

WalletGPT

Whitepaper

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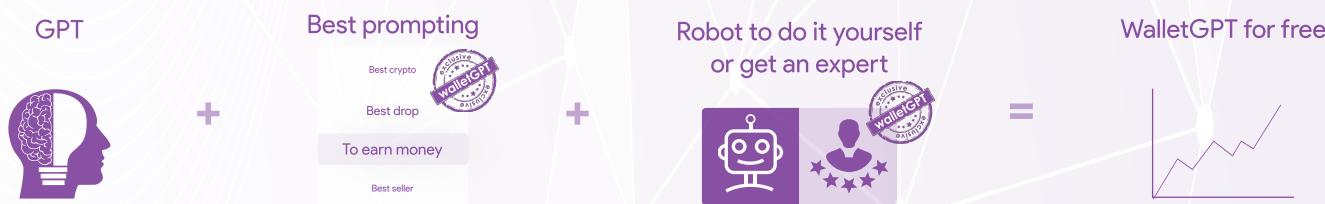
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1. Introduction

WalletGPT is an AI decision tool specifically designed to assess potential risks associated with the financial decisions of its users, thereby guiding them to avoid imprudent spending. It employs advanced AI technologies to conduct a comprehensive analysis of all pertinent knowledge areas regarding potential financial missteps. These areas include but are not limited to product quality, corporate finance, expert insights, and investment quality.

In addition to risk assessment, WalletGPT presents opportunities for users to capitalize on expert-identified trends and opportunities through tokenization. It's important to note that WalletGPT does not generate new investment strategies on its own; rather, it evaluates the credibility and potential profitability of the opportunities at hand, safeguarding users against a wide range of risks such as Ponzi schemes, unrealistic investment returns, regulatory infractions, and deceptive materials.

Just as GPT offers a chat interface, WalletGPT employs an interactive form interface that dynamically adapts to the user's specific requests. This advanced interface facilitates expedited outcomes for all wallet-related transactions, including but not limited to purchases and investments. The AI model's fine-tuning process further accelerates convergence on results, all while ensuring the financial data involved is meticulously managed and controlled.



2. Mission and values

“Your wealth shield, your opportunities blade”.



WalletGPT mission is to safeguard people against any fraud, yet while connecting them to adapted financial opportunities through advanced and control social engineering.



We value fair advice sharing, opening our platform to other software for integrations, thus making new interaction events publicly available.



While WalletGPT is connecting users to experts, and users together on all subjects related to wealth protection and investment.

3. Experts and their knowledge tokenization



The experts can sell their knowledge with 2 means:

1. TimeToken: The TimeToken is an ERC20 token minted for each expert on the Polygon blockchain, representing his slots of 15 minutes. When a WalletGPT user interacts with a user live (or books an expert time for a future time), he buys a 15 min slot.



If he's only interacting with the chat system, a minimal word flow is requested, to create an homogenous experience with AI answers. The minimal word flow depends on the topic, and is averaged per minute.

When the expert is creating his WalletGPT expert profile, he can mints TimeTokens using WGPT tokens, and can also manage his calendar time online.



2. Prompts library. The expert can prepare AI prompts for any given subject and tag it to a topic. The prompts are displayed below the expert name and can be bought with WGPT tokens only.

4. WalletGPT Architecture and components

4.1 Concept naming service

WalletGPT relies on a unique AI-powered concept naming service, that identifies similar concepts and associates related concepts with a dependency level.

For example, such concepts would be identified as similar :

- “property investment possibilities”
- “real estate investment ventures”
- “real estate investment prospects”

And WalletGPT AI will create an ontology of children investment opportunities:

- “Residual properties”
- “Commercial properties”
- “Vacation rentals”
- “Property development projects”.

Concepts don't include properties that can be used to filter them, such as the location, the time of investment, the amount to be invested, the investment risk profile, tax considerations etc. All properties are the fields displayed as a form when the user defines his queries, since WalletGPT automatically segregate concepts from their properties.

WalletGPT relationship manager is using the concept naming service to present the best experts according to a given request. When WalletGPT analyses a user request, it finds the best maximal concept extracted from the user request. It then analyses if some experts match the exact query, and present them on the WalletGPT interface.

Experts can stake WGPT tokens to increase their visibility on a given subject. The more they stake, the higher will be their visibility. They can unstake their WGPT tokens at any time. When people interact with experts, they buy their time with TimeTokens. A minimal TimeToken is a 15 minute slot. For each TimeToken bought, a WGPT is burned on the expert staking wallet.

