Bro in Finance (BIFN): The Global Financial Intelligence Platform

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Abstract

For far too long the mass media, investment banks and brokers had control of the market. Which needs to become decentralised which can be only achieved through empowering a new generation of journalists and professional writers, while enabling them to access far superior information and insights of the market than established media companies. This fragmented space needs to be assembled into a single platform where journalised and professional writers can connect with information sources in a decentralised manner. Our trading competition further levels the playing field by allowing participants to test their trading strategies to prove and share their trading strategies transparently. The development of a foundational large language model exclusively for financial analysis, research and predictions alongside a betting mechanism of financial information will have a direct impact on the financial markets further contributing to the cause. This intelligent platform will have all the necessary financial tools to become an informed decision maker.

Introduction

Bro In Finance (BIFN) is founded on these theses which will provide real value to financial readers, writers, traders, investors and learners.

1. The current financial information landscape, dominated by industry professionals and institutions, created a fragmented market where retail and professional investors alike struggle to access and efficiently navigate relevant data. Leveraging advanced large language models alongside machine learning forecasting models to democratise this information will empower investors with timely, actionable guidance for both short-term and long-term market strategies.
2. The global financial news market is currently controlled by mass media for their own benefit, and lacks unbiased, evidence-based reporting which is essential for a healthy efficient financial market. The delivery of factual, investigative, verified, financial news and analyst reports will foster transparency and trust among the readers.
3. The financial service provider review system is compromised by the practice of paying for positive reviews, fueling public distrust due to greed. Even platforms such as Trustpilot suffer from credibility issues due to the widespread buying of fake reviews, an evidence and investigative review mechanism is required.
4. Genuine trading competition that rewards talented traders from around the world is very limited, showcasing risk management is crucial in the highly competitive world of trading.
5. Accessing essential financial tools such as personal risk profilers, tax assessments, and retirement calculators should not be a fragmented ordeal. The current system often requires users to create multiple accounts across different providers, leading to a cumbersome experience where tracking which tool belongs to which service becomes overwhelming.
6. Small and medium-sized businesses often lack the resources to compete in an era of escalating advertising costs, making targeted advertising difficult. A strategy of low cost-per-click (CPC) combined with user-generated unique article posts offers a sustainable path to long-term success in the era of Artificial intelligence.

7. In 2024, Polymarket's success in predicting the U.S. election outcome through a betting system highlights the potential of using such mechanisms for financial analyst predictions.

8. Sourcing whistleblower information for financial reporting has become increasingly challenging. The absence of a reliable, legal marketplace for whistleblower information, beyond the black market, highlights the need for such a platform to ensure the integrity of financial markets. Protecting whistleblowers at the funding level is essential to prevent retaliation and to facilitate the creation of evidence-based short-seller reports.

In combination, these eight theses support a vision for a highly intelligent global financial platform, that stores data, learns, predicts, provides authentic reviews, analysis, and financial tools to everyone. Such a platform is needed to provide total coverage of financial assets from Forex, commodities, stocks and crypto from around the world at a sensible price based on the GDP per capita of the respective country where the user is based. It needs to collect data from the community of writers, journalists, in-house developers and machine learning models to become an intelligent platform.

The Global Financial Intelligence Platform

There are major challenges in building a financial platform integrated with a large language model and machine learning models.

1. **Data collection:** The majority of articles will be written by our vetted users and financial data using API providers which need to be reliable

2. **Aggregation:** Combining this data generated by users, machine learning models and a diverse library of texts that can be queried to produce highly confident answers

3. **Integrating:** A seamless integration of machine learning models with a large language model and access to it in a user friendly framework.

Bro In Finance has developed a community run website, where vetted users such as journalists, finance professionals, economics and philosophers, are given a voice to write topics related to finance and business. In support of unbiased, evidence-based financial journalism, financial journalism improves market efficiency by acting as an important communicator of financial data [1].
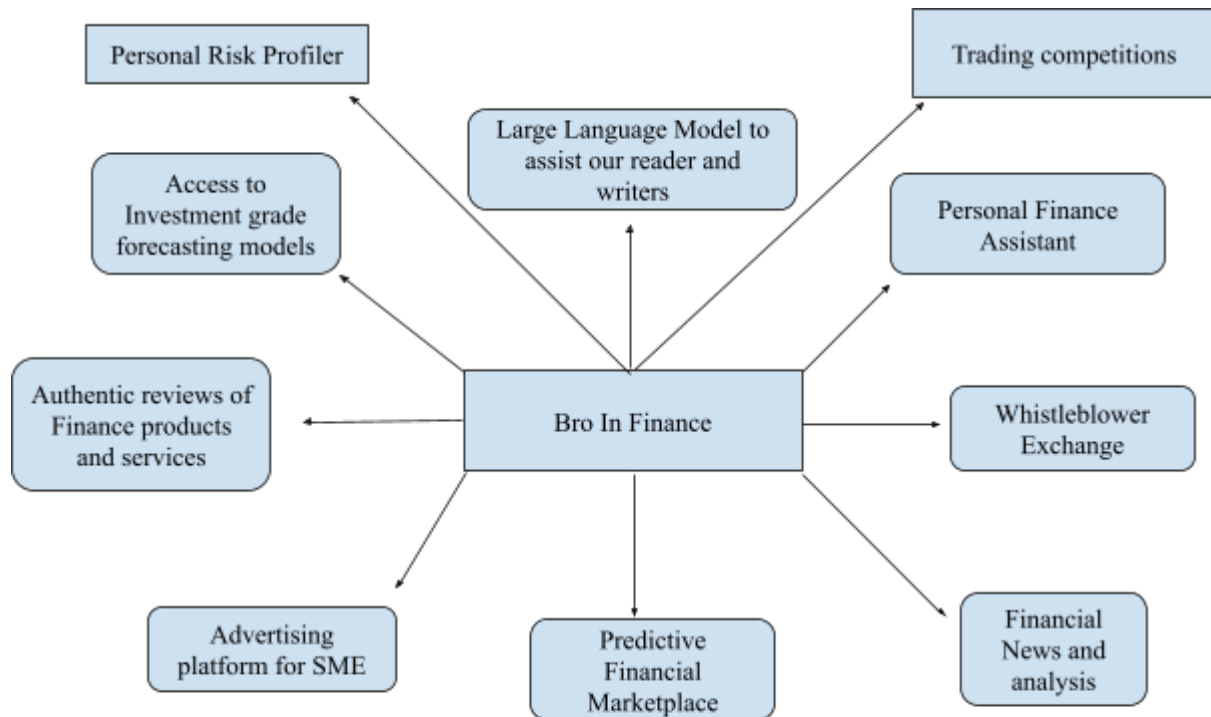
The core functionality of Bro In Finance

