

AYA fintech service best practices for members

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Andy Yeh Alpha (AYA) fintech network platform serves as a new venue for financial market participants to congregate for the purposes of mutual discovery. AYA freemium members and users learn, share, network, and interact with one another via active participation, mutual engagement, and information exchange. We strive to make our AYA fintech network community the open and democratic cyberspace for investors and traders to keep abreast of topical financial market news, economic insights, and even changes in the geopolitical landscape that might have important socioeconomic policy implications. In this fashion, we try to capture structural shifts and regime switches in aggregate investor sentiment.

In order to meet our lofty goals, we design and develop **Andy Yeh Alpha (AYA) fintech network platform** as a suitable online place for constructive dialogue among AYA freemium members and end users who retain an active interest in financial market news, fresh macroeconomic insights, and other policy lessons to help enrich the onsite experience of everyone within our AYA fintech network community.

We aim to leverage this onsite experience to better extract informative insights and macroeconomic views in order to optimize our key trades, investments, and other pivotal decisions in personal finance and asset portfolio management. In this spirit, we provide a brief and simple guide of best practices for all freemium members and end users to be affable, amicable, and professional when they engage in constructive conversations, posts, comments, messages, and other interactions with one another. This guide can benefit all freemium members and end users who can then receive the latest financial news and investment ideas in order to benefit much from their wiser financial choices and decisions.

Best practices for freemium members

1. Each member can include relevant \$cashtags to embed specific individual stocks in posts, comments, and messages. This tactic helps ensure that the post, comment, or message appears on the proper ticker stream for the right

target audience. This tactic also allows each post, comment, or message to be broadly shared with our business partners and affiliates for better display and visualization on our AYA fintech network platform and external websites and platforms such as Facebook, Twitter, LinkedIn, Medium, Tumblr, Reddit, Google+, YouTube, Messenger, WhatsApp, Instagram, Pinterest, WeChat, Weibo, WordPress, Weebly, Wix, Blogger, Baidu, LINE, and so forth.

2. Each member can engage in conversations with others by replying to them with relevant @usernames to include the target audience. This inclusion can contribute to better ties and connections between bilateral best-friends and close colleagues on our AYA fintech network platform. Indeed, this tactic is consistent with our **corporate mission statement** of better financial literacy, inclusion, and freedom of the global general public.
3. Each member can learn to be a good curator of meaningful and informative content. Sharing highly relevant posts, comments, links, or messages from other members can build trust with the target audience. In this unique way, each member can solidify his or her long-term reputation as a thought leader, influencer, content contributor, or smart spreader of goodwill.
4. When each member shares a hyperlink to a post or comment, he or she can paste the long original URL in the AYA fintech network dialogue box. Then this hyperlink will auto-shorten to be clickable upon publication.
5. Each member can send hyperlinks to direct articles rather than web pages. This practice gives attribution to the original author(s) of any hyperlinks that each member shares via @usernames. In turn, this tactic can help promote active mutual engagement between each member and the original author(s). Back-and-forth comments help strengthen our fintech network modularity.
6. When each member sees smart content curation or key idea circulation on the stream, he or she can support the original author(s) via likes, comments, or private messages. These original authors exhibit best practices, and each member should help spread the latest financial news and smart investment ideas in order to help enrich the onsite experience of others on AYA fintech network platform. The virtuous circle can run in positive feedback loops for an indefinite period of time.

7. Each member should try to be helpful when others ask him or her questions. Sometimes these questions require more clarification on a specific topic. At other times, these questions beg specific views and opinions on the bigger picture. Bilateral back-and-forth comments and conversations help enhance user experience among influencers, thought leaders, and other members.

Main precautions for freemium members

1. Each freemium member should refrain from sending hyperlinks to external services and advertisements, hyperlinks to external websites for deliberate distribution of sales pitch or spam, or other hyperlinks to outside chatrooms that pull bilateral conversations away from ticker streams available on AYA fintech network platform. This inappropriate practice often turns off valuable contributors, influencers, and other freemium members. This inappropriate practice may inadvertently erode the long-term value of one's main cause.
2. Each member should not use ticker symbols (\$cashtags), investment styles (#hashtags), or usernames (@usertags) in an AYA fintech network dialogue box if he or she shares no actionable investment ideas for profitable trades specifically about these ticker symbols, investment styles, or users (e.g. \$FB \$AAPL \$MSFT \$GOOG \$AMZN @AmyPrince are you lonesome tonight?).
3. Each member should not include irrelevant stock ticker symbols (\$cashtags), investment styles and portfolio tilts (#hashtags), or usernames (@usertags) in side-conversations. This inappropriate practice creates noise to everyone else who might be simply looking for smart investment ideas or news about these ticker symbols, investment styles, or usernames. In this special case, each member should consider directly replying to particular posts via onsite comments and private messages.
4. Each member should refrain from engaging with trolls or haters. If someone exhibits abusive behaviors, each member can choose to flag-and-report this incidence. Also, each member can choose to block any abusive user(s) who might have sent spammy content or might have exhibited other questionable behaviors. AYA fintech network moderators and administrators will deal with these special cases in a prompt manner when these flags and reports reach a critical mass.

Dark realities of the anonymous cyberspace

Sometimes it is difficult to change the negative status quo. A major inexorable dark art relates to human behavior. In the anonymous social cyberspace, some special characters emerge on the horizon. Although this ubiquitous problem is not unique to our AYA fintech network platform, we try our best with algorithmic curation to weed out the spammers, fake news spreaders, and other bad actors with false investor sentiment. Nevertheless, the occasional nefarious character may interfere with the profitable discourse of both economic insights and policy lessons that each member enjoys with the rest of our core AYA fintech network platform. For this reason, we ask each conscious member to take ownership of this social problem. Each freemium member should chime in strengthening our AYA fintech network modularity via genuine flags and reports. In this fashion, we can deal with inappropriate or abusive behaviors promptly in order to ensure minimal noise in our AYA fintech network community.

