DSBC Vault your AI smart wallet

DSBC aims to build a Mobile Wallet App that harnesses the power of AI and Voice Command Technology

Basic Wallet Features:

- Real Time quotes for multiple capital markets:
- Cryptocurrencies and blockchains (15 different chains)
- Stocks (US, Intl.)
- CFDs (Futures on Commodities)
- Forex
- Live trading on all the above assets (Buy, Sell, Swap, Borrow).
- Account management of all the above assets (Checking, Savings, Lending), for multiple wallets.
- Cross border remittances (send and receive assets in real time 24 hours a day, in seconds).
- Secured through voice, biometrics and multi-factor authentication.

AI and Voice Powered Wallet Features:

o   **Chatbot Integration**: NLP-powered assistant that can answer user queries in natural language, provide portfolio updates, and even execute transactions upon request.

o   **Voice Commands**: Enable voice commands for hands-free interaction with the wallet, allowing users to check balances, send/receive funds, or ask for market analysis.

o   **Language Support**: Offer support for multiple languages to cater to a global audience.

o   **Intelligent Portfolio Management**
Data Collection & Analysis: Use AI algorithms to gather and analyze market data (real-time and historical), user behavior (past transactions, asset holding patterns), and external factors (news, regulations).

Voice Command Example: *"How should I rebalance my portfolio?"* or *"What are my current risks?"*

Example response: *"Your portfolio is currently 60% in Bitcoin and 40% in stocks. We recommend reducing your exposure to Bitcoin by 10% due to recent volatility."*

Predictive Analytics

o   **Price Forecasting Models:** Use time-series forecasting techniques to predict cryptocurrency price movements based on historical price data.

o   **User Interface:** Display predictive analytics results in easy-to-read charts, offering insights on short-term and long-term price trends with confidence intervals.

o   **Recommendations:** Provide tailored buy/sell recommendations based on predictive analytics with an explanation of the analysis.

Voice Command Example**:** *"What is the prediction for Bitcoin over the next week?"* or *"What are the price predictions for Tesla?"*

Example*: "The predicted price for Bitcoin next week is $68,000 based on current trends and market data."* or *"The price of Tesla stock should be $225 in the next 2 weeks."*

Enhanced Security

- o **Anomaly Detection**: Will train machine learning models to monitor account activity in real-time and detect unusual patterns (such as sudden large withdrawals or access from unfamiliar locations).

- o **Behavioral Profiling**: Use AI to establish a baseline of normal user behavior and trigger alerts when deviations occur.

- o **Alert System**: Integrates a real-time alert system that notifies users of any suspicious activities through push notifications or emails, prompting them to take action (e.g., locking the wallet).

For example: If a user typically logs in from the US and suddenly logs in from another country, or if a user typically sends transactions below $500 and suddenly sends $10,000, the system triggers an alert.

- o **Behavioral Biometrics Behavior Analysis:** Implement AI models that analyze how users interact with the wallet (typing speed, swiping patterns, touch pressure).

- o **Real-time Authentication:** When an interaction deviates from the user's normal profile (e.g., different typing speed, swipes or unusual screen interaction), the system can trigger secondary authentication methods, such as two-factor authentication (2FA) or a fingerprint scan.
- o **Security Layer:** Combine traditional methods (passwords, 2FA) with behavioral biometrics for enhanced protection.

- o **AI-Powered Pattern Detection/Recognition**: Build models to detect known fraud patterns, such as repeated transactions to scam addresses, social engineering scams, phishing patterns, or malware.

Voice Command Example: *"What were the last security alerts?"* or *"How secure is my account?"*

Respond with real-time security insights: *"You had one login attempt from an unfamiliar location last night, but it was blocked. All other activities look normal."*

Provide additional options like *"Send me an alert if there is any suspicious activity"* or *"Lock my account."*

Personalized User Experience

o **User Profiling**: Implement machine learning to analyze user behavior and preferences. This could include tracking frequently viewed assets, preferred notification methods, and trading frequency.

o **Recommendations**: Offer personalized notifications about market changes, potential investments, or even reminders based on user's goals (e.g., portfolio rebalancing).

o **Customizable Dashboard**: Enable users to customize their dashboard with widgets that show the most relevant data for their needs.