Figure 01

Our foundational large language model (LLM) is trained on a curated dataset designed for precise financial analysis, mitigating the risk of AI hallucination commonly associated with models trained on unverified information. Our training data comprises:

- Refined financial articles from the Bro In Finance community
- Authoritative financial news and analysis from reputable sources
- Proprietary forecasted data generated by our in-house machine learning models
- A diverse library of copyright-free texts
- Curated data from select web sources
- Data from trading competitions
- Betting data
- Risk profile data
- Whistleblower exchange data

This carefully selected dataset enables our LLM to perform the following key functions:

- **Real-time Financial News Aggregation:** The LLM aggregates and curates the latest financial news from global markets, including company announcements, economic reports, and regulatory updates. It utilises web crawling techniques across trusted financial news sources and Bro In Finance articles, delivering concise and timely updates.

- **Asset Price Prediction:** Leveraging proprietary AI models, the LLM generates price forecasts for a range of assets, including stocks, cryptocurrencies, forex, and commodities. These predictions are informed by historical data, technical indicators, market sentiment analysis, and macroeconomic trends.

- **Automated Financial Report Generation:** The LLM produces comprehensive financial reports on listed companies, encompassing valuation metrics, revenue projections, and profitability analyses. Each report culminates in a buy/sell/hold recommendation with specific target prices. Integration with listed company APIs enables automated report generation triggered by pre-defined financial thresholds or events.

- **Community Content Summarisation:** The LLM provides concise summaries of long-form articles submitted by community writers, enhancing readability and facilitating sharing on social media and in newsletters.

- **Targeted Web Crawling:** The LLM crawls designated financial websites, regulatory databases, and forums to gather insights on trending topics and whistleblower information. All data collection adheres to web scraping policies and legal regulations.

- **Personal Finance Assistant Development:** The LLM serves as the foundation for a personal finance assistant designed to aid individuals with tasks such as tax assessment creation. The assistant will empower users to make informed financial decisions with confidence by simplifying complex concepts related to banking, insurance, and utilities.

Access to our proprietary LLM is provided through a tiered subscription model. This model is specifically designed for financial analysis, emphasizing deep research capabilities. Recognising the potential for AI hallucination when training on unverified sources [2], we have implemented a rigorous quality control process. Similar to academic assessments, the LLM's knowledge is validated through internal evaluations before deployment, ensuring reliable and accurate outputs for our users.

Democratising Financial Information

Using a large language model, we have a decorative financial information space, as mentioned in the thesis the current landscape is dominated by the industry professionals, institutions and insiders. Which creates a fragmented market. Traditionally the market based news is really fragmented behind a few hundred paywalls to get information and make concise decisions which support poor decisions.

Predictive models

Until recently the main users of AI for finance were hedge funds and HFT firms, with our introduction of Fininsight AI assistant that is about to change [3]. Our users will have exclusive access to our proprietary large language model that has integrated highly advanced forecasting machine learning models. The feed of up to date news articles, fundamental analysis, technical analysis and behaviour analysis data from the community will create a new generation for AI for finance. Initially, it will focus on Forex, Stocks, Commodities and Crypto predictions.

Unbiased Articles

We aren't able to stop journalists and finance professionals from writing biased reportings but we can use our large language model alongside with army of crawlers to find information about biassed reportings which give out a biased reporting score automatically after the article is published, the writer will be legally required to disclose any affiliation or their personal holdings to foster transparency [4].

Training of Large Language model

In order to train our data and text hungry LLM, we will be using all the articles written within the BRO IN FINANCE, it will have open access to predictive models to be trained and crawlers to train and access data from, and a diverse library of texts from econometrics, economics, physics and finance. We believe this method will create a large pool of ever growing verified data and text which the model could train on since finding credible sources of information has gotten to a point where it is impossible.

Merit-Based Content Ecosystem

When building a community of financial professionals and journalists, we will prioritise giving access to the qualified individuals otherwise it becomes a jungle where finding the information is going to be a needle in a haystack. In this strategy, journalists and professional writers will get paid as a share of advertisements clicked on their article or total views per article which they have full control over according to our guidelines instead of a system where they only get paid per view. They have a greater earning potential of 50% of the revenue that we get from the advertisers. There is a greater opportunity for relatively new writers to earn a living wage if they have the ability to write compelling articles. The payments will be made using our BIFN token which allows us to transfer payment immediately to any country without any restrictions.

