



🛡️ SWISS-GRADE FINTECH

✦ CORPORATE BRIEF · V0.6

The Wealth OS for the Modern Era.

AI document import. Nine asset classes. Institutional-grade verification. White-label-ready. One platform for everything you own — built in Switzerland, paid by users, never by their balance sheets.

INVESTOR & B2B PARTNER BRIEF · 2026 · WLTHY.IO

THE PROBLEM

The chaos of fragmented wealth.

High-net-worth households track their balance sheet across seven unconnected surfaces — broker statements, bank exports, crypto wallets, property deeds, cap tables, custodian emails, year-end tax letters. None of them talk. The single number nobody can answer at the dinner table: *what is our actual net worth, right now?*



Broker PDF

Quarterly, manual



Bank export

CSV per account



Crypto wallet

Across 3 chains



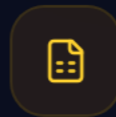
Property deed

Paper appraisal



Cap table

PDFs, emails



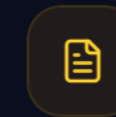
Spreadsheet

Six tabs deep



Custodian email

Threaded, lost



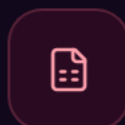
Tax letter

Year-end only

Each source is technically reconcilable. None is reconciled. The cost is opportunity-shaped — decisions delayed by the spreadsheet that never quite caught up.

The illusion of control.

Three competing answers exist today. Each works for about a quarter. Each fails on a different axis — and the failure mode is exactly where wltly refuses to repeat history.



Excel & Google Sheets

DIY NET-WORTH TAB

Manual entry breaks within weeks. FX columns drift. The crypto row is six months stale. The estate counsel asks for a number; nobody can defend it.

COST · DAYS PER QUARTER, ALL WASTED



Free consumer apps

MINT, PERSONAL CAPITAL, ...

Free means the user is the product. Behavioural tracking, ad-tech pixels, data-broker partnerships. Your balance sheet ends up monetised by a sales floor or sold to a data partner.

COST · PRIVACY AS THE RECURRING FEE



Private-bank portals

CUSTODY-TIED DASHBOARD

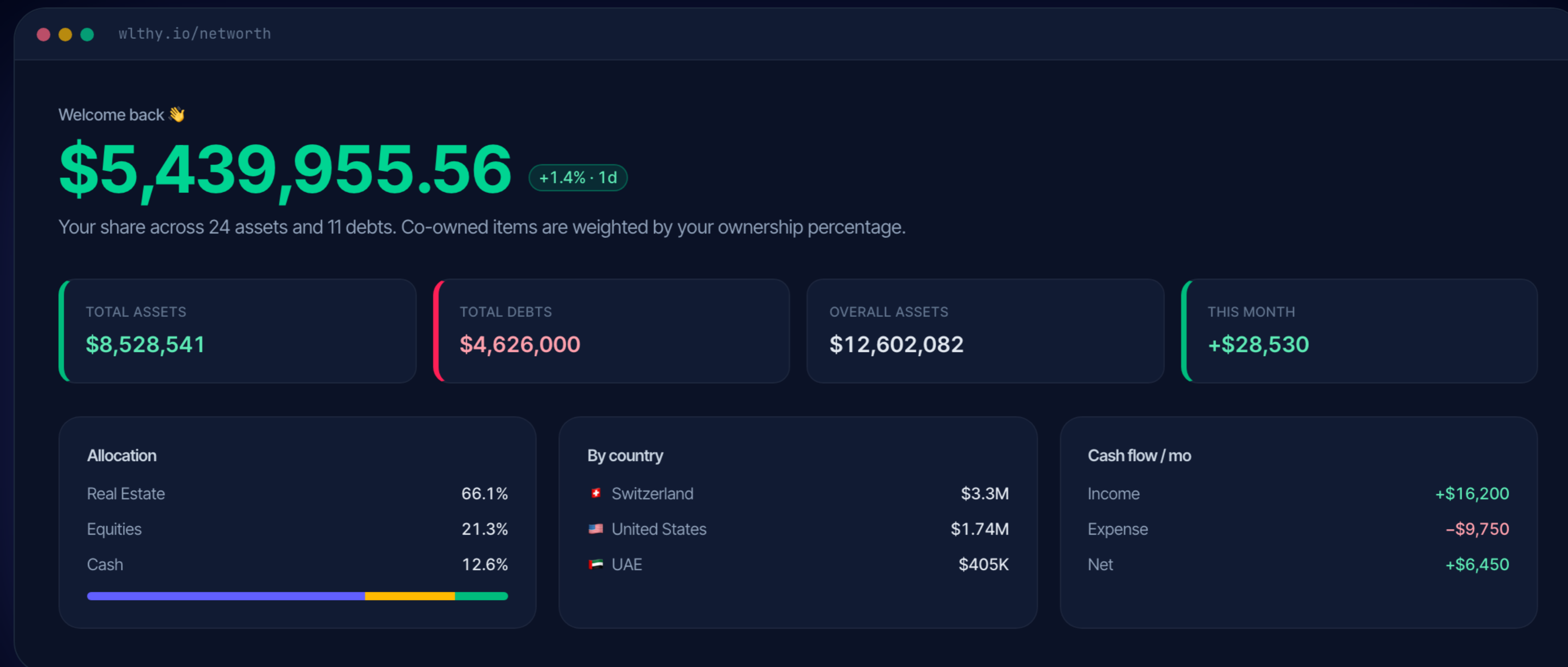
Single-custodian view. Misses crypto wallets, real estate, alternative assets, the co-owned items. Looks complete, isn't.

