

Vigthoria Finance

User Journey Handbook · English

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Current live service state

Vigthoria Finance is a subscription-based, non-custodial market-research and portfolio Copilot. The live public deployment is in **research-only mode**. Executable transaction preparation is unavailable unless separate legal and operational release controls are activated. The website never trades unattended and never receives a private key, seed phrase, exchange API key or withdrawal authority.

This handbook explains the public customer product at finance.vigthoria.io. It does not describe the proprietary internal trading runtime. It is a product guide, not investment, legal or tax advice. The in-product Terms, Privacy Notice and Risk Disclosure control if this guide conflicts with them.

1. What the product does

Vigthoria Finance brings three functions into one protected workspace:

1. **Professional market research.** Inspect provider-supplied observations for crypto-assets, equities, foreign exchange and precious metals.
2. **Machine-generated market scenarios.** Ask the models for generic, non-personalised scenarios and compare validated model outputs.
3. **Cross-chain portfolio visibility.** Connect a self-custody EVM address, prove address control with Sign-In with Ethereum (SIWE), and request a read-only balance view through Alchemy.

The service is not a bank, broker, exchange, custodian, authorised adviser or portfolio manager. It does not promise performance. Research can be incomplete, stale or wrong. A wallet connection is not a deposit and a SIWE signature is not a token approval or transaction.

The public authority boundary

Vigthoria Finance can	Vigthoria Finance cannot
Display public market and wallet data	Read a seed phrase or private key
Store user-selected paper-planning limits	Withdraw or transfer assets
Generate generic market scenarios	Decide what is suitable for you
Verify a one-time SIWE identity message	Sign or submit a transaction server-side
If separately released, prepare a bounded unsigned quote	Run an unattended trading loop for a customer

The current production health contract reports [research_only](#). Any transaction form shown in the interface stays disabled while that state is active.

2. Before you begin

You need:

- a current desktop or mobile browser;
- a verified Vigthoria Hub account and an active Finance subscription;
- an EVM self-custody wallet if you want portfolio visibility;
- access to the wallet currently selected in that browser; and
- enough knowledge to distinguish a sign-in message from a transaction or token allowance prompt.

Use a dedicated browser profile, install updates promptly, enable device encryption and screen lock, and obtain wallet software only from its official publisher. Never enter a recovery phrase on a web page. Vigthoria support will never ask for it.

Supported wallet journey

The installed Reown AppKit opens the wallet-selection experience. It supports injected EIP-1193 wallets and WalletConnect-compatible mobile wallets. Finance initialises AppKit for **Base (chain ID 8453)** and disables AppKit swaps, on-ramp, sending, embedded/social accounts, smart sessions and delegated features. If a mobile in-app browser cannot open an external wallet, use the device's normal browser or the wallet's own browser.

3. Plans and billing

Finance uses fixed software-subscription prices. No price depends on wallet value, assets under management, order size, transaction volume, return or profit.

Plan	Monthly	Annual fixed catalog price
Basic	USD 9.99	USD 95.90
Professional	USD 49.00	USD 470.40
Enterprise	USD 199.00	USD 1,910.40
Whale	USD 249.00	USD 2,390.40

Taxes and the final payable total are displayed in the authoritative checkout. The plan descriptions on the website are the current commercial description; do not assume an unlisted feature is included.

Purchase journey

1. Open finance.vigthoria.io and choose a plan.
2. Finance validates the plan name and monthly or annual interval.
3. You are redirected to hub.vigthoria.io. Finance does not collect card data.
4. Sign in or create and verify your Hub account.
5. Review the plan, renewal interval, tax, total price, cancellation information and applicable consumer notices.
6. Complete the hosted checkout. Access is granted only after authoritative, verified payment settlement—not because the browser returned from checkout.
7. Return to <https://finance.vigthoria.io/app> and sign in.

Manage renewal or cancellation in Vigthoria Hub. Network gas, wallet, blockchain or third-party liquidity fees are independent of the Finance subscription.

4. Account creation and sign-in

Account registration belongs exclusively to Vigthoria Hub.