Accountable Affiliate Review Mechanism

An accountable review mechanism that covers a wide range of finance service providers, is required to reduce biased reviews to increase the public trust. Bro In finance doesn't have the capacity to write, edit, and publish reviews of companies around the globe and we don't think that an productive use of our time, so this is why we have introduced a community based review system that you as a writer will able to write affiliate income focused content in our platform and you need to provide us the link to affiliate program so we can evaluate and enroll in it then when we are approved we will share 50% of the revenue with the article writer. However, the 20% of the income from the writer and 20% of the income from Bro in finance will be in escrow for 30 days to protect individuals from scam company review articles being written. In case where an individual loses money from an affiliate company under acceptable conditions, we are prepared to release 40% commission received per person. Which we believe brings accountability.
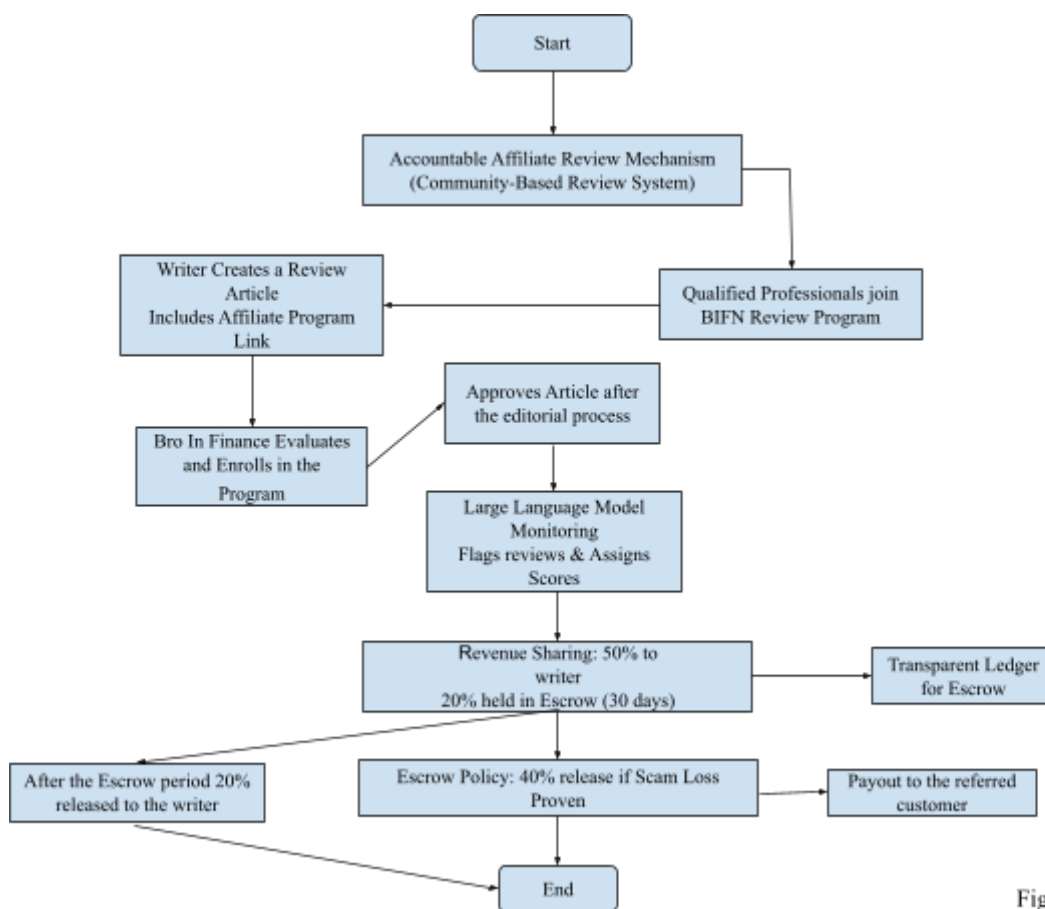

Figure 02

TrustPilot vs BIFN Reviews

The difference between Trustpilot and the BIFN review mechanism is that anyone with a pulse could write a review on Trustpilot where there is no single accountability from the reviewer [5], where essentially you will be able to purchase fake reviews where then people are going to lose money. To counter this fraud, we have review writer's ID and Address verified information to reduce review fraud. We will not accept personal reviews, but consumers have the opportunity to sell their experience and evidence about the company information through our whistleblower exchange.

Verified Review System

Creating a verifiable review system enables consumers to sell their evidence-based reviews through our Whistleblower Exchange, giving them a direct channel to expose company practices. Our writers will evaluate the submitted information, verify the evidence, and craft compelling investigative articles forcing companies to acknowledge and respond to consumer concerns and indirectly we will solve the fake review crisis via an evidence based system.

Trading Competition Implementation

We will implement a system where financial traders can showcase their talent in managing capital via a competition [6]. We will invite traders around the world to join in our trading competition where the rewards are set in BIFN tokens for the winning first three players of the competition. And there will be an entrance fee and processing fee and all the entrance fees will be added to the winning pool, the competition is based on a fixed benchmark set for each competition.