In these special cases, each member can take action to restore the sanctity of the newsfeed streams on our AYA fintech network platform. Instead of granting control to the offender via direct response or other social validation, each user can consider 3 simple clicks that will take only 3 seconds for better enforcement:

1. In an abusive or offensive post, comment, or message, each user can “flag-and-report” any inappropriate or questionable behavior to notify our fintech network system moderators and administrators asap.
2. Each member can then confirm this flag report with more accurate details.
3. Each member can block the abusive offender’s profile.

This simple process then sets the wheels in motion for our AYA fintech network platform to be rid of the spammy posts, comments, or messages that threaten our high network modularity. In turn, this simple process sends that offender’s profile into stern review by our AYA fintech network moderation team. We will remind this offender of our simple and intuitive house rules and best practices to pay closer attention to helping ensure social harmony within our community.

In most cases, this moderation solves the social problem for the betterment of the remainder of our AYA fintech network platform. In the worst-case scenario,

we retain the right to part ways with users who cannot find our basic community standards within their best interests.

Basic house rules and standards for freemium members

We cannot allow abuse, spam, and disrespect toward others on our AYA fintech network platform. Each of these house rules sets high standards for AYA fintech network platform freemium members and end users. Any violation of these high standards will automatically subject the offender(s) to the permanent or interim suspension of AYA accounts and IP addresses.

1. **Abuse.** Abusing our fintech network system will not make money for oneself. We have zero tolerance for any abusive behavior or inappropriate practice within our AYA fintech network community. We may have different levels of experience and capitalization, but all freemium members grow, learn, share, and discover through active mutual interactions, constructive conversations, and healthy debates. We cannot allow the undesirable scenario where some members threaten, belittle, or harass others within our AYA fintech network community.
2. **Spam.** We encourage each member to share high-quality content curation and hyperlink circulation that in effect provide both excellent and actionable value. However, we politely ask each member not to promote-or-send links to product or service advertisement(s). Neither should any member forward links that seek to attract subscribers to sign up for commercial purposes. In fact, we will promptly delete questionable posts, comments, and messages etc if any such content seeks to drive subscriber signups to pull constructive discussions away from our AYA fintech network platform. In the worst-case scenario, this spam will end in the permanent suspension of AYA accounts and IP addresses. In this rare case, our ban sends a clear signal to withdraw service from the users who have engaged in abusive or other questionable behaviors within our AYA fintech network community.
3. **Disrespect.** Although it is quite understandable for some users to become emotional when a stock position moves into its extreme territory, repetitive emotional cries and derogatory comments create unnecessary noise. This noise can hardly add any value to our other members. Less is usually more. For this reason, we ask each member to make a conscious effort to circulate

posts, comments, or messages only when they add incremental value to the newsfeed streams on our AYA fintech network platform. This precaution can help our valuable freemium members and users sift through only informative posts, comments, or messages with smart investment ideas, policy lessons, and economic insights from the macrofinancial landscape.

On balance, these best practices, precautions, and dark realities help us better understand how all AYA freemium members can leverage informative streams, economic insights, and valuable policy lessons to curate their own AYA fintech network environment. This community can then create incremental value for all freemium members and end users to better appreciate the collective wisdom of consensus views on our AYA fintech network platform. Over time, our freemium members and end users can learn from core influencers, thought leaders, and spreaders of goodwill. For the main purposes of AYA fintech network existence, the primary and ultimate goal is to enrich better financial literacy, inclusion, and freedom of the global general public.

Each freemium member or end user agrees and understands that all the posts, comments, messages, images, video clips, codes, or other materials that he or she publishes on, uploads to, transmits through, or links from our AYA fintech network service, whether he or she is an end user, an author, a contributor, or a content curator, are the sole responsibility of the person from whom any such content originates. While we specify and offer our service terms and conditions, general house rules for freemium members and end users, best practices for freemium members and end users, key disclaimers and declarations, corporate value propositions and mission statements, as well as member data and privacy protection rules, **Andy Yeh Alpha (AYA) fintech network platform** and its key business affiliates and partners cannot control, and are not responsible for, any verbal, visual, or video content available within our AYA fintech network service. By using our AYA fintech network service, each freemium member or end user may be exposed to questionable or suspicious content that might be offensive, indecent, inaccurate, erroneous, ambiguous, or otherwise objectionable. **Brass Ring International Density Enterprise (BRIDE)** and its business affiliates and partners are not responsible for the online or offline conduct of any user, author, contributor, or content curator on our **Andy Yeh Alpha (AYA) fintech network platform**. Further, our AYA fintech network platform and its website and content

may contain hyperlinks to external websites that are completely independent of both BRIDE and AYA. We make neither representation nor warranty in regard to the accuracy, completeness, or authenticity of the data and information made available on any such external websites. Each freemium member's use of links to any such external websites carries his or her own risk. Each freemium user agrees and acknowledges that he or she must evaluate, and also must bear all possible risks therein, the use of any content that he or she may or may not rely on this content. Under no circumstances will BRIDE and AYA and their primary business affiliates and partners be responsible or liable for any form of content or for any loss or damage of any kind that might arise as a result of the use of any such content made available via our AYA fintech network service provision.