1. Select **Create a workspace** or **Register securely in Vigthoria Hub**.
2. Complete Hub registration and any required email verification.
3. Buy or receive an eligible Finance subscription.
4. Return to the Finance application.
5. Enter your Hub email and password and select **Sign In**.

Finance passes the credentials over the internal authentication boundary to Hub. On success, the browser receives an `HttpOnly, Secure, SameSite=Strict` session cookie. Application JavaScript cannot read this cookie. If access is not settled, Finance shows **Subscription required** and links back to the Hub plan page.

Select **Logout** when finished, especially on a shared device. Logging out of Finance does not disconnect or lock the wallet application itself.

5. Dashboard orientation

The workspace is organised as a guided flow:

Account → Wallet identity → Read-only portfolio → Paper planning limits
→ Market observations → Generic AI research → Your own decision

Area	Purpose
Identity & visibility	Connect, SIWE-verify, sync or disconnect a wallet
Approval & Emergency Controls	Enrol a passkey/authenticator; view security state
Copilot boundary	Create a paper profile and save planning limits
Zone A — Live Markets	Crypto, metals, equities, FX and provider freshness
Zone B — Human approval	Choose a profile and review research status/history
Zone C — Model Consensus	Request symbol, consensus or full-market research
Copilot Transaction Review	Disabled in the current research-only deployment
Market News / Watchlist	Review news and maintain user-selected symbols

The connection dot in the top bar represents the authenticated market WebSocket. If it turns offline, static controls may remain visible, but real-time updates can be delayed. Refresh only after saving any work.

6. Connect and verify your wallet

Step 1 — Open the wallet chooser

In **Connect a Wallet & Define Planning Limits**, select **Connect** beside **Your Wallet**. Reown AppKit opens, or Finance uses a compatible injected wallet if AppKit is unavailable.

Step 2 — Confirm the account and network

Select the public address you intend to use. Finance requests Base. If Base is missing, your wallet may ask to add it. Verify:

- Network name: Base
- Chain ID: 8453 (0x2105)
- Native asset: ETH
- Explorer: <https://basescan.org>

Step 3 — Read the SIWE message

The wallet shows a plaintext sign-in message. Check that it contains:

- the domain `finance.vigthoria.io`;
- your intended wallet address;
- the statement that the signature proves wallet ownership only and does not authorise trading or transfers;
- URI `https://finance.vigthoria.io`;
- version 1 and chain ID 8453;
- a nonce, issue time, expiration time and request ID.

Reject the request if the domain, address, chain or statement differs. A valid challenge expires after ten minutes and is single-use. Finance supports normal externally owned accounts and compatible ERC-1271 smart-account validation.

Step 4 — Sign and verify

Select **Sign** only after checking the complete message. This is an off-chain identity signature: it spends no gas and, by itself, cannot transfer tokens. The server verifies the exact origin, nonce, time, chain, request ID and signature, then binds the chain-qualified public address to your Finance profile.

The resulting connection is labelled **SIWE verified • no delegated authority**. The same address cannot be bound to a different SaaS profile.

7. Read-only cross-chain portfolio

After SIWE succeeds, select **Sync portfolio**. Finance sends the public address to the configured Alchemy indexing endpoint and requests token balances for:

- Ethereum;
- Base;
- Arbitrum One;
- Optimism; and
- Polygon.

Balances remain atomic integer strings until display conversion. Token metadata or price information can be missing, incorrect or manipulated; a token symbol is not a unique identifier. Check the network and contract address independently.

The sync stores only a summary (token count, queried networks, partial errors and time) with the wallet connection. It does not import a key and cannot see assets that an indexer does not return. **Sync portfolio** is a snapshot request, not continuous account monitoring.

To remove the link, select **Disconnect**. Finance removes its public-address binding and portfolio summary. The wallet application may retain its own session; disconnect there separately if desired. A connection cannot be deleted while a released transaction is still submitted and awaiting reconciliation.