Entry Requirements

1. ID and Address verification
2. Global accessibility: The competition is open to traders worldwide
3. Entry and Processing Fees: Each participant must pay an entrance fee and a processing fee using Our token BIFN

Competition Structure

1. **Benchmark Performance:** Each competition is structured around surpassing a fixed return while managing risk by a predetermined margin. Only those who exceed this margin will be considered for rewards.
2. **Trading Period:** The competition will run for a fixed duration, during which participants must execute trades to maximize their returns.
3. **Trading Instruments:** Participants can engage in a variety of trading instruments, including equities, forex, commodities, and cryptocurrencies, depending on the specific competition's structure.
4. **Leaderboard and Rankings:** A real-time leaderboard will track participants' performance, displaying rankings based on returns relative to the benchmark.

Reward Distribution

1. **Winning Criteria:** The top three participants who exceed the set return by the highest margins will be declared winners.
2. **BIFN Token Rewards:** Rewards are distributed in BIFN tokens, with allocations as follows:
   - **1st Place:** 50% of the reward pool
   - **2nd Place:** 30% of the reward pool
   - **3rd Place:** 20% of the reward pool
3. **Reward Pool:** All entrance fees contribute to the reward pool, ensuring a fair and lucrative competition.

By allowing competition to run, these data will be used to train our large language models to learn about price action and event reaction by human emotions will be an advantage in predicting the market, also allowing risk profile based portfolios to run simultaneously in the trading pool will show how their risk adjusted portfolios more likely to perform in the real market.

What we have seen mostly in the trading competitions is that they tend to have a fixed reward mechanism, where essentially traders are trading against the company that holds the competition [7]. Whereas in our competition, we have a participation fee that goes to the trading pool in BIFN tokens, participants will be allowed to join the tournament till the start date. Depending on the collected total of the BIFN tokens the reward will be set on, which could be $1,000 at the start and could go up to $250,000 per tournament. Which can be seen in the ledger of the blockchain. We will charge a 5% fee of the winning total.

Personal Finance Management

Personal Risk Profiler

Finding someone's risk profile has been a daunting task simply because of the complexity of the psychology behind it and it's the heart of private wealth management [8]. We propose a novel hybrid methodology where you will answer a quiz based on generic questions which you can answer to the best of your knowledge then based on these answers, we will create an initial portfolio allocation based on initial risk analysis assessment.

In this second setup there will be a simulated gamification environment where the user will get to experience market events, such as booms, crashes, inflation data releases, environmental disasters, interest rate changes, etc.

In each of these events we will trigger a personalised notification such as:

"John, your profile is down 20% because of inflation data is too high and what do you wanna do now with multiple choice question, Hold, Sell and Buy More"

After repeating this for 10 times we should be able to get a highly accurate risk profile and how the user will answer these event based questions, which then will be used to build a well informed risk profile based on the psychology of the person. And at the end of the test there will be a summary based on the decision individual made during the market event, showing the total value and profit/loss of the portfolio with a global leaderboard showing the lead scorer.

The implementation as follows:

Stage 01: Initial Quiz-Based assessment

Users begin by answering a structured standardised questionnaire that assesses their risk tolerance based on psychological and financial parameters. Questions will include:

1. How do you respond to market downturns?
2. What percentage of your portfolio would you allocate to volatile assets like cryptocurrency?
3. How long can you hold an investment before needing liquidity?

Scoring Mechanism:

- Each answer is assigned a **risk weight** (e.g., Conservative = 1, Balanced = 2, Aggressive = 3).
- The cumulative score determines the preliminary **risk category** (Conservative, Balanced, Aggressive).
- Based on this, the user receives an initial **simulated portfolio allocation**.

Stage 02: Market Simulation & Decision-Based Risk Testing

Once the preliminary risk category is established, users are placed in a **simulated gamified financial environment** with a portfolio reflecting their initial quiz results.

Market Event Triggers:

Real historical market events are simulated, affecting the user's portfolio. Examples:

- **2008 Financial Crisis:** Stocks drop by 30%
- **2020 Pandemic Crash:** Crypto market surges while stocks plummet
- **Interest Rate Hikes:** Bonds become more attractive
- **High Inflation:** Gold prices increase

User Decision-Making Process:

With each market event, users receive a personalised prompt of the scenario such as:

> *"John, your portfolio has dropped by 20% due to inflation data exceeding expectations. What would you like to do?"*

Response Options:

- **A) Sell assets** (low-risk response)
- **B) Hold** (moderate-risk response)
- **C) Buy more** (high-risk response)

Each response is logged and contributes to the **final risk classification**

Risk Profile Calculation

After 10 simulated events, the system evaluates:

1. **Consistency of responses** – Did the user frequently switch risk levels?
2. **Risk-taking behavior** – Were aggressive choices predominant?
3. **Final portfolio performance** – How did decisions impact returns?
4. **Total Profit/Loss** – Calculate the final portfolio value based on decisions made during the simulation.
5. **Global Leaderboard Ranking** – Compare user scores based on risk-adjusted returns and decision consistency.

A final **risk score** is generated, adjusting the user's initial classification based on real-time behavioral data. Users will also see a summary of their total profit/loss and their position on a global leaderboard to encourage engagement and competition. We believe this method can be licensed to wealth managers around the world for them to assess their clientele upon showing the accuracy of the risk score in real market conditions.

