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WealthTrack

TAME · Track · Analyse · Monitor · Enhance

User Guide

Features · Security · Account Management · Recovery

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TAME money.

Zero-knowledge personal finance · Private by design

AES-256	TOTP 2FA	No Install	Admin-Blind	15-min Lock
Encrypted	Every Account	Browser-Native	Zero-Knowledge	Auto Session

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■ 1. Introduction to WealthTrack

WealthTrack is a **zero-knowledge personal finance platform**. Every record you enter is encrypted with **AES-256-GCM** inside your browser — using a key derived exclusively from your vault passphrase. No one at WealthTrack, including administrators, can ever read your financial data.

The TAME Philosophy

T — Track	Log every asset, liability, income source, and expense in one secure place.
A — Analyse	Understand where your money is, how it is performing, and where it is going.
M — Monitor	Watch your net worth, goals, and budget in real time with live dashboards.
E — Enhance	Use AI insights, calculators, and analysis tools to make smarter decisions.

■ WealthTrack runs entirely in your browser. No app to install, no OS-level permissions, no background services.

Key Guarantees

- Your vault passphrase **never leaves your device** and is never stored.
- All financial data is encrypted client-side before any storage operation.
- Database administrators see only random-looking ciphertext — never plaintext.
- No advertising, no data selling, no third-party analytics on your records.
- Two-factor authentication (TOTP) is mandatory for every account.
- Sessions lock automatically after **15 minutes** of inactivity.

■ 2. Getting Started

2.1 Create Your Account

Open WealthTrack in any modern browser and click **Create Free Account** on the landing page. You will need:

- A valid email address
- A vault passphrase (minimum 8 characters)
- An authenticator app — Google Authenticator, Authy, or any TOTP-compatible app

2.2 Vault Passphrase

■■ Your vault passphrase is **not** a regular password. It is your personal encryption key — used only inside your browser. It is **never sent to or stored by WealthTrack**. Without it, no one can read your data — including us.

When choosing your vault passphrase:

- Use a phrase that is memorable but unique — not your email or banking password.
- Minimum 8 characters; longer passphrases offer significantly stronger protection.
- Store it in a **password manager** (Bitwarden, 1Password, etc.) or a written note kept securely offline.
- Do not store it in the same location as your recovery key.

■ WealthTrack **cannot reset your vault passphrase**. If you forget it and have no recovery key, your data cannot be recovered. Save it before you continue.

2.3 Email Verification

After filling in your details, WealthTrack sends a **6-digit code** to your email. The code is generated securely on the server, expires in 10 minutes, and allows up to 5 attempts before a new one must be requested.

1	Click 'Send Code' on the email verification screen.
2	Check your inbox — and your spam or junk folder.
3	Enter the 6-digit code in the verification field.
4	Click 'Verify' — you will proceed to 2FA setup automatically.

2.4 Two-Factor Authentication (2FA)

WealthTrack requires **TOTP 2FA (RFC 6238)** for every account. After email verification you will see a QR code to scan with your authenticator app, creating a time-based one-time password that changes every 30 seconds.

1	Open your authenticator app and tap + or 'Add Account'.
2	Choose 'Scan QR code' and scan the code shown in WealthTrack.
3	The app shows a 6-digit code — enter it in WealthTrack to confirm.

4	Click 'Enable 2FA & Continue'. Your account is now fully secured.

■■ The 2FA login screen has a **2-minute timer** and a **3-attempt limit**. Exceeding either redirects you back to the sign-in screen automatically.

3. Dashboard & Navigation

After signing in you land on the **Dashboard** — your central command centre. The left sidebar provides navigation to every section. The top bar shows your net worth badge, currency, and account controls.

Sidebar Sections

Overview	Dashboard, Net Worth, Snapshots
Money	Assets & Investments, Liabilities, Income, Expenses
Planning	Goals, Budget Planner, Bills & Calendar, Essential Funds
Analytics	Allocation View, Smart Insights
Tools	AI Stock Analysis, SIP / EMI Calculator
Help	Help Center, App Changelog, Contact Support
Account	Settings (name, currency, passphrase, 2FA), Sign Out

Dashboard Widgets

The main dashboard displays: net worth summary (assets minus liabilities), asset allocation breakdown, goal progress bars, recent expenses, income-vs-expense comparison, and quick-add shortcuts.

■■ 4. Core Features

4.1 Assets & Investments

WealthTrack supports two asset categories:

Physical Assets	Real estate, vehicles, gold, jewellery, and other tangible items. Enter purchase price, current value, and location.
Investments	Stocks, mutual funds, ETFs, fixed deposits, PPF, NPS, and crypto. For listed securities and crypto, WealthTrack can fetch live prices automatically.

■ For stocks and crypto, enter the ticker symbol (e.g. RELIANCE, BTC-USD) to enable live price fetching via the market data integration.

4.2 Liabilities

Track everything you owe. Supported types:

- **Home Loan / Mortgage** — enter principal, interest rate, and tenure to get an EMI schedule.
- **Vehicle Loan** — track auto loans with outstanding balance and monthly payment.
- **Personal Loan** — log unsecured borrowings.
- **Credit Card** — track utilisation and outstanding balances.
- **Student Loan** — track education financing.
- **Other** — any obligation with a balance and interest rate.