COST · BLIND TO HALF THE PICTURE

THE SOLUTION

One platform. Absolute control.

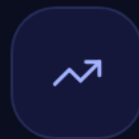
Every position — stocks, crypto, wallets, real estate, vehicles, precious metals, private equity, cash, debt — in one Swiss-built ledger. Co-ownership weighted automatically. AI Import means a broker statement becomes a live ledger in seconds.



COVERAGE

Global asset consolidation.

Nine native asset classes, each with a daily valuation pipeline, the right input fields and a custom valuation cadence. Liquid and illiquid sit next to each other so total net worth is always one number.



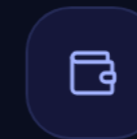
Stocks & ETFs

Stooq live prices, multi-exchange



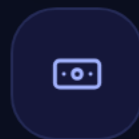
Crypto

CoinGecko, every ERC-20 long tail



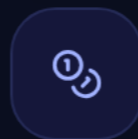
On-chain wallets

ETH / BTC / SOL direct reads



Cash & FX

ECB FX, multi-currency lens



Precious metals

Gold / silver / platinum spot



Real estate

Custom valuation cadence



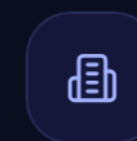
Private equity

Quarterly NAV, transaction comps



Vehicles

Depreciation curves, lien tracking



Other / manual

Type-aware forms, audit-logged

THE AI MAGIC ✨

Smart Asset Extraction.

Drop a broker statement, a bank export or a portfolio screenshot. wthy's AI parses every position with a confidence score, reconciles against existing holdings, and waits for one click before anything is created. Onboarding a full portfolio drops from days to seconds.

✨ SMART ASSET EXTRACTION

Upload a document and wthy parses every position.

Broker statements, bank exports, portfolio screenshots — encrypted at rest, previewed before anything is created.



broker_statement_q1_2026.pdf

2.4 MB · PDF · 4 positions detected

✨ Parsing...

AVAILABLE AS A WHITE-LABEL API · POST /INGESTION

PREVIEW · READY

4 POSITIONS EXTRACTED

From broker_statement_q1_2026.pdf

\$0.015 · 3,573 tokens · claude-sonnet-4-6 · 3.2s

EQ

AAPL · Apple Inc.
240 shares

96%

\$45,672

EQ

MSFT · Microsoft Corp.
180 shares

94%

\$82,318

EQ

VOO · Vanguard S&P 500
320 shares

97%

\$162,400

FX

USD operating cash
Brokerage cash

99%

\$28,540

Confirm 4 positions →

Nothing is created until you confirm

SECURITY

Bank-grade. Document-encrypted.

Every architectural decision starts with one question: does this expose the user's wealth? If the answer isn't a clean no, we don't ship it. Read-only feeds, encrypted documents, Swiss-built, no monetisation of user data — ever.



Per-record encryption at rest

AES-128-CBC + HMAC-SHA256 (Fernet) on every uploaded document. Versioned keys, server-managed, scoped per account, rotatable without re-encrypting your data.



TLS 1.2+ in transit

HSTS preloaded for two years. Browsers refuse plain HTTP. HTTP/2 + HTTP/3 enabled. Refresh tokens are httpOnly cookies; access tokens stay in memory (XSS-safe).



Zero ad-tech, zero data sale

No behavioural tracking pixels, no analytics vendors that see your portfolio, no data-broker partnerships. The product is paid by users — never by their balance sheets.



Swiss-built · EU data residency

Hardened EU cloud infra. Daily encrypted Postgres backups, point-in-time recovery, hourly WAL archiving. Recurring third-party penetration testing — part of the rhythm, not a photo opportunity.