8. Create a paper profile and planning limits

Select **+** in AI Copilot and give the profile a clear name. New profiles are created in paper mode. Select the verified wallet and configure:

Control	Meaning in Finance
Allowed assets	Symbols permitted in a separately released Copilot preview
Maximum per trade	Upper planning boundary for one released preview
Maximum daily volume	Aggregate daily planning boundary for released previews
Daily loss circuit breaker	Saved preference; the website does not watch external losses
Maximum drawdown	Saved planning reference; not autonomous protection
Maximum open positions	Saved planning preference
Maximum slippage	Hard cap for a separately released 0x preview
Loss cooldown	Saved planning preference

Select **Save & Activate Paper Mode**. The mandate expires after 30 days unless renewed. The only AI mode on the public SaaS is **Copilot**.

Important: In research-only mode these values organise planning. They do not monitor your external wallet, enforce a real stop-loss or prevent a trade placed somewhere else.

Select **Pause AI** to pause the profile's mandate. **Check Transaction Availability** remains disabled while the production release gate is closed.

9. Use market data and research

Market overview

Use the tabs for **Crypto**, **Metals**, **Stocks** and **Forex**. Select **Refresh** to request current provider observations. Check the displayed freshness indicator before relying on any number. A provider error, stale timestamp or partial response is a reason to stop and verify elsewhere.

For equities, enter a ticker such as [AAPL](#). For FX, enter three-letter source and destination currencies such as [EUR](#) and [USD](#). Provider availability and market hours affect results.

AI Analysis Engine

Create or select a paper profile, enter a symbol, then choose:

- **Analyze** for a generic symbol scenario;
- **Consensus** to compare multiple validated model responses; or
- **Full Market** for a broader generic market view.

The result shows an informational outlook, uncertainty/risk score and reference levels. “Model agreement” means valid models produced similar classifications; it does not establish truth, expected return or suitability. Research is not copied into the transaction form.

Use **Insights & Sources** to inspect source context and **Research History** to review earlier generic outputs. Verify every significant claim with independent, current sources.

Watchlist and news

The watchlist is a convenience list, not monitoring or an alert promise. Market news is provider-supplied and may be delayed. Publication does not mean Vigthoria endorses the source or conclusion.

10. Transaction review: current and conditional behavior

Current production behavior

The banner states:

Research-only mode: executable transaction preparation is unavailable pending documented jurisdictional approval.

All transaction inputs and the live-mandate button are disabled. No customer can activate them with a URL, browser change, account role or API key. The server also rejects the calls.

If the feature is separately released in the future

This section explains the implemented safety flow; it is not a statement that the feature is available in your country or account.

1. SIWE-verify the chosen wallet on Base.
2. Activate a live Copilot mandate only after the release notice appears.
3. Independently choose the sell token, buy token, exact atomic amount and slippage. AI does not populate these fields.
4. Supported tokens are USDC, WETH and cbBTC; one side must be USDC.
5. Create the proposal. State: `proposed`. No quote or signature exists yet.
6. Read and accept all disclosures. State: `approved`.
7. Finance asks 0x for a quote, validates the target/spender and applies mandate limits. State: `previewed`. The preview expires after about 90 seconds.
8. Inspect exact spend, minimum receive, fees, token addresses, allowance target, destination, calldata, network and estimated gas in the wallet.
9. If an allowance is required, the wallet first asks for an exact-amount token approval. This is an onchain transaction and costs gas.
10. The wallet then asks you to sign and submit the swap. Finance has no signer.
11. Finance verifies that the public transaction matches the approved preview, records the hash and reconciles the public receipt. State moves from `submitted` to `filled` or `failed`.

The browser temporarily stores only the public transaction hash for recovery if the network response is interrupted. Never sign after the quote expires. Reject and create a fresh proposal instead.

11. Account security controls

Passkey

Select **Add Passkey**, re-enter the Hub password, and follow the device prompt. Finance stores the public credential and counter, not your biometric data. Keep a second recovery method for the Hub account.

Authenticator (TOTP)

Select **Set Up Authenticator**, re-enter the Hub password, add the displayed secret to a trusted authenticator and enter the current six-digit code. Do not send the secret to support or store it in a screenshot.

These controls protect sensitive Finance operations and administrator emergency controls. They do not replace the wallet's own confirmation for an onchain transaction.

Emergency halt

Only a Finance administrator sees the global halt controls. A halt blocks governed execution activity; it does not cancel transactions already submitted to a blockchain or protect activity performed outside Finance.