Personal Finance Assistant

We are in the process of building the most advanced finance focused AI model that would become your personal finance assistant, it aims to help you get better with your personal finances, where you will be able to connect all your bank accounts, where it will be able to guide you through;

Tax Assessment Creation Assistant
- Income tax estimator
- Capital gains tax calculator

Insurance & Financial Products Assistant
- Car, Home, and Health Insurance Guidance
- Banking Products Selection
- Savings Accounts & Credit Card Comparisons
- Personal Loan Finder
- Utilities

Traditionally, there are thousands of apps that serve few of these functions, but Bro In Finance is very committed to providing all of these functions in one platform.

The self filing tax is quite difficult, especially in the UK, Australia, Europe, US and Canada. The large language model is being trained on all of these tax laws in each of these countries to get the highest possible tax savings for the user of our Personal Finance Assistant. Our model will be trained on past reports and will be evaluated by a qualified professional in each respective country during training.

AI-Driven Automated Tax Assessment Creation

Our platform leverages a proprietary LLM trained on a vast dataset of tax laws, regulations, past tax returns and financial data examples across multiple countries. Here are the capabilities of the system:

1. Automate Data Retrieval: It will securely integrate with bank accounts and other financial APIs to automatically retrieve necessary financial data and will minimise the manual input.

2. Intelligent Q&A: It will employ a conversation interface to guide users through the tax assessment process, asking relevant questions and providing clear explanations.

3. Deductions Identification: Leverages the LLM's knowledge of Tax laws to identify potential deductions and credits that users may be eligible for, maximum tax savings in each respective country through the connection of all the users bank accounts.

4. Accurate Calculations: The use of country specific models, tax logic and formulas in backend modules to ensure the accurate tax calculations.

5. Reporting: It will automatically generate tax reposts, including breakdowns of income, deductions, credits, tax brackets and the final tax owed (or refund due).

Technical Implementation as follows:

1. **User Interface:** A user friendly interface for interacting with the AI assistant
2. **API Integration Module:** Connects to Financial APIs to retrieve user data
3. **LLM Engine:** Our Proprietary LLM, trained on a comprehensive tax dataset
4. **Backend Logic Module:** Implement country specific tax rules and formulas
5. **Data Storage:** Securely stores user data and tax-related information

The Workflow of the automated tax filing system as follows:

1. **User Authentication:** Users securely authenticate and authorise access to their financial data using our mobile app
2. **Data Retrieval:** Upon Approval from the user, our AI model will retrieve relevant financial data through APIs.
   - Open Banking APIs in the UK, Europe and Australia to access transaction data, account balances [13].
3. **AI-Driven Interview:** Based on the initial analysis, the LLM will engage with the user in a conversation Q&A session to clarify transactions that are not clear.
4. **Deduction Identification:** The LLM identifies potential deductions and credits based on the tax laws of the country and user specific based on the information that it finds through data retrieval process.
5. **Report Generation:** A comprehensive tax report is being generated based on the Q&A and Data analysis.
6. **User Reviews:** Users will have the opportunity to consult with a tax consultant or confirm themselves and submit the report.

When this function is implemented in a global launch, we are highly confident there is no need to use an accountant to file personal tax returns, due to the high accuracy and ability to find hidden deductions that you are eligible for automatically.

Assistant in Banking, Insurance, and Utilities

1. **Banking Products**
   - Savings accounts
   - Credit cards
   - Personal loans
2. **Insurance Products**
   - Home insurance
   - Car insurance
   - Life insurance
   - Health insurance
3. **Utilities**
   - Energy
   - Broadband
   - Mobile plans

Core Functionality

Our Assistant, allows users to describe their needs in natural language rather than using a menu, because the new generation is more prone to text than call someone, and we are looking to target the new generation and old generation.

For example:

- "I need a savings account with the highest interest rate"
- "Compare mortgage rates for a $250,000 house"
- "Find the best car insurance for a 30-year-old driver"

Data Processing:

The LLM processes the input, extracting structured data like product type and parameters, ensuring the backend receives all necessary details for accurate comparison.

Example User Query and Parsing

User Query: *"Compare mortgage rates for a $300,000 house with a 20% down payment and a 30-year term"*

Parsed Data:

- **Product type**: Mortgage
- **Loan amount**: $240,000 (after 20% down payment)
- **Term**: 30 years

Personalized Insights and Recommendations:

Beyond a simple price comparison the LLM generates personalised insights for each product, helping users make informed decisions. For example:

- "This savings account offers the highest interest rate with no monthly fees. However, it requires a minimum deposit of $1,000."
- "This mortgage plan has a lower APR but higher closing costs, making it more suitable if you plan to refinance in the future."

The platform prioritises users' needs above all else, to deliver the best possible options based on individual financial profile based on a questionnaire or automated system based on authorised account analysis. Our AI-powered financial assistant represents a paradigm shift in how consumers interact with financial products and services. Traditionally, consumers have to spend finding the best deal in the market by searching vigorously but with our AI assistant we empower users to make informed decisions with confidence by simplifying the complexities of banking, insurance and utilities.

Article and Display ads for Small and Medium size business

Ranking on Google for start-ups and SME is quite hard especially with the integration of Gemini to the search engine. Now it generates results based on domain authority, content quality and various other factors [9]. If you are used to running ads on Facebook, Tiktok, Instagram, these are for short term gain for the business. We believe in the next decade, most of the search results will be generated through Gemini and Chatgpt, with the use of large language models.

