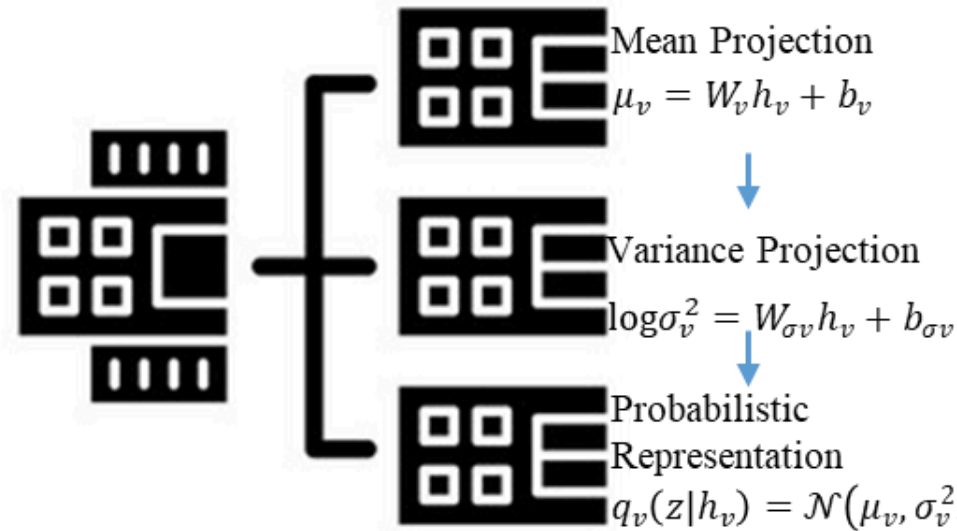
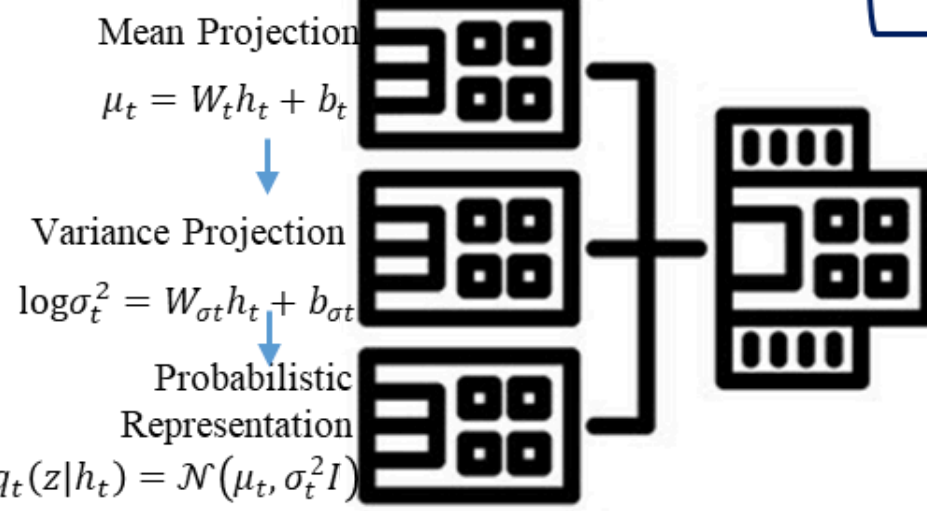


Visual Distribution Encoder



Transaction Distribution Encoder



KL Divergence Regularization

$$\mathcal{L}_{\text{KL}} = D_{\text{KL}}(q_v(z|h_v) \parallel q_t(z|h_t)) = \frac{1}{2} \left(\frac{\sigma_v^2}{\sigma_t^2} + \frac{(\mu_v - \mu_t)^2}{\sigma_t^2} - 1 + \log \frac{\sigma_t^2}{\sigma_v^2} \right)$$

$$\mathcal{L}_{\text{fusion}} = \mathcal{L}_{\text{pred}}(f(\mu_{\text{fused}}), y) + \lambda_{\text{KL}} \mathcal{L}_{\text{KL}}$$

Precision-weighted Fusion

Mean Fusion
 $\mu_{\text{fused}} = \frac{\mu_v / \sigma_v^2 + \mu_t / \sigma_t^2}{1 / \sigma_v^2 + 1 / \sigma_t^2}$

Variance Fusion
 $\sigma_{\text{fused}}^2 = \frac{1}{1 / \sigma_v^2 + 1 / \sigma_t^2}$

Privacy-preserved Fused Representation



Privacy Preservation

Sensitivity Analysis



Privacy Budget Allocation



Budget distribution based on component sensitivity

$$\Delta_{\text{fusion}} = \max_{D, D' \in \mathcal{D}} \|\mu_{\text{fused}}(D) - \mu_{\text{fused}}(D')\|_2$$

Noise Calibration



$$\beta = \Delta_{\text{fusion}} \cdot \sqrt{2 \log(1.25/\delta) / \epsilon}$$

Calibrated Noise Addition



$$\tilde{\mu}_{\text{fused}} = \mu_{\text{fused}} + \xi, \quad \xi \sim \mathcal{N}(0, \beta^2 I)$$