4.2 Expert alerting system and liveliness

Experts indicate their liveliness by the open source Jabber/XMPP protocol, and can directly answer questions to the users live, if the user open the chat to them. The user Wallet is directly debited for the users TimeTokens, which are specific ERC20 tokens specific for each expert. When the user is live and only interacting with the chat system (not voice nor video), WalletGPT analyzes the flow of words of the expert that shouldn't go under some specific minimal level.

The experts are warned by messages (email, SMS or messenger, depending on their preferences) for each user's requests related to their subject, and can go online and participate in the user query.

Experts can also propose their calendars for future calls, which are done through WalletGPT interfaces. Call transcripts are analyzed (voice to text) for the AI to assess the quality of the advice. The transcripts are kept private, but the possible rating evolution of the expert after the call is public.

4.3 User groups

While the concept naming service allows experts to advertise their services on a specific concept, they also allow to create some “user groups” on a concept. In order to own a “user group”, a user has to buy the concept name, for a period of one year, as a domain name.

The owner of a user group in the WalletGPT interface has the option to stake WGPT tokens to promote their user groups. Additionally, a messaging interface, which is an extension of the email interface, enables users to directly contact user groups using specific concepts like "Investing in AI startups." The user group owner then has the authority to accept or reject new user requests to join the group.

In addition to user groups, authorized users have the ability to propose investment opportunities, trades, and business prospects that can be replicated or followed by other users within the group. WalletGPT actively monitors and rates any investment opportunities within these groups. It's important to note that user conditions prohibit any advice that hasn't been thoroughly scrutinized by WalletGPT AI.

An expert might bring his own users to the system, for a given subject: in that case, the relationship between the expert and each user is confirmed by email for each user. The expert is then “pinned” on the expert list at the top of the proposed expert list.

In any way, each user can pin an expert to always be visible on his expert list on a specific subject, and the list of pinned experts would then always come first when the user is asking about a specific subject.

4.4 Open expertise rating system

WalletGPT continuously screens experts' answers on the chat, rating the accuracy of their answers (except when the expert answers is beating the current WalletGPT understanding, in that case it will start a refining process to later give a grade to the user).

Besides, WalletGPT is always generating new quiz and real life scenario challenges and assessing the expert answers.

Experts are classified based on concepts in the global concept naming services, with a ranking. The global ranking graph evolution is available in the experts ranking page, for any concept in WalletGPT.

4.5 Privilege clubs

An expert, or any user, can create a privilege club by describing how he would see the composition of his group, ideally. He could, for example, define complementary member roles to collaborate on some custom strategy.

WalletGPT AI will create the plan to allocate ideally the group with complementary profiles. WalletGPT AI will, also, look for users based on their past experience on the platform, and their KYC.

An example:

“Find a group of 30 individuals with complementary skills and expertise to collaborate on analyzing French middle cap stocks, including technical analysis, fundamental analysis, and fraud risk assessment, for stock investment purposes.

The members can stake to the user group to help in their acceptance process, while the AI merely do the matchmaking between the group owner request, and the users profiles from their past WalletGPT history, their past expense experience, and their profiles, all in a private way (no information ever sent to other organizations or humans).

WalletGPT

Research to reality. The smart wallet that thinks, anticipates, and operates for you.