12. Privacy controls

Download Finance data

Select **Download my Finance data**. The JSON export covers Finance-local account mirror data, verified public wallet identities, connections, profiles, mandates, research, watchlist/alerts and any applicable public transaction evidence. Hub billing and ecosystem-account records remain with Hub/Pay.

Store the export securely because it can contain wallet addresses and research history.

Disconnect a wallet

Use **Disconnect** for the fastest removal of a wallet binding and portfolio summary. Public blockchain activity remains public and cannot be erased by Vigthoria.

Erase the Finance profile

Select **Erase my Finance data**, type the exact confirmation phrase and re-enter the Hub password. This removes the local Finance profile after identity verification. A submitted transaction must first be reconciled. The Hub account, subscription invoices and legally required billing records are not erased by this Finance-only action.

For wider requests, email privacy@vigthoria.io.

13. Safety checklist for every wallet prompt

Stop and reject if any item is unexpected:

- the browser address is not exactly <https://finance.vigthoria.io>;
- the wallet account is not the one you selected;
- the chain is not Base when using the conditional transaction flow;
- a sign-in prompt requests a transaction, token approval or gas;
- a token contract, destination or allowance spender is unfamiliar;
- an allowance is unlimited when the interface described an exact amount;
- the amount, decimals, minimum output, slippage or fees differ;
- the quote has expired;
- another person asks you to share your screen, recovery phrase or secret; or
- research is being presented as a guaranteed result.

Onchain activity is normally irreversible. Vigthoria cannot recover a mistaken transfer or reverse a blockchain transaction.

14. Troubleshooting

Symptom	Safe response
Subscription required	Open Hub subscriptions and verify settled Finance access
Wallet chooser does not open	Disable blocking extensions temporarily, use a normal browser, or open the wallet's browser
Wrong network	Select Base in the wallet and retry the SIWE journey
SIWE expired/already used	Start Connect again for a new one-time challenge
Wallet already bound	Sign in to the original Finance profile or contact support; do not connect another person's address
Portfolio missing assets	Check supported networks and contract addresses; retry later and verify in a block explorer
Provider data stale	Stop, refresh, and compare with an independent source
AI request times out	Retry once later; never infer a result from an incomplete response
Transaction controls disabled	This is expected in the current <code>research_only</code> deployment
Wallet transaction pending	Do not resubmit blindly; check the public hash in a block explorer
Suspected compromise	Reject prompts, disconnect, lock the wallet, revoke risky allowances and contact security

15. Support, complaints and incidents

- Security incident: security@vigthoria.io
- Privacy request: privacy@vigthoria.io
- Legal/formal complaint: legal@vigthoria.io with “Finance complaint” in the subject

For an onchain incident, provide only the public transaction hash, network, relevant time and a description. Never send passwords, recovery phrases, private keys, exchange keys, authenticator secrets or secret-bearing screenshots.

Complaints are ordinarily acknowledged within five business days, with a reasoned response targeted within 30 calendar days. Mandatory rights and access to competent authorities remain unaffected.

16. Glossary

Term	Meaning
Atomic amount	Integer amount before token decimal conversion
CAIP-10	Chain-qualified account identifier
Copilot	User-controlled research and, only if released, unsigned preparation
EIP-1193	Common browser interface used by Ethereum wallet providers
ERC-1271	Contract-account signature validation standard
Mandate	Saved user planning boundaries; not discretionary authority for Vigthoria
Reown AppKit	Wallet discovery and connection interface
SIWE / EIP-4361	Standard off-chain sign-in message proving address control
Slippage	Difference between quoted and permitted execution output
0x quote	Third-party liquidity route used only if the transaction workflow is released

17. Authoritative references

- [Vigthoria Finance Terms](#)
- [Vigthoria Finance Privacy Notice](#)
- [Vigthoria Finance Crypto Risk Disclosure](#)
- [Vigthoria Finance Complaints](#)
- [EIP-4361: Sign-In with Ethereum](#)
- [Reown AppKit documentation](#)
- [MiCA Article 3 definitions](#)
- [MiCA Article 59 authorisation](#)
- [EU General Data Protection Regulation](#)

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Review this guide after every material wallet, billing, data-provider or legal boundary change.