

AI TRADING CLAIM CHECKLIST

Before you pay for an AI trading product — or trust one with money.

1 FILTER 1 — THE JOB

What exact job is the AI performing, and what was actually measured?

- The model — what actually produces the output?
- The information — what data does it use?
- The target — what exactly is being predicted or decided?
- The horizon — five minutes? Five days? Three months?
- The test — what evidence shows it performs this job?

If “accuracy” has no object, stop there.

2 FILTER 2 — THE INFORMATION

What information did it receive, when did it receive it, and could it already have known the answer?

- Where do the market and financial data come from — live, delayed, or historical?
- Are filings and fundamentals point-in-time? How are revisions handled?
- Could the language model’s training history overlap the test?
- Can the performance record be reconstructed — timestamps, losses, failed orders?

A scrolling list of winners is not a history.

3 FILTER 3 — THE REALITY

Was the result still available after time, costs, competition, risk, and market change?

- Backtest, simulated, paper, live — or actual customer performance?
- Net of spreads, commissions, slippage, financing, and subscription fees?
- Maximum drawdown, leverage, liquidity, and position sizing?
- How much delay before the signal reaches you — and can you get the price?
- Who — or what — has authority to stop the system?

A risk rule the AI can reinterpret is not much of a risk rule.

4 FILTER 4 — THE SEARCH

How many prompts, models, settings, features, horizons, and portfolios were tried before the reported winner was selected?

- How many strategies, models, and parameter combinations were tested?
- Were poor results discarded while the winner survived?
- Was the final version tested on data that played no role in choosing it?
- Has anyone independent reproduced the result?

The winner may be the survivor of a large, hidden search.

BEFORE YOU BUY — ANSWER IN PLAIN LANGUAGE

What does it do? What does it know? What evidence shows that it works?

Can I capture the result after real-world costs and delay? How was the winner selected?

What happens when it is wrong? Who remains responsible for the trade?

You are not looking for a perfect system. You are looking for a system that can be audited.