Try researching online

4.6 Investment / Product discount alerts

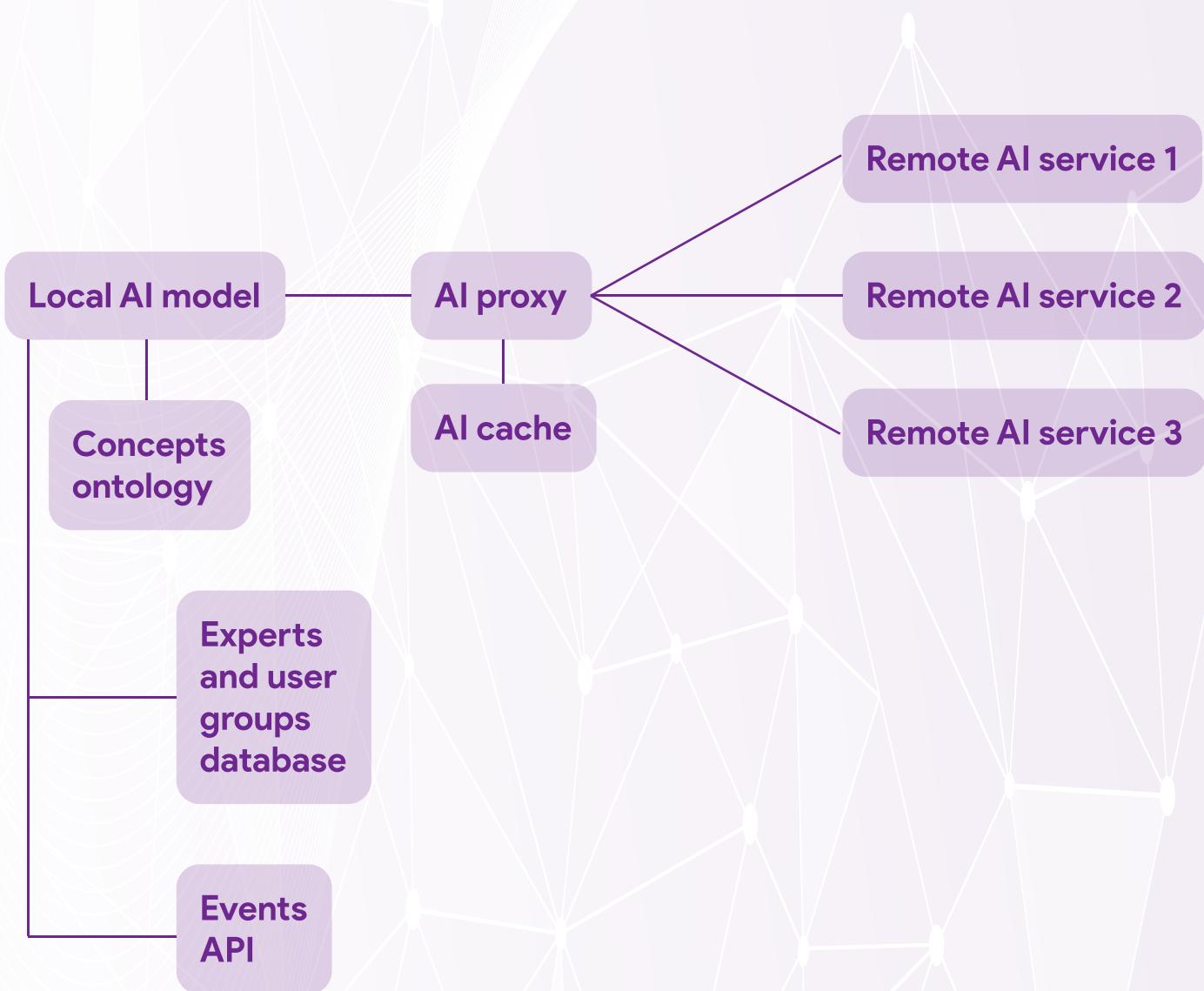
When a user pins a subject, he also receives in his “opportunities box” trade opportunities. Each trade opportunity is sourced with material source, and can be explained by WalletGPT in detail. Before engaging in a WalletGPT opportunity, the user can access WalletGPT details about the opportunities, ask questions about the sources, the context, why it is an opportunity, and compare it to other opportunities.

Users can then connect his trading app to the trading opportunities to operate them.

Similarly, some interesting discounts in financial services (trading apps etc) can be sent to the users through alerts.

To receive alerts based on the user's current holdings, the user must accept to share all his holdings to current GPT. Current WalletGPT holdings can be analyzed and reused for the opportunities alerting system, and external bank holdings details can be reimported to help improve trading opportunities.

4.7 Global architecture



4.7.1 Cache and local AI proxies

The proxy is calling remote AI as per users request, and the local AI model concatenates the answer, removing duplicate information, alerting on conflicting answers and citing the sources.

4.7.2 The events API

An event bus is connected to the users requests, organized by an evolving schema for every concept. For example, in the stock market investing concept, events such as :

Order Type: LIMIT

Company: APPLE

Current Price: [Insert current price]

Time Limit: 2H

Events are only related to the current user discussions, or possibly to a whole user group discussions (all discussions for users in the same concept group or privileged group).

With events, application developers can integrate external software (for example trading apps) to follow AI instructions and perform actions.

The application builder must consider buying WGPT for the application users in order for the application to correctly receive the event flow from the WalletGPT interface.