Most of the results from Chatgpt and Gemini are generated using the crawlers from ChatGPT and Gemini. They are finding this information in real time and processing it to generate you results. In our opinion this method violates copyright laws. In the next generation of search engine optimisation, we believe it can only be achieved through contextual articles. Here are available options via Bro In Finance Ad Platform:

Ad Option 01 AI Generated

Our large language model will automatically write articles based on content available on the internet, and based on information the user will provide to it. Which can be edited by the user according to editorial guidelines. It will be published after a thorough review by our review system.

Ad Option 02

Connecting with journalists and professional writers has never been easy, you will be given a chance to request sponsored article ads from reputed writers who will do their own research into your brand and products, if it suits their brand and reputation. In return they will produce high quality content.

Ad Option 03

We will have an automated advertising management system built in within Bro In Finance, where you are given different options to display ads, a system very similar to Facebook ads based on a daily budget.

One innovative feature of the platform is the ability to connect with a trusted community of journalists and reviewers. In return users of our advertising platform will get long lasting exposure they deserve. All the advertising payment within Bro In Finance will be through the ecosystem of BIFN tokens. We believe these ad options will open new gateways for startups and SMEs.

Betting mechanism for Financial information

With the recent success of ploymarkets in predicting the US presidential election, we are implementing a similar mechanism to bet on financial information before they are being released, for example if the Nvidia quarter is going to beat analyst forecasts "Yes", "No" and exact match. Which in theory has a about 33.33% chance of happening. The predictive market works well for the specific events such as in the UK EU Referendum of 2016 Betfair was able to predict the outcome while GBP/USD and EUR/GBP was not efficient enough to price in the information [12].

Peer to Peer Betting
- Bets are placed into a shared betting pools (Yes, No, Tie), meaning users bet against each other, not against the house
- We simply take 2% from winning trades

Dynamic Odds
- Odds are determined dynamically based on the distribution of funds between the "yes","No", and "Tie" pools
- The payouts are proportional to the risk users take

Betting Pool Structure
- The total winnings for a user, are calculated from the losing pool, ensuring payouts are always sourced from funds already collected.

$$Potential\ Reward\ (BIFN)\ =\ Bet\ Amount\ \times\ Odds\ at\ Bet\ Placement$$

BIFN liquidity Protection
- The conversion of external cryptocurrencies (USDT, USDC, BNB) to BIFN, the platform maintains control over liquidity. Which helps us avoid volatility risks by pegging conversions to predefined exchange rates.

Initial Liquidity

Bro in Finance will create seed liquidity pools as administrators into both "Yes", "No", and "Tie" pools to ensure there's always an opposing side.

At the creation of the market

- "Yes" Pool: 1,000 BIFN
- "No" Pool: 1,000 BIFN
- "Tie" Pool: 1,000 BIFN

Dynamic predictivity using bets flow

First Bet: A user places 2000 BIFN on "Yes" on Nvidia going to beat the Analyst Forecast

- "Yes" Pool: 3000 BIFN
- "No" Pool: 1,000 BIFN
- "Tie" Pool: 1,000 BIFN

Our predictive market will indicate: $\frac{3000}{5,000} = 60\%$ meaning there is 60% chance that Nvidia is going to beat the analyst forecast

Second Bet: Another user places 3000 BIFN on "Yes" on Nvidia going to beat

Our predictive indicator will show: $\frac{6,000}{8,000} = 75\%$ meaning there is a 75% chance it's going to beat the analyst forecast.

The potential payout will be calculated as follows:

Odds (Yes) $= \frac{Total\ Pool}{Yes\ Pool}$

Odds (No) $= \frac{Total\ Pool}{No\ Pool}$

Odds (Tie) $= \frac{Total\ Pool}{Tie\ Pool}$

Total Pool = 10,000 BIFN

Yes Pool= 6,000 BIFN
No Pool= 2,000 BIFN
Tie Pool= 2,000 BIFN

Odds(Yes) $= \frac{10,000}{6,000} = 1.667$
Odds(No) $= \frac{10,000}{2,000} = 5$
Odds(Tie) $= \frac{10,000}{2,000} = 5$

If a bettor places a 1000 BIFN on "Yes", the potential reward will be calculated as follows

Potential Reward: 1,000 x 1.67 = 1,667 BIFN

Real Time Odd Adjustment

After the second bet 1000 BIFN on "Yes"

Total Pool = 11,000 BIFN

Yes Pool = 7,000 BIFN
No Pool = 2,000 BIFN
No Pool = 2,000 BIFN

$$\text{Odds(Yes)} = \frac{11{,}000}{7{,}000} = 1.57$$

Which indicated the more bet on the one side the it lowers the potential return, and which indicates that likelihood of being a "Yes" highly likely which will be indicated by our prediction meter.