Voice Command Example**: *"Show me my account summary"* or *"Send me notifications only for large price movements."*

Provide the personalized response via text-to-speech or the app UI**: *"Your account balance is $10,000, with a 15% gain in the last month."*

Allow follow-up commands like: *"Only notify me if my portfolio changes by more than 10%."*

Automated Trading

o **Trading Bots**: Develop algorithms that automatically execute trades based on predefined parameters such as risk tolerance, market conditions, or user preferences.

o **AI Models**: Use reinforcement learning (RL) to continuously optimize trading strategies based on market performance.

o **User Control**: Allow users to set constraints, such as maximum investment amount, stop-loss levels, or desired returns, and let the AI handle the rest.

Voice Command Example: *"Buy 50 shares of Tesla"* or *"Sell 1 Bitcoin if the price drops 5%."*

Smart Transaction Insights

o **Data Analysis**: Use AI to review transaction history, categorize spending, and highlight patterns. For example, identify high-frequency transaction periods or point out recurring fees that could be reduced.

o **Risk Alerts**: Flag transactions that may appear risky, such as those involving wallets with a history of fraud, based on blockchain analysis or third-party risk scores.

o **Visualization Tools**: Offer visual summaries (graphs, charts) of how users are managing their crypto assets, helping them make informed decisions.

Voice Command Example: *"What are my spending habits in the past month?"* or *"Show me the largest transaction last week."*

Respond with transaction insights using voice or on-screen data visualization. For example: *"Your largest transaction last week was $2,000 for Ethereum. You have made 10 transactions in the last month, averaging $500 each."*

Allow **further actions** like **"Set a spending limit of $1,000 for next month."**

Portfolio Management Based on User Goals Portfolio management in a crypto wallet can be personalized based on user financial goals (e.g., growth, stability, risk tolerance, etc.).

AI-Driven Portfolio Allocation & Strategic Asset Allocation: Based on the user's goals, implement Modern Portfolio Theory (MPT) or Markowitz Optimization to suggest optimal asset allocation. This theory helps balance risk vs. return based on historical data and the risk tolerance of the user.

o **Tactical Allocation**: Use **AI-based prediction models** that adjust portfolios based on short-term market conditions (e.g., volatility predictions, expected price movements).

o **Rebalancing Recommendations**: Automatically recommend portfolio rebalancing based on changes in market conditions or user-defined triggers (e.g., risk tolerance adjustment, large gains/losses).

Remittances (sending and receiving) & Integrating Contacts Names to Wallet Addresses

By integrating our app with the phone's contacts and allowing users to refer to wallet addresses using familiar names (e.g., "Send Bitcoin to John"), we can greatly simplify digital asset transfers. Users will be able to conduct transactions without needing to memorize or input long wallet addresses.

Example Voice Commands

Transfer Digital Assets User Command: **"Send 0.5 Ethereum to Alice."**

System Response**: "I found Alice in your contacts. Sending 0.5 Ethereum to Alice's wallet. Please confirm."**

User Confirmation: **"Yes, send the Ethereum."**

Transaction Complete: **"Transaction complete. You've sent 0.5 Ethereum to Alice."**

Remittance via Contacts User Command**: "Send 100 USDT to John."**

System Response**: "John's USDT wallet is recognized. Confirm sending 100 USDT?"**

User Confirmation**: "Yes, proceed."**

System Response: **"100 USDT sent to John."**

Add a Wallet Address to a Contact User Command: **"Add Bitcoin wallet for Jane."**

System Response: **"Please provide Jane's Bitcoin wallet address."**

User Input**: (via voice or paste) "1A1zP1eP5QGefi2DMPTfTL5SLmv7DivfNa"**

System Response: **"Jane's Bitcoin wallet has been saved."**

Check Wallet Balance User Command: **"What's my Ethereum balance?"**

System Response: **"Your Ethereum balance is 3.5 ETH."**

User command **"How much is that in USD or Dollars?"** (or EUR, BRL, MEX, CHF, JPY etc. 20 different currency options)

System Response: **"$8,592.50"**