4.8 Concept based groups

In the traditional way of using WalletGPT, the concepts are identified by the AI as related to the user's current request.

The user is then asked to fill a form to add structured information about his current query, according to the concepts identified in his queries.

The user can also pin some specific concepts so that he can be contacted on that subject by other members, giving him the following opportunities:

- Exchange user email information on a specific subject (concept or group of related concepts) in order to initiate some exchanges, or to create a user group on this subject.
- Receive paid surveys (in WGPT tokens) related to the specific subject. The WalletGPT AI will detect if the form has been answered randomly or with a genuine will of the user to answer honestly.
- Have a list of customized training (built by AI) on the selected concepts.

4.9 Paid surveys

The paid surveys are displayed exactly as an usual WalletGPT interaction, except that WalletGPT guides the user through the steps of filling the survey, and that the WalletGPT with WGPT tokens after the survey has been filled. The user can also decide to share his spending habits on any bank account associated with his WalletGPT account, and get WGPT tokens for this, without answering survey questions.

Some examples of WalletGPT surveys include:

1. Market Research Surveys: These surveys aim to collect data and insights about consumer preferences, spending habits, investment strategies.

2. Investment and Trading Surveys: These surveys target investors and traders to gather insights on their investment preferences, risk tolerance, investment goals, and trading strategies.

3. Economic and Market Sentiment Surveys: These surveys assess consumer confidence, economic outlook, and market sentiment. Those surveys reward target experts and are ponderated with their global rating (the higher rating, the more WGPT will be paid for survey answers).

In order to increase the rewards of survey filling it is possible for the user to fill KYC forms that will increase his WGPT reward on the surveys.

4.10. Customized AI-generated trainings

WalletGPT is creating 3 level trainings on the users selected concept, so that the user can progress in their desired area. The 3 level trainings can be certified by an exam, also generated by the AI, so that the user can display his experience and access to more advanced users groups. Those trainings are entry levels, not the same as expert validation exams.

Such trainings in WalletGPT will include: Wealth management, financial planning, valuation analysis.

WalletGPT

"WalletGPT is present on Telegram to assist you."

Join on Telegram →

4.11 AI-based identity validation service

Specific voice and video recognition services allow to identify if an expert is in front of a camera while proposing his service.

There are several cumulative levels of experts validation services (each level include the previous one):

1. LEVEL 1: Email and SMS validation service, to verify we have a human and not an AI bot.

2. LEVEL2: ID card and proof of residence validation (then, the location of the expert is allowed to be displayed in his profile)

3. LEVEL3: Voice sampling and video extract (the user is asked to move his face in front of the camera, to repeat a few sentences). This allows the live logo to be displayed on the user profile, the user being authenticated in front of his camera.

4. LEVEL4: expertise assessed on some specific concepts. WalletGPT AI generates some random tests (always different each time, with a global difficulty level that remains identical) to assess minimum proficiency of the expert for some concepts.

Then, the concepts are certified on the expert profile. Such concepts could include: Stock investing in France, startup investing in green energy, corporate bonds investing worldwide, etc.

5. Using WalletGPT

Examples of interacting with WalletGPT of securing purchases are given below:

Retail example:

"I want to buy the washing machine PROWASH X3343 from the website electrodiscount24.fr"

and the answer would be similar to:

This washing machine has received positive user reviews and has not experienced any major issues in the initial years of usage. However, it is worth noting that the electronic components may be challenging to find for repairs. Considering the price-to-quality ratio, there are few alternatives that offer better value. electrodiscount24.fr is a highly reliable online shopping platform with a secure return policy and no additional delivery costs. The company operating the website is financially stable."

NOTE: WalletGPT automatically marks as green positive information for a purchase or an investment, and red otherwise.

The specific investment topics that WalletGPT will be fine-tuned and trained on, using an extensive collection of advanced books and documentation, can be found in the "WalletGPT risk management fine-tuning program" document.

Investor example:

"Is SOITEC a good investment ?"

and the answer would be similar to:

"On June, the 10th, SOITEC P/E ratio is 24 while for the worldwide semiconductor industry is 28, which could trigger some buy or keep advice, however the P/B ratio is 28, while the industry average is 24."

Considering that the P/E and P/B are the two most significant ratio for future long term price moves in the semiconductor industry, the industry being asset incentive, the global recommendation for SOITC on June, the 10th is neutral”.

The user could then challenge WalletGPT on his answer, such as “Focus on technical indicators rather than fundamental analysis”.