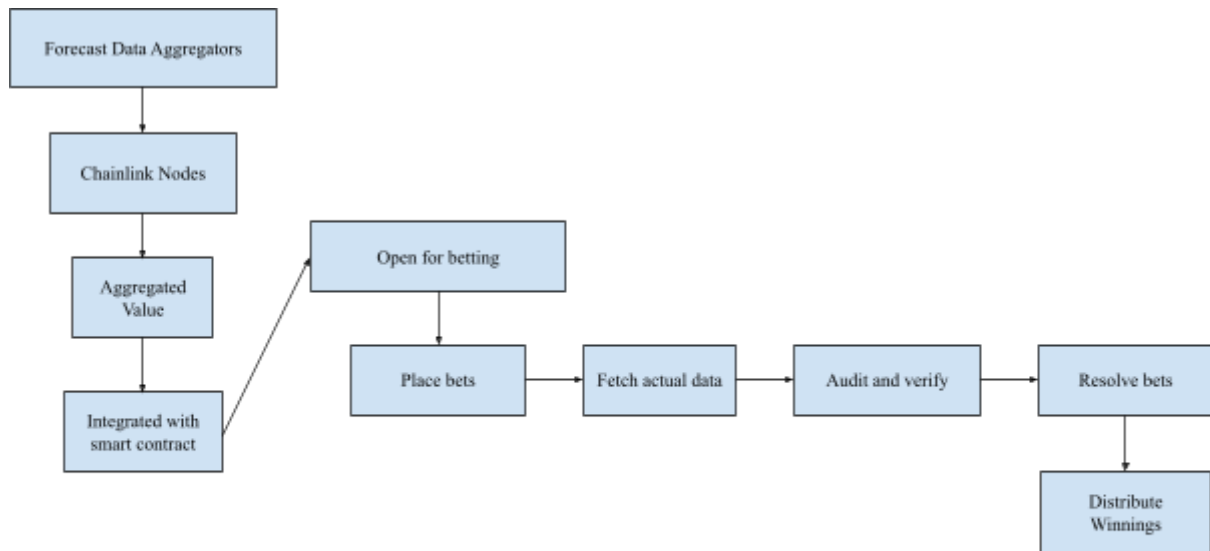## Betting Mechanism Integrated with Chainlink

Figure 03

In this process of finalising bets we will use Chainlink pre built data feeds to securely fetch off-chain data for bet resolution within 48 hours to process highly accurate information and allow time for corrections.The use of Chainlink will allow us to be tamper -resistance for off chain data and while accounting for outliers. The Bro In Finance platform will charge a 2% fee on the winnings and withdrawal processing fee in BIFN tokens.

Whistleblower Informational Exchange

The primary use case for this function is to get verified information to write compelling articles by our communities, in order to do that, some under-reported information and valuable information needs to be sourced, discovered and verified which is why we are implementing a Whistleblower Exchange and we believe whistleblowing is a rational economic activity [10]. The implementation is very much similar to Peer to Peer (P2P) transfers but for information. The only payment method accepted within this platform is BIFN which is safeguarding both parties. Finally this information will be shared with the public after 60 days being shared in private for greater transparency.

Core Functionality

Auction-Based Sell Orders

Whistleblowers can create auction-style sell orders, allowing buyers to publicly bid for access to sensitive information. Key attributes include:

- **Minimum Bid Price**: The starting price for the auction, set by the whistleblower.
- **Auction Duration**: Configurable time limits (e.g., 1 hour to 7 days).
- **Buy It Now Price**: Enables instant purchase at a fixed price.

Bidding Process

- Buyers place bids using BIFN tokens, which are locked in a smart contract.
- Real-time updates display the highest bid and remaining auction time.
- Upon auction closure, the highest bidder wins.

Escrow Mechanism

- BIFN tokens from the winning bid are held in escrow until the information is verified.
- The decryption key is securely transferred to the buyer.
- Non-winning bids are automatically refunded.

Information Security

- Whistleblowers' information will be encrypted upon uploading.
- Decryption keys are shared only with the winning buyer.
- End-to-end encryption ensures confidentiality.

Reputation System

- Whistleblowers,info seekers and buyers can rate each other, fostering trust and credibility.

Workflow chart of the mechanism

1. **Whistleblower (Seller)**:
   - Creates an auction by specifying details and uploading files.
   - Sets a minimum bid and optional "Buy It Now" price.
2. **Buyer**:
   - Browses active auctions and places bids using BIFN tokens.
   - Receives encrypted information upon winning an auction.
3. **Information Seeker(Infoseeker)**
   - Publish a post seeking information with a reward in BIFN tokens
4. **Auction Closure**:
   - The highest bidder wins when the auction ends.
   - Tokens are transferred to the whistleblower via escrow.

Security Measures

1. **Data Encryption**: End-to-end encryption protects sensitive information.
2. **Anonymity Tools**: IP masking and token-based system to safeguard user identities.
3. **Dispute Resolution**:
   - Buyers can flag disputes if the information does not match the description.
   - Moderators or arbitrators resolve disputes

