PROJECT OVERVIEW STATEMENT

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Project Name	**WiseInvest(慧投)——Your Convenient Fund Trading Assistant**

Problem/Opportunity

Current fund trading platforms often struggle with inefficiencies and inadequate security in fundamental services and many lack personalized investment advice and real-time support, resulting in a suboptimal experience for individual investors and fund companies alike.

Goal

To develop a functional, intelligent and user-friendly fund trading platform that improves the investment experience for personal investors and fund companies.

Objectives

1. Develop an intelligent fund trading platform

2. Provide efficient and secure services, including fund subscription, redemption, and account management for personal investors.

3. Offer fund product recommendations and real-time customer support to optimize investor decision-making and operations.

4. Enable fund companies to streamline fund product management and transaction support for improved operational efficiency.

5. Ensure system stability and financial security through clearing and monitoring functions for administrators.

> 开发一个智能基金交易平台。
>
> 为个人投资者提供高效、安全的服务，包括基金认购、赎回和账户管理。
>
> 提供基金产品推荐和实时客户支持，以优化投资者的决策和操作。
>
> 使基金公司能够简化基金产品管理和交易支持，提升运营效率。
>
> 通过清算和监控功能，确保系统管理员维护系统稳定性和金融安全性。

Success Criteria

1. Service Response:

   At least 98% of fund trading requests should be processed in real-time to meet user demands.

2. User Experience:

   At least 90% of users should be satisfied with the platform's personalized recommendations and intelligent customer service.

3. System Stability:

   The platform's system stability should reach 99.9%, ensuring no major failures or interruptions during transactions.

4. Security:

   The platform should pass financial security certifications to ensure the safety of user data and transaction information, with no major security vulnerabilities.

5. User Growth:

   The platform should achieve at least a 20% increase in user numbers within six months of launch.

6. Transaction Efficiency:

   The average processing time for fund transactions should not exceed 5 seconds to ensure smooth user operations.

1. 服务响应:至少98%的基金交易请求能够实时处理并满足用户需求。
2. 用户体验:至少90%的用户对平台的个性化推荐和智能客服服务表示满意。
3. 系统稳定性:平台系统稳定性达到99.9%,确保交易过程中无重大故障或中断。
4. 安全性:平台通过金融安全认证,确保用户数据和交易信息的安全性,无重大安全漏洞。
5. 用户增长:在项目上线后的6个月内,平台用户数量增长至少20%。
6. 交易效率:基金交易的平均处理时间不超过5秒,确保用户操作的流畅性。
7. 个性化推荐准确率:个性化基金推荐系统的准确率达到85%以上,确保用户能够获得符合其需求的基金产品。
8. 客户满意度:通过用户调查,至少90%的用户对平台的整体体验表示满意。

Assumptions, Risks, Obstacles

1. The existing technology stack and Alibaba Cloud servers can stably support system operations.
2. Users have a high acceptance of intelligent recommendations and smart customer service features.
3. The team can collaborate efficiently and advance the project according to the plan.
4. The system must guard against data breaches and hacker attacks.
5. The three-month development cycle may impact feature completeness and system stability.
6. Limitations in equipment and resources may affect development and testing efficiency.

1. 现有技术栈和阿里云服务器能稳定支持系统运行。
2. 用户对智能推荐和智能客服功能有较高接受度。
3. 团队能高效协作并按计划推进项目。
4. 系统需防范数据泄露和黑客攻击风险。
5. 3个月开发周期可能影响功能完整性和系统稳定性。
6. 设备和资源限制可能影响开发和测试效率。

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