The list of fraud risk assessment topics on which WalletGPT will be finetuned and trained explicitly, with a corpus of advanced books and documentation, is listed in the program “WalletGPT risk management fine-tuning program”.

6. The WGPT token

6.1 The usages of the WGPT token for users

Call external AI services	While the local WalletGPT AI is free, WalletGPT provides connectors with several AI services that are paid by WGPT tokens (per 5000 words). The external AI services prices are constantly updated.
Buying ready-to-use prompts	Ready to use prompts, such as “Create an arbitrage bot in crypto”, crafted by an expert on the subject, are displayed when the user types his query and can be directly inserted into the WalletGPT prompts, purchasing it with WGPT tokens.
Increase visibility for an expert	By staking some WGPT tokens on some subject (locking the tokens for a long time in the blockchain), the expert can increase his visibility index, getting higher in the list of experts displayed for each subject. Doing so, he increases his chance to be contacted to help writing a prompt, or can also promote his own prompts dedicated to other users.
Selling one's expert time	When an expert creates its TimeTokens, a fungible token to represent his current or future time, he pays for the token creation fees in WGPT. Later on, each time he sells a 15 min time slot, he has to pay 1 WGPT token for the intermediation.
Creating / joining a privilege group	If you have a strategy to create a complementary and friendly user group, you will ask the AI to find the people for you. While you can also suggest user profiles, the AI will be the arbitrator for the group ownership policies. When demand for joining such a group is too high, pretendants might stake WGPT tokens to increase their chance of joining. The group creator has to pay WGPT tokens to search for users and launch his group.
Buy a training	WalletGPT AI system creates training on different subjects, available using WGPT tokens. To receive a training on a specific topic, the user must be in a concept group.
Pass a certification	WalletGPT AI system creates some tests for experts to be acknowledged in some custom fields. to pass a certification on a specific topic, the user must be in a concept group.
Get people opinion	In order to send a custom survey to some user base, a user has to send WGPT tokens and pay users to fill the survey on specific subject (only inside a concept group).
Buy external integration	With WGPT tokens, you can buy external integration to the WalletGPT online services. Integrations are using WalletGPT API to automate actions based on events related to a user interaction with WalletGPT prompt. Such examples include: - A trading software that rebalances a portfolio according to WalletGPT instructions. - A chrome plugin that will crawl some real estate property website to find the correct investment according to the WalletGPT identified best criterions. - A chrome plugin website that will alert you directly on some product attractivity according to WalletGPT analysis.

6.2 The expert visibility

The expert visibility formula is:

$$\text{Ranking Score} = (\text{Rating} * \log(1 + \text{StakedTokens}) * (1 + \text{liveliness}) * (1 + \text{IsValidated}))$$

NOTE: Ranking might be impacted by previsions done by experts in a privilege club, with a formula not explained in this paper.

where:

- The Rating is the expert rating from 0 to 5,
- The StakedTokens is the amount of WGPT tokens staked by the expert in thousands
- The liveliness is whether the expert is live (available at the time of the question) or not.
- The IsCertified is whether the expert profile has been validated or not the Rating is the expert rating from 0 to 5, the StakedTokens is the amount of WGPT tokens staked by the expert in thousands, and the liveliness is whether the expert is live (available at the time of the question) or not.

6.3 The WGPT sales

6.3.1 Continuous token allocation

The distribution and pricing of WGPT tokens in the white paper follow the following guidelines:

1. Token Creation: Every six months, 100 million WGPT tokens are generated for the service.
2. Airdrop: Three months prior to the first sale, 10 million WGPT tokens will be distributed through an airdrop.

3. Market-Driven Price: The price of WGPT tokens is determined solely by the on-chain market mechanism facilitated by Curv.io, ensuring better liquidity handling. Our company will create a specific pool with most major cryptocurrencies paired to the WGPT.
4. Discount for Token Holders: During each sale, WGPT token holders have the opportunity to receive a 20% discount on their future purchases, based on their current holdings. For instance, if a token holder possesses 2 million WGPT tokens and decides to purchase an additional 2 million WGPT tokens, the smart contract logic automatically sends them an additional 200,000 WGPT tokens post-purchase.

It's important to note that WGPT tokens are not considered securities.

6.3.2 KYC

The token holders need to perform KYC LEVEL2 in the WalletGPT system: we ask for the user email, phone number, one ID card and one proof of residence. All that is done through the Veriff.com website when going through the crowdsale operation.