In order to safeguard the buyers from selling fake and copyright data, initially we will utilise a third party AI plagiarism and copyright checker which will give out a score based on the information it finds, we are committed to building our own model with higher accuracy to produce a uniqueness score.
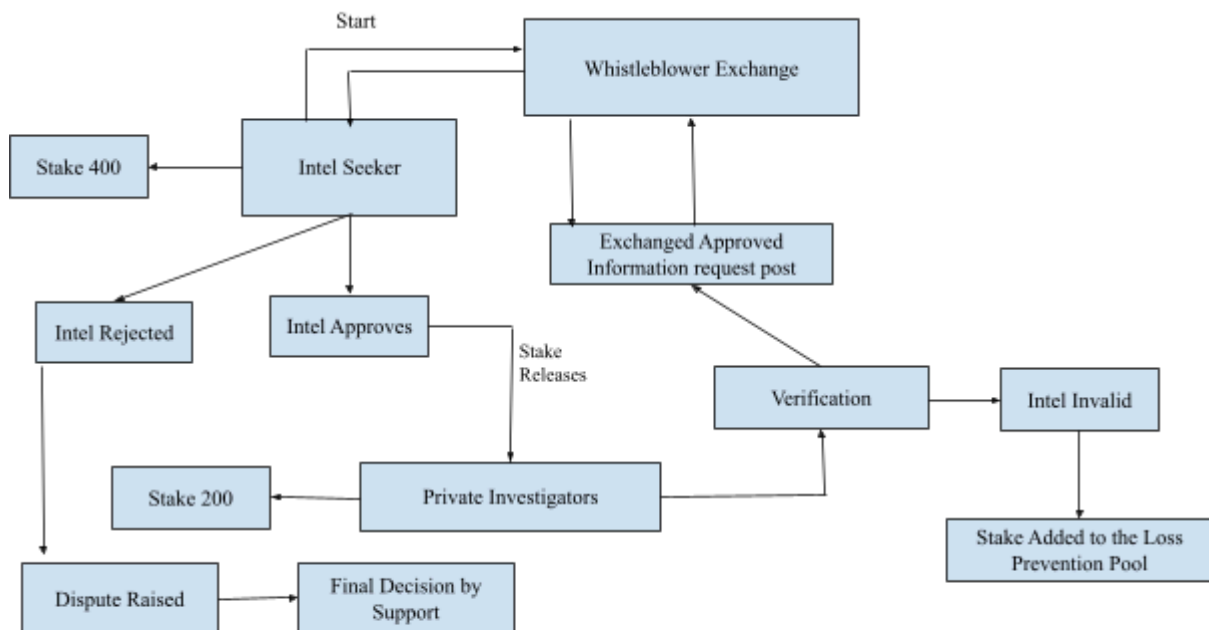
Intel Seeker Mechanism

Figure 04

Investigative journalism promotes democratic accountability and transparency [11]. To facilitate a digital data marketplace we will allow our verified journalists and professional writers the chance to request information in our exchange. We will give Private investigators the access to register as PI in our exchange to facilitate the acquisition of required information for our journalist and professional writers. We believe this mechanism will help establish a marketplace for data. This process starts by intel seekers publishing a post requesting and staking the set value individual is willing to pay for the specific information. After verifying the legality of the requested information using a third party ai model, our system will approve the listing where then it can be seen by the registered PI where they could stake BIFN token and submit their findings and get rewarded for it.
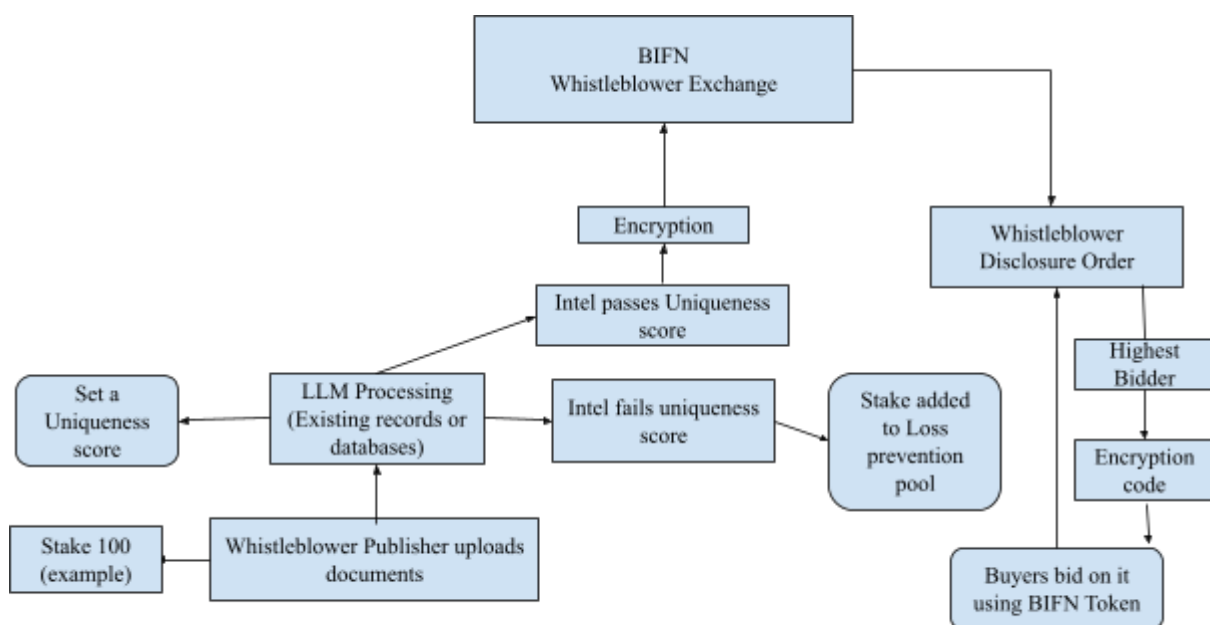
Whistleblower Mechanism

Figure 05

This exchange works by allowing independent informants and whistleblowers to come forward to sell their information and become field agents. There will be an automated KYC system to verify whistleblowers but their identity will be protected the moment they register to become a whistleblower using a token based system.

We believe this will empower whistleblowers to come forward with information about phony companies, financial institutions, financial products, and significant information from their own experience, that are collected and investigated.

Investigative journalism plays a key role especially in the financial industry due the financial reward being high, to create an informed investing community the whistleblower exchange plays a crucial role [11].

Conclusion

In conclusion, Bro in Finance platform will solve the fragmented financial market with the development of an all in one tool that integrates with our foundational large language model built only for financial intelligence. The use of whistleblower exchange along with predictive financial markets will provide highly accurate insights for traders, investors, readers and writers. The Bro In Finance's Global Financial Intelligence platform will create a fair playing field for market participants.

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