Swiss-built

GDPR-aligned

EU data residency

HSTS preloaded

Read-only by design

CO-OWNERSHIP

Advisory permission layer.

Wealth is rarely a solo affair. wthy gives every co-owner, advisor and counsel exactly the surface they should see — scoped per asset, per portfolio, per engagement window. Every action lands on the append-only audit log.

ACTIVE ACCESS · 3 PARTNERS

SD

Sophie Doe

Partner · spouse

Household — all portfolios

👁️ READ

✍️ WRITE

MV

Marcus Vogel

Advisor · family office

Investments portfolio · all assets

👁️ READ

✓ REPORT

CR

Caroline Reuter

Counsel · estate engagement

Trust portfolio · Q2 window

👁️ READ



Audit-logged. Revocable in one click.

- ✓ Role-based scopes — principal, partner, advisor, analyst, viewer.
- ✓ Per-portfolio scoping with per-asset overrides when the engagement demands it.
- ✓ Co-ownership weighting — net worth is share-adjusted automatically for every viewer.
- ✓ Time-bound shares — estate counsel session expires when the case closes.
- ✓ Append-only audit log with cryptographic integrity.


VERIFICATION

Institutional-grade verification.

Drop a broker statement into AI Import, confirm the parsed positions, and issue a cryptographically secure, time-stamped Wealth Statement PDF — for estate counsel, mortgage underwriters, LP due diligence and co-investors. QR-verifiable. Holder-redactable. Revocable.

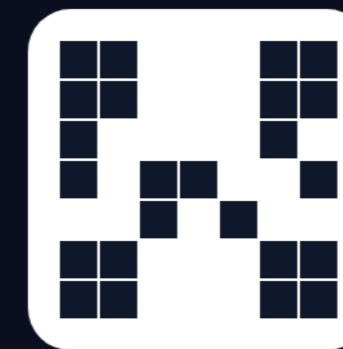
Wealth Statement · 2026-Q2 · Holder share-adjusted VERIFIED

HOLDER: Jane Doe · XYZ Family Office NET WORTH: \$12,480,200



EQ	MSFT · Microsoft Corp. Brokerage · Fidelity	\$2,140,000
RE	Zürich · Apartment Real estate · CHF 2,950k	\$3,302,000
CR	BTC · Cold storage Wallet · 1A1z...HwSt	\$1,470,000
FX	USD operating cash Bank · UBS	\$910,500