6.3.3 Token allocations

The token sales allocation is characterized by transparency, ensuring that the proceeds are allocated to the following key operations:

40%: Advancing open source AI research to achieve a performance level comparable to that of commercial closed frameworks, such as OpenAI. This investment will foster innovation and enable the broader research community to benefit from state-of-the-art AI technologies.

20%: Enhancing the performative framework of WalletGPT, enabling it to trigger events and seamlessly integrate with external applications. This focus on finance applications will significantly contribute to the growth of the overall application ecosystem, expanding its capabilities and user base.

20%: Elevating the user experience of WalletGPT's interface by integrating cutting-edge techniques that blend text with advanced structured user input. As the platform attains a robust level of stability, the intention is to open source it, encouraging collaboration and inviting contributions from the wider developer community.

20%: Supporting the operations of the Global WalletGPT team, encompassing essential functions such as legal compliance and marketing. This allocation ensures the sustainable growth and global reach of the project, enabling it to deliver value to users worldwide.

By allocating funds strategically across these areas, we aim to drive innovation, foster collaboration, and ensure the long-term success of WalletGPT as a groundbreaking AI platform.

6.3.4 DAO AI governance

The top 70 experts of WalletGPT (selected every year) are voting equally to cure any AI issue related to their fields. Their impact and publications are public, and they are allocated some budget from the open source AI for their work. They are selected by a metric including their rating, the number of interactions they had in the system. The experts' roles are to challenge the AI system on complex matters, and to assess the ethical behavior of AI in the proposed financial decision. Their guidelines are then added to The ethical framework to be assessed the experts are:

Transparency and Explainability:

- Is the AI framework transparent, with clearly defined algorithms, models, and decision-making processes?
- Can the system provide explanations for its decisions and recommendations in a clear and understandable manner?
- Does the AI framework provide sufficient information about the data sources, biases, and potential limitations?

Fairness and Bias:

- Has the AI framework been trained on diverse and representative data to avoid perpetuating biases or discriminatory outcomes?
- Is there a mechanism in place to identify and mitigate any bias present in the AI system?
- Are there processes to address disparities and ensure fair treatment of clients from different backgrounds or demographics?

Data Privacy and Security:

- Does the AI framework adhere to applicable data protection regulations and best practices?
- Are there robust security measures in place to safeguard sensitive client information from unauthorized access or breaches?
- Does the AI system provide mechanisms for data anonymization and consent management?

Accountability and Governance:

- Is there a clear accountability structure and governance framework in place for the AI system?
- Are there guidelines or regulatory compliance measures to ensure responsible use of AI in wealth management?
- Is there a process to address potential risks or unintended consequences of the AI system's decisions?

Human Oversight and Control:

- Does the AI framework facilitate human oversight and control in decision-making processes?
- Are there mechanisms for human intervention or overrides when necessary?
- Is there a clear delineation of responsibilities between the AI system and human operators?

Robustness and Reliability:

- Has the AI framework been tested extensively for reliability, accuracy, and performance?
- Is there a process to detect and address system errors, biases, or other issues that may arise during the AI system's operation?
- Is there a feedback loop in place to continuously improve the AI framework based on user experience and client feedback?

Social Impact:

- What potential social impact does the AI framework have on clients and society as a whole?
- Does the AI system align with ethical principles and promote positive social outcomes?
- Are there measures in place to monitor and address any negative consequences of the AI system's actions?

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Annex: the initial concepts handled by Wallet GPT

1. WalletGPT investment fine-tuning program

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2. WalletGPT risk management fine-tuning program

1. Identity Theft:

1.1 Stolen Personal Information

1.2 Fake Identities

2. Impersonation

2.1 Payment Fraud:

a. Credit Card Fraud: Stolen Credit Card Details Unauthorized Charges Card

Skimming Carding (Testing Stolen Card Details)

b. Account Takeover: Unauthorized Access to Customer Accounts Password

Guessing or Cracking Phishing Attacks Credential Stuffing

c. Fraudulent Payment Methods

3. Non-Delivery Fraud:

3.1 Failure to Deliver Purchased Goods

3.2 False Shipment Tracking Information

3.3 Package Interception or Theft

4. Auction or Marketplace Fraud:

4.1 Misrepresentation of Products or Services

4.2 Shill Bidding

4.3 Bid Shielding

4.4 Fake Reviews or Ratings

4.5 Phishing and Spoofing