4.3 Income

Record all income sources — salary, freelance, rental, dividends, interest, side businesses, and more. Each entry includes source name, amount, frequency (monthly / annual / one-time), and start date. All income is annualised for dashboard comparisons.

4.4 Expenses

Log day-to-day and periodic expenses. Each entry captures category, amount, date, description, and payment method. Built-in categories include Food, Transport, Utilities, Entertainment, Healthcare, Insurance, Education, Subscriptions, and Custom.

■ Use the CSV Import feature to bulk-load expenses from your bank statement export — saves hours of manual entry.

4.5 Goals

Define financial milestones with a target amount, target date, and priority level. WealthTrack calculates the monthly saving required to reach each goal on time and updates progress automatically as your net worth changes.

4.6 Budget Planner

Set monthly spending limits per category. The planner compares actual spending against your budget with colour-coded progress bars: **green** = under budget, **amber** = approaching limit, **red** = overspent.

4.7 Bills & Calendar

Add recurring bills — rent, EMIs, subscriptions, insurance premiums — with their due date and amount. The calendar view shows all upcoming payments at a glance. Bills due within 7 days are highlighted on the dashboard.

4.8 Allocation View

An interactive pie/donut chart showing how your wealth is distributed across asset categories — equity, real estate, gold, cash, fixed income, and more. Compare your actual allocation against a target allocation you define.

4.9 Net Worth & Snapshots

Net Worth = Total Assets minus Total Liabilities, calculated in real time. Take a **Snapshot** at any point to record a point-in-time value — useful for month-on-month or year-on-year tracking. Snapshots are encrypted inside your vault.

4.10 AI Stock Analysis

Enter any ticker symbol to receive an AI-generated analysis including:

- P/E Ratio, P/B Ratio, and other key fundamental metrics
- Risk assessment score (1–10) with supporting rationale
- Recent news summary for the past 3 months
- Bull case and Bear case arguments
- Buy / Hold / Sell verdict with detailed rationale
- Price target note and valuation commentary

> ■■ AI analysis is for informational purposes only and does not constitute financial advice. Always conduct independent research before making investment decisions.

4.11 SIP & EMI Calculators

The **SIP Calculator** projects the future value of regular monthly investments over a chosen time horizon at an expected annual return. The **EMI Calculator** computes monthly instalments, total interest, and a full amortisation schedule for any loan amount, interest rate, and tenure.

4.12 Smart Insights

WealthTrack automatically generates observations including: emergency fund coverage (months of expenses covered), debt-to-asset ratio, savings rate, expense trends, goal timeline warnings, and allocation recommendations.

4.13 CSV Import / Export

All major sections (assets, liabilities, income, expenses) support one-click CSV export. You can import expenses from CSV — useful for bulk loading from a bank statement. A full encrypted vault backup can be downloaded and restored anytime from Settings.

5. Security Features

5.1 How Your Encryption Works

WealthTrack uses a zero-knowledge encryption architecture. Five layers protect your data end-to-end:

Key Derivation	When you enter your passphrase, PBKDF2-HMAC-SHA256 with 100,000 iterations derives a 256-bit AES key. The passphrase is then discarded from memory.
Encryption at Rest	Data is encrypted with AES-256-GCM before storage. The GCM mode provides both confidentiality and integrity — any tampering is detectable.
Zero Server Visibility	The encryption key is never transmitted. Only ciphertext reaches the server. The server has no mathematical way to decrypt it.
Session Key	After authentication the AES key is held in browser sessionStorage — tab-scoped, cleared on tab close, and expired after 15 minutes of inactivity.
Recovery Blob	A second encrypted copy of your vault is created from your Recovery Key. This allows vault recovery without the passphrase if the recovery key is known.

5.2 Two-Factor Authentication (2FA)

Every account requires TOTP 2FA (RFC 6238). Your authenticator app generates a new 6-digit code every 30 seconds using a shared secret stored inside your vault.

Timer	2-minute countdown per login attempt. Expired sessions redirect to sign-in.
Attempts	Maximum 3 incorrect codes per session before automatic redirect.
Compatibility	RFC 6238 TOTP — works with Google Authenticator, Authy, Microsoft Authenticator, Bitwarden, and any RFC 6238-compliant app.

5.3 Session Management

WealthTrack enforces strict session controls:

- **Idle Timeout — 15 minutes.** Sessions lock automatically after 15 minutes of no mouse, keyboard, or touch activity. Re-authentication is required to resume.
- **Tab-Scoped Key.** The decryption key is stored in sessionStorage — cleared when the browser tab or window is closed.
- **No Persistent Plaintext.** Decrypted data exists only in active memory during a session. Nothing is cached to disk.
- **JWT Cookies.** Server session cookies are httpOnly, Secure (HTTPS-only), and SameSite:Strict — preventing cross-site request forgery.
- **Logout.** Signing out revokes the JWT session server-side and clears all local state.