a4f2...7cd1 Expires in 6d 14h Watermarked PDF



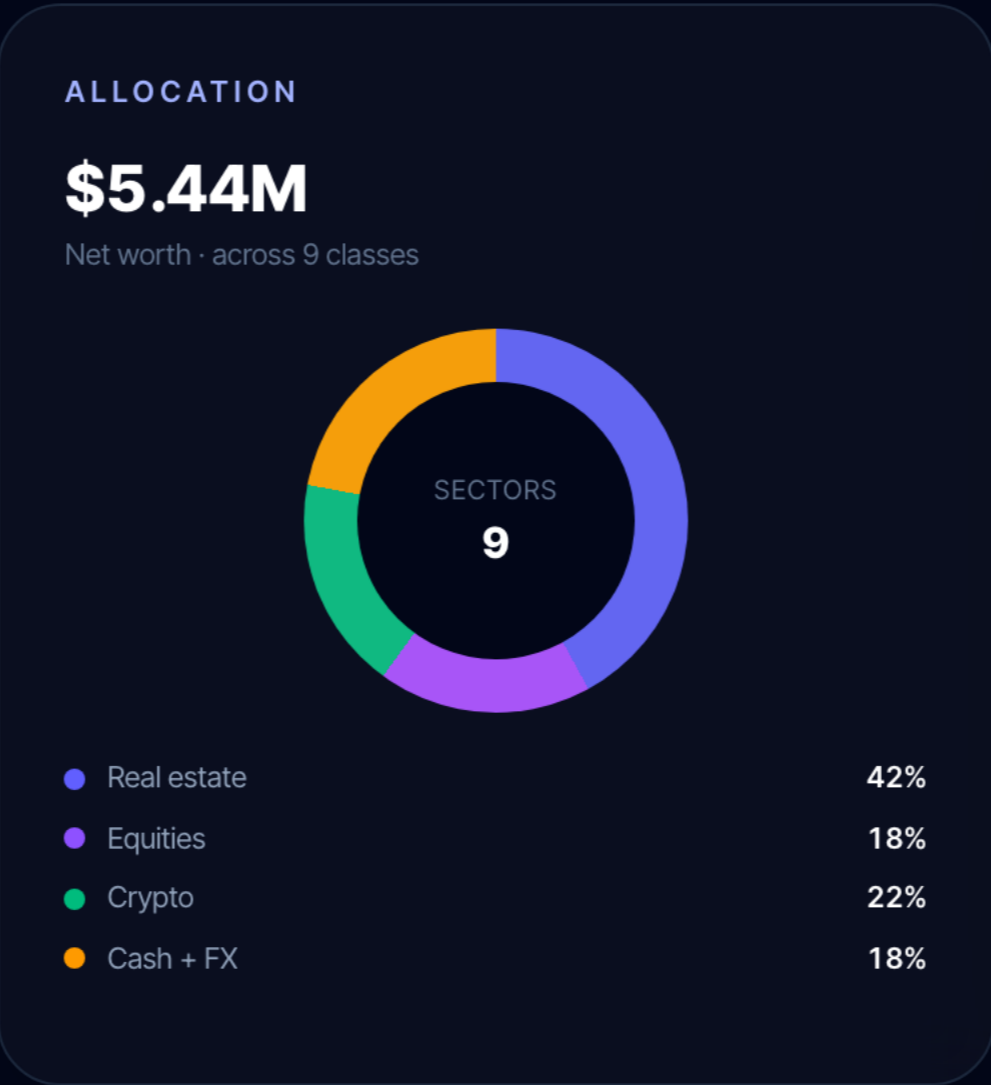
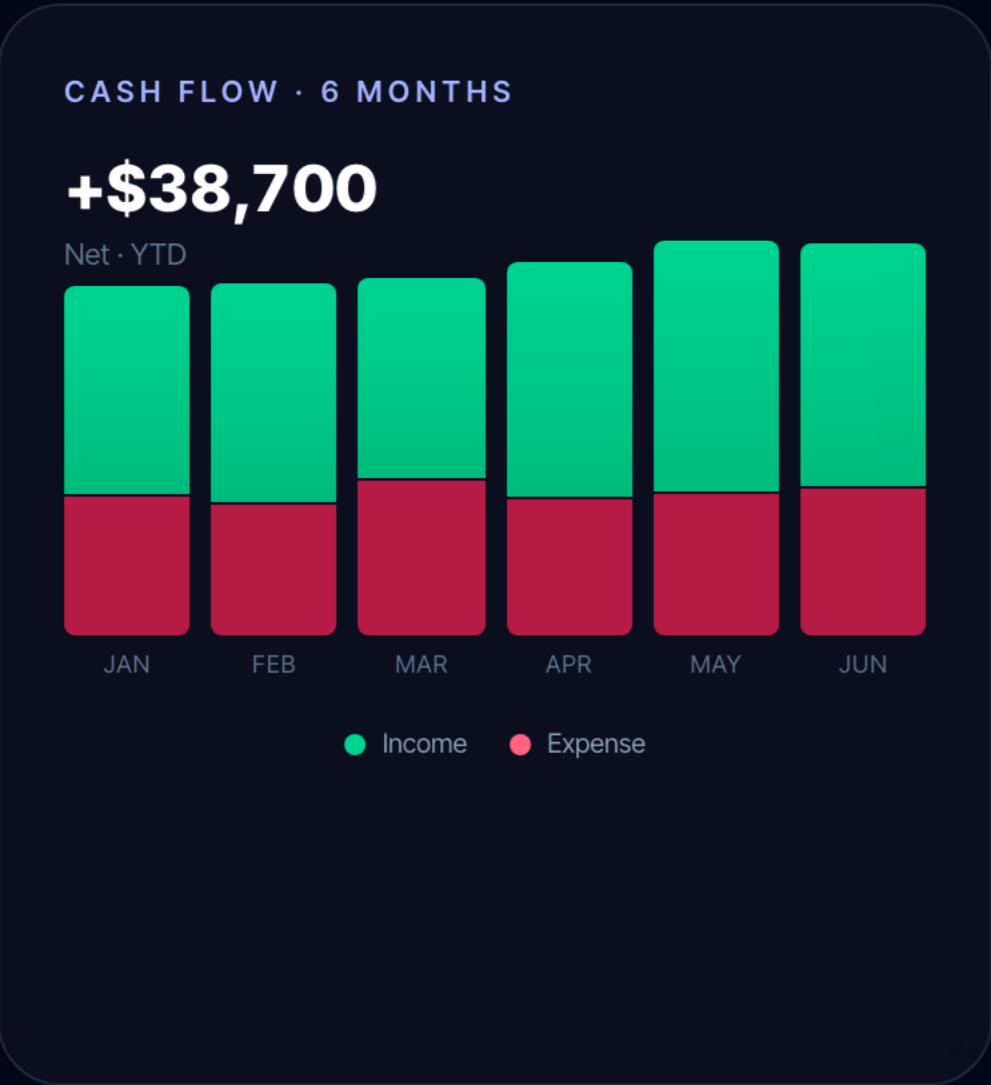
SCAN TO VERIFY

