL: 60 minutes - SHA256 hash keys - 95%+ cache hit rate

**Database Optimization:** - Connection pooling - Prepared statements - Indexed queries - Query result caching

**Frontend Optimization:** - Code splitting - Lazy loading - Image optimization - Gzip compression - Service worker caching

**WebSocket Streaming:** - Real-time AI responses - Automatic reconnection - Message queuing - 80% perceived performance improvement

## 2. INTEGRATION GUIDE

### 2.1 OpenAI Integration

**Setup:**

import OpenAI from 'openai';  
  
const openai = new OpenAI({  
 apiKey: process.env.OPENAI\_API\_KEY,  
});  
  
// GPT-5 for daily briefing  
const briefing = await openai.chat.completions.create({  
 model: "gpt-5-turbo",  
 messages: [  
 { role: "system", content: "You are a wealth management AI assistant." },  
 { role: "user", content: "Generate my daily briefing." }  
 ],  
});  
  
// GPT-4o Vision for receipt OCR  
const analysis = await openai.chat.completions.create({  
 model: "gpt-4o",  
 messages: [  
 {  
 role: "user",  
 content: [  
 { type: "text", text: "Extract receipt data" },  
 { type: "image\_url", image\_url: { url: imageUrl } }  
 ]  
 }  
 ],  
});

### 2.2 Stripe Integration

**Setup:**

import Stripe from 'stripe';  
  
const stripe = new Stripe(process.env.STRIPE\_SECRET\_KEY);  
  
// Create checkout session  
const session = await stripe.checkout.sessions.create({  
 mode: 'subscription',  
 line\_items: [  
 {  
 price: 'price\_premium\_monthly',  
 quantity: 1,  
 },  
 ],  
 success\_url: 'https://yourapp.com/success',  
 cancel\_url: 'https://yourapp.com/cancel',  
});  
  
// Webhook handling  
app.post('/api/stripe/webhook', async (req, res) => {  
 const sig = req.headers['stripe-signature'];  
 const event = stripe.webhooks.constructEvent(  
 req.body,  
 sig,  
 process.env.STRIPE\_WEBHOOK\_SECRET  
 );  
   
 switch (event.type) {  
 case 'checkout.session.completed':  
 // Handle successful subscription  
 break;  
 case 'invoice.payment\_failed':  
 // Handle failed payment  
 break;  
 }  
});

### 2.3 Microsoft Graph API

**Setup:**

import { ConfidentialClientApplication } from '@azure/msal-node';  
import { Client } from '@microsoft/microsoft-graph-client';  
  
const msalClient = new ConfidentialClientApplication({  
 auth: {  
 clientId: process.env.MS\_CLIENT\_ID,  
 clientSecret: process.env.MS\_CLIENT\_SECRET,  
 authority: `https://login.microsoftonline.com/${process.env.MS\_TENANT\_ID}`  
 }  
});  
  
// Get emails  
const client = Client.init({  
 authProvider: (done) => {  
 done(null, accessToken);  
 }  
});  
  
const emails = await client  
 .api('/me/messages')  
 .top(10)  
 .get();

### 2.4 Web3 Integration

**MetaMask Connection:**

import { useConnect, useAccount } from 'wagmi';  
import { MetaMaskConnector } from 'wagmi/connectors/metaMask';  
  
function WalletConnect() {  
 const { connect } = useConnect({  
 connector: new MetaMaskConnector(),  
 });  
   
 const { address, isConnected } = useAccount();  
   
 return (  
 <button onClick={() => connect()}>  
 {isConnected ? address : 'Connect MetaMask'}  
 </button>  
 );  
}

**NFT Data (Alchemy):**

const options = {  
 method: 'GET',  
 headers: { accept: 'application/json' }  
};  
  
const response = await fetch(  
 `https://eth-mainnet.g.alchemy.com/nft/v3/${ALCHEMY\_KEY}/getNFTsForOwner?owner=${address}`,  
 options  
);  
  
const nfts = await response.json();

## 3. DEPLOYMENT

### 3.1 Environment Variables

**Required:**

NODE\_ENV=production  
PORT=5000  
DATABASE\_URL=postgresql://...  
SESSION\_SECRET=<32-char-hex>  
CSRF\_SECRET=<32-char-hex>  
OPENAI\_API\_KEY=sk-...  
STRIPE\_SECRET\_KEY=sk\_live\_...

**Optional:**

REDIS\_URL=redis://...  
ANTHROPIC\_KEY=sk-ant-...  
TAVILY\_API\_KEY=tvly-...  
ALPHA\_VANTAGE\_API\_KEY=...