5.4 Recovery Key

When you first set up your vault, WealthTrack generates a **32-character hex recovery key** (displayed as 8 groups of 4 characters, e.g. A3F2-8C10-…). This creates a separate encrypted copy of your vault stored on the server. If you ever forget your passphrase, this key restores access.

> ■ The recovery key is shown **only once**, immediately after vault setup. It is not stored by WealthTrack. Use the Copy or Download buttons in the modal and keep it somewhere safe — separate from your passphrase.

■ 6. Account Recovery

6.1 Forgot Your Passphrase?

Click **'Forgot passphrase?'** on the vault unlock screen. Two options are presented:

Option	When to Use	What Happens
Option 1 — Recovery Key	You have your saved 32-character recovery key.	Enter the recovery key. Your vault is decrypted via the recovery blob. You are then prompted to set a new passphrase.
Option 2 — Reset Vault (Last Resort)	Passphrase forgotten AND recovery key lost.	Type CONFIRM to proceed. All vault data is permanently deleted. Your account (email, subscription) is preserved. You start fresh.

6.2 Lost Your Recovery Key?

If you cannot find your recovery key and have forgotten your passphrase, **vault reset is the only path forward.** This is an architectural constraint, not a policy — WealthTrack mathematically cannot decrypt data without one of these two credentials.

■■ Email **support@wealthtrack.aivibestudio.com** before performing a vault reset. Our team can verify your identity and confirm no recovery option has been overlooked.

6.3 Lost Your Authenticator App?

Options depending on your situation:

- **If you can still sign in:** go to Settings → Security → Two-Factor Authentication, disable 2FA, then re-enable it with your new authenticator app.
- **If you cannot sign in:** contact support at support@wealthtrack.aivibestudio.com from your registered email address for identity-verified account recovery.
- **If you have your recovery key:** use Option 1 recovery (Section 6.1) to unlock your vault, then update your 2FA from Settings.

■■ 7. Settings & Account Management

Access Settings from the left sidebar or the account avatar. Settings are divided into four tabs:

General	Display name, preferred currency (INR, USD, GBP, EUR, etc.), and light/dark theme.
Security	Change vault passphrase, manage 2FA (disable / re-enable), view active sessions.
Backup	Download an encrypted vault backup (.wtvault) or restore from a previous backup.
Danger Zone	Vault reset — permanently deletes all financial data. Requires typing 'CONFIRM'.

Changing Your Vault Passphrase

Go to **Settings** → **Security** → **Change Passphrase**. Enter your current passphrase, then your new one twice. WealthTrack re-derives the key, re-encrypts the entire vault, and updates the recovery blob. A new recovery key is displayed — **save it before dismissing the modal.**

Vault Backup & Restore

A vault backup is a complete encrypted export of all your data. The file is useless without your passphrase. Store backups on an external drive, encrypted cloud storage, or offline media. To restore, go to Settings → Backup → Restore and select the file.

■ Take a vault backup at least once a month. Download the monthly calendar reminder (.ics) during setup to schedule this automatically in your calendar app.

■ 8. Frequently Asked Questions

Q: Is my data stored on WealthTrack servers?

A: Yes — but only as an AES-256 ciphertext blob. Without your vault passphrase (which never leaves your device) it is indistinguishable from random noise.

Q: Can WealthTrack staff read my financial data?

A: No. The encryption key is derived from your passphrase inside your browser and is never transmitted. Staff can see account metadata (email, role) but not your financial records.

Q: What happens if I clear my browser data?

A: Clearing sessionStorage ends your active session; you will need to sign in again. Your encrypted vault on the server is unaffected.

Q: Can I use WealthTrack offline?

A: WealthTrack requires a connection to authenticate and sync. All calculations run locally, but the initial vault load requires connectivity.

Q: Is there a mobile app?

A: WealthTrack is a browser-based web app that works on mobile browsers. You can add it to your home screen as a Progressive Web App for an app-like experience.

Q: What currencies are supported?

A: INR, USD, GBP, EUR, AUD, CAD, SGD, AED, JPY, and more. Set your preference in Settings → General.

Q: How do I delete my account?

A: Email support@wealthtrack.aivibestudio.com. All data will be permanently removed within 7 business days.

Q: How do I transfer data to a new device?

A: Your vault is on the server (encrypted). Open WealthTrack on the new device, sign in with your email and passphrase, and your data loads automatically.

■ 9. Support & Contact

If you need help, have found a bug, or have a feature request:

In-App Support	Click '■ Support' in the nav bar or 'Contact Support' in the Help Center inside the app.
Email	support@wealthtrack.aivibestudio.com — for account recovery, billing, and anything requiring manual review. Typical response: 1–2 business days.
Website	wealthtrack.aivibestudio.com — Support page, Privacy Policy, and About section are accessible from the landing page navigation.
Feature Requests	Email subject: 'Feature Request: [your idea]'
Bug Reports	Email subject: 'Bug Report: [brief description]' — include steps to reproduce, browser, and OS version.

■■ For account recovery, always email from your **registered email address** so we can verify your identity. Include your display name and approximate account creation date.

■ WealthTrack
TAME · Track · Analyse · Monitor · Enhance

Zero-knowledge encryption · AES-256-GCM
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