WHERE IT LANDS

- Estate counsel pre-engagement
- Lender / mortgage underwriting
- LP & co-investor due diligence
- Auditor & accountant year-end
- Family-office governance pack

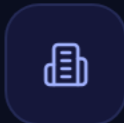
See tomorrow's wealth.

Daily snapshots over 1D / 7D / 30D / 90D / 1Y. Sector and country allocation. Monthly cash-flow rollups. SPX / DJI / TSLA benchmarks. Anomaly detection. Per-asset Claude briefs and portfolio-level AI digests on the Black plan.



Your brand. Our engine.

Private banks, family offices and wealth managers ship the wlthy engine under their own brand, on their own domain, in four weeks. AI document import onboards a client portfolio from a broker statement in seconds — the strongest advisor-time accelerator on the market.



Private banks

Boutique and tier-2 banks layering a branded wealth experience on top of their custodial stack — no multi-year programme.



Family offices

Single- and multi-family offices consolidating every wrapper, jurisdiction and asset class into one view — including alternatives.



Wealth managers

Independent advisors in Europe / UK / Gulf shipping a branded client portal without building one. Days, not quarters.

4-WEEK LAUNCH PATH

01

Week 1

Brand kit + custom domain · TLS provisioned

02

Week 2

Advisor onboarding · principal accounts active

03

Week 3

AI Import + reconcile flow tuned for your custodian mix

04

Week 4

Launch · live client portal under your domain

INCLUDED FROM DAY ONE

AI document import for client onboarding

Wealth Statement PDF deliverable

Dedicated partnership manager

Reconcile workflow with full audit trail

MCP API + parse_document for Claude / ChatGPT

Roadmap input on the institutional backlog

POSITIONING & PRICING

Honest membership. Not your data.

Free dashboards monetise the user — ad-tech pixels, behavioural tracking, data-broker partnerships. wthy charges a flat membership. The product is paid by users, never by their balance sheets.

WLTHY WHITE

Solo / one-partner Wealth OS

€19 / mo

- ✓ 10 assets · debts · cash flows
- ✓ AI document import + reconcile
- ✓ Multi-currency · partner-aware
- ✓ Wealth Statement (3 / month)
- ✓ 50 MB document storage

WLTHY GRAY

Multi-portfolio Wealth OS

€39 / mo

- ✓ 25 assets · debts · cash flows
- ✓ Detailed Reports cockpit
- ✓ Anomaly detection · benchmarks
- ✓ Wealth Statement (10 / month)
- ✓ 250 MB document storage

MOST POPULAR

WLTHY BLACK

Unlimited HNW Wealth OS

€69 / mo

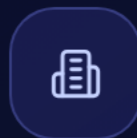
- ✓ Unlimited assets · debts · cash flows
- ✓ Claude AI insights (per-asset + portfolio)
- ✓ MCP / API · Claude Desktop / ChatGPT
- ✓ Multi-portfolio compare
- ✓ 1 GB document storage · Priority support

→ 3-day free trial on every plan · cancel anytime · Stripe-billed

THE PARADIGM SHIFT

Two paths. One Wealth OS.

Whether you advise capital or own it, wlthy meets you where you sit. Pick your path.



B2B · INSTITUTIONS

Partner with us.

Private bank, family office, wealth manager or independent advisor — ship the wlthy engine under your brand in four weeks. Revenue share available for the firms that bring meaningful book.

[Book institutional demo →](#)

partners@wlthy.one · [/white-label](#) · [/private-network](#)



B2C · PRINCIPALS

Master your wealth.

One Swiss-built ledger for stocks, crypto, real estate, alternatives, debt — across every currency. AI document import. Under a minute to your first net-worth figure.

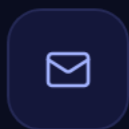
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Master your wealth. Own your future.

Thank you. We'd be glad to continue the conversation — by email, by demo, or over coffee in Zürich.



PARTNERSHIPS & B2B
partners@wlthy.one



CUSTOMER SUPPORT
support@wlthy.one

📍 SWITZERLAND · GLOBAL · WLTHY.IO

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