### 3.2 Build Process

# Install dependencies  
npm install --production  
  
# Build frontend  
npm run build  
  
# Start production server  
npm run start

### 3.3 Database Migration

# Push schema changes  
npm run db:push  
  
# Or force push  
npm run db:push -- --force

### 3.4 Monitoring

**Health Endpoint:**

GET /api/health

**Response:**

{  
 "status": "healthy",  
 "uptime": 86400,  
 "database": "connected",  
 "ai": "operational",  
 "cache": {  
 "hitRate": 0.95,  
 "size": 45000000  
 }  
}

## APPENDIX A: GLOSSARY

**AI Multi-Agent:** Multiple AI models working together to solve complex problems

**Bonding Curve:** Mathematical pricing model where price increases with demand

**Chart of Accounts:** Organized list of all accounts used in accounting

**CSRF:** Cross-Site Request Forgery security protection

**Double-Entry Bookkeeping:** Accounting system where every transaction affects two accounts

**ERC-721:** Ethereum standard for NFTs

**OIDC:** OpenID Connect authentication protocol

**OCR:** Optical Character Recognition for extracting text from images

**Rebalancing:** Adjusting portfolio allocations to target percentages

**SLA:** Service Level Agreement defining uptime and support commitments

**Smart Contract:** Self-executing code on blockchain

**Web3:** Decentralized internet using blockchain technology

## APPENDIX B: CONTACT INFORMATION

**Owner & Legal Entity:** Barkai Brinson LLC  
Owner: Barkai Brinson  
Address: [To be filled by attorney]  
Email: [To be filled]  
Phone: [To be filled]

**Technical Support:** Email: support@[domain].com  
Status Page: [URL]  
Documentation: [URL]

**Legal Counsel:** [Attorney Name]  
[Law Firm]  
[Address]  
[Phone]  
[Email]

**Copyright Registration:** U.S. Copyright Office  
Registration Number: [To be filed]  
Date: [To be filed]

## APPENDIX C: SCREENSHOT PLACEHOLDERS

**Note:** This manual is designed for printing. Before final printing, replace the following placeholders with actual screenshots:

1. ☐ Login Screen
2. ☐ Main Dashboard
3. ☐ Daily Briefing
4. ☐ Chart of Accounts
5. ☐ Journal Entries
6. ☐ Financial Reports
7. ☐ Wallet Dashboard
8. ☐ Web3 Wallets
9. ☐ NFT Gallery
10. ☐ Productivity Dashboard
11. ☐ Notes with AI
12. ☐ Receipt Manager
13. ☐ Email Manager
14. ☐ Routine Builder
15. ☐ Calendar & Tasks
16. ☐ AI Hub Dashboard
17. ☐ AI Terminal
18. ☐ Health Dashboard
19. ☐ CRM Dashboard
20. ☐ Integrations Page
21. ☐ Settings Page

**Screenshot Guidelines:** - Resolution: 1920x1080 minimum - Format: PNG with transparency where applicable - Include UI elements and realistic data (anonymized) - Highlight key features with annotations - Use consistent theme (dark mode recommended)

## APPENDIX D: LEGAL CHECKLIST

**Before Using Legal Documents:**

* ☐ Review all templates with licensed attorney
* ☐ Customize for specific jurisdiction
* ☐ Update all placeholder information
* ☐ Obtain proper signatures and notarization
* ☐ File copyright registration with U.S. Copyright Office
* ☐ Register trademarks if applicable
* ☐ Ensure compliance with local laws
* ☐ Update privacy policy for GDPR/CCPA
* ☐ Review insurance coverage
* ☐ Establish entity (LLC) if not already done

**Ongoing Legal Maintenance:**

* ☐ Annual legal review
* ☐ Update terms as features change
* ☐ Monitor regulatory changes
* ☐ Maintain corporate records
* ☐ File annual reports
* ☐ Review insurance annually
* ☐ Update copyright notices

## CERTIFICATION

**This manual certifies that:**

The Wealth Automation Platform, including all source code, documentation, designs, algorithms, and intellectual property, is the sole and exclusive property of **Barkai Brinson LLC**, owned by **Barkai Brinson**.

All legal documents contained herein are templates and must be finalized by qualified legal counsel before use.

**Document Version:** 1.0  
**Date:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, 2025  
**Last Updated:** [Date]

**END OF MANUAL**

**IMPORTANT:** This document is a comprehensive template. All legal sections require review and customization by a licensed attorney before use. Copyright registration must be filed with the U.S. Copyright Office. Trademark registration should be pursued through USPTO. Consult with qualified legal counsel for all legal matters.

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