

# SMART ASSISTANT

FINTECH TRACK

by CODECIRCUS

PAYVIET



PAYVIET

# OVERVIEW

SMART ASSISTANT



# Overview

**PAYVIET**

is a smart fintech assistant that can

**PREDICT INTENT &**

**HELP CUSTOMERS**

**TRANSFER MONEY**

**RIGHT ON CHAT**



In the scope of JuntionXHanoi Hackathon,

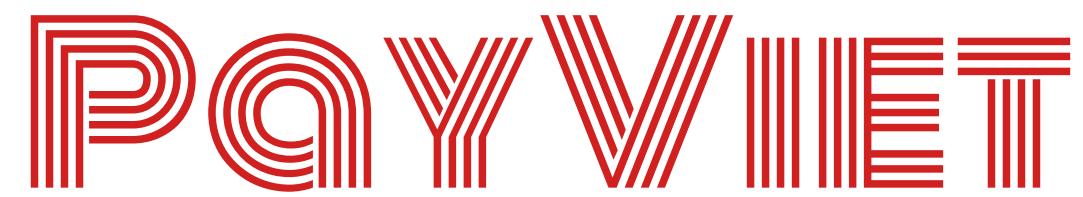
**PAYVIET**

is designed to be

A **PLUGIN** OF A DIGITAL PAYMENT SERVICE

INSIDE **A MESSAGING APPLICATION**

& CAN BE **ENABLED/DISABLED**



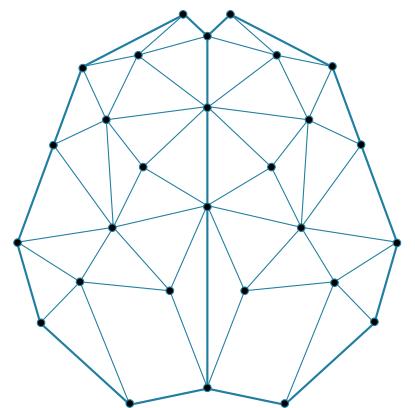
offers TWO main functions:

**AUTOMATICALLY DETECT** **USER'S INTENT**  
**& SUGGEST** **MONEY TRANSACTION**

**PERFORM** **IN-APP**  
**MONEY TRANSACTION**

CHECK OUR FIGMA WIREFRAME [HERE](#)

# Technology Solution



**Artificial Intelligence & RegEx** **RegEx**



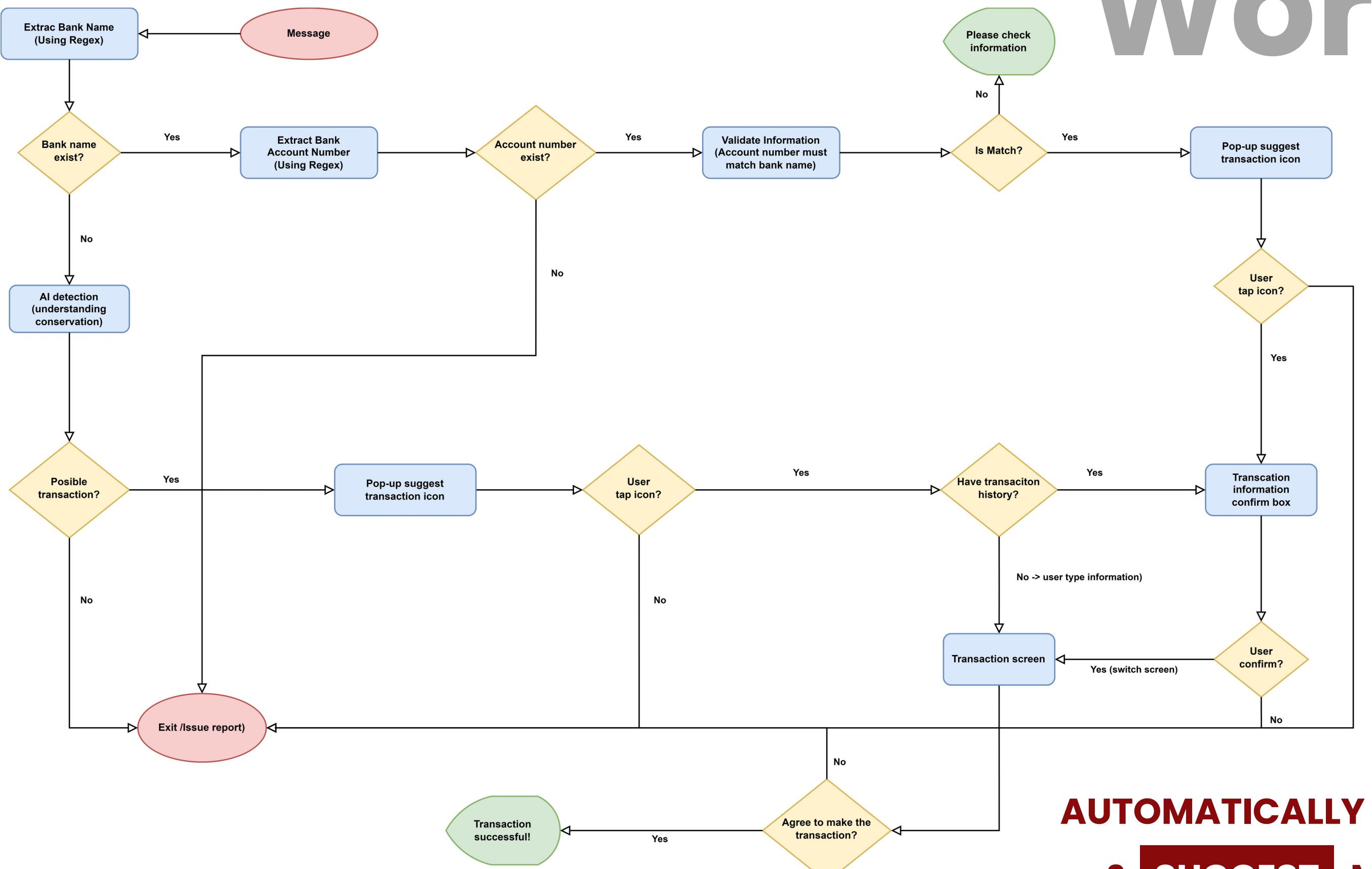
**OpenAPI**

**VietQR API**



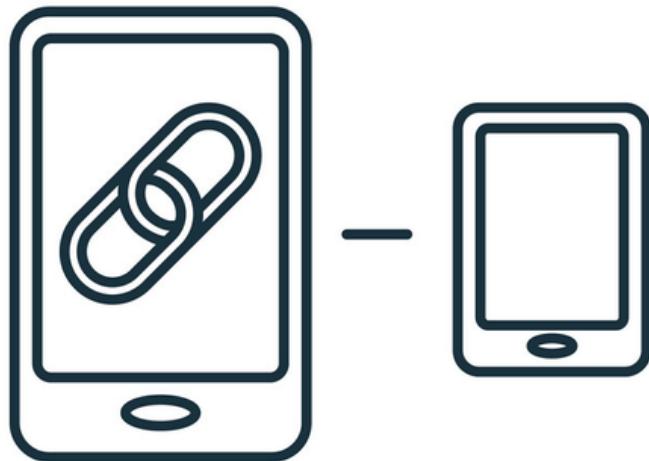
**AUTOMATICALLY DETECT** **USER'S INTENT**  
**& SUGGEST** **MONEY TRANSACTION**

# Workflow



**AUTOMATICALLY DETECT USER'S INTENT & SUGGEST MONEY TRANSACTION**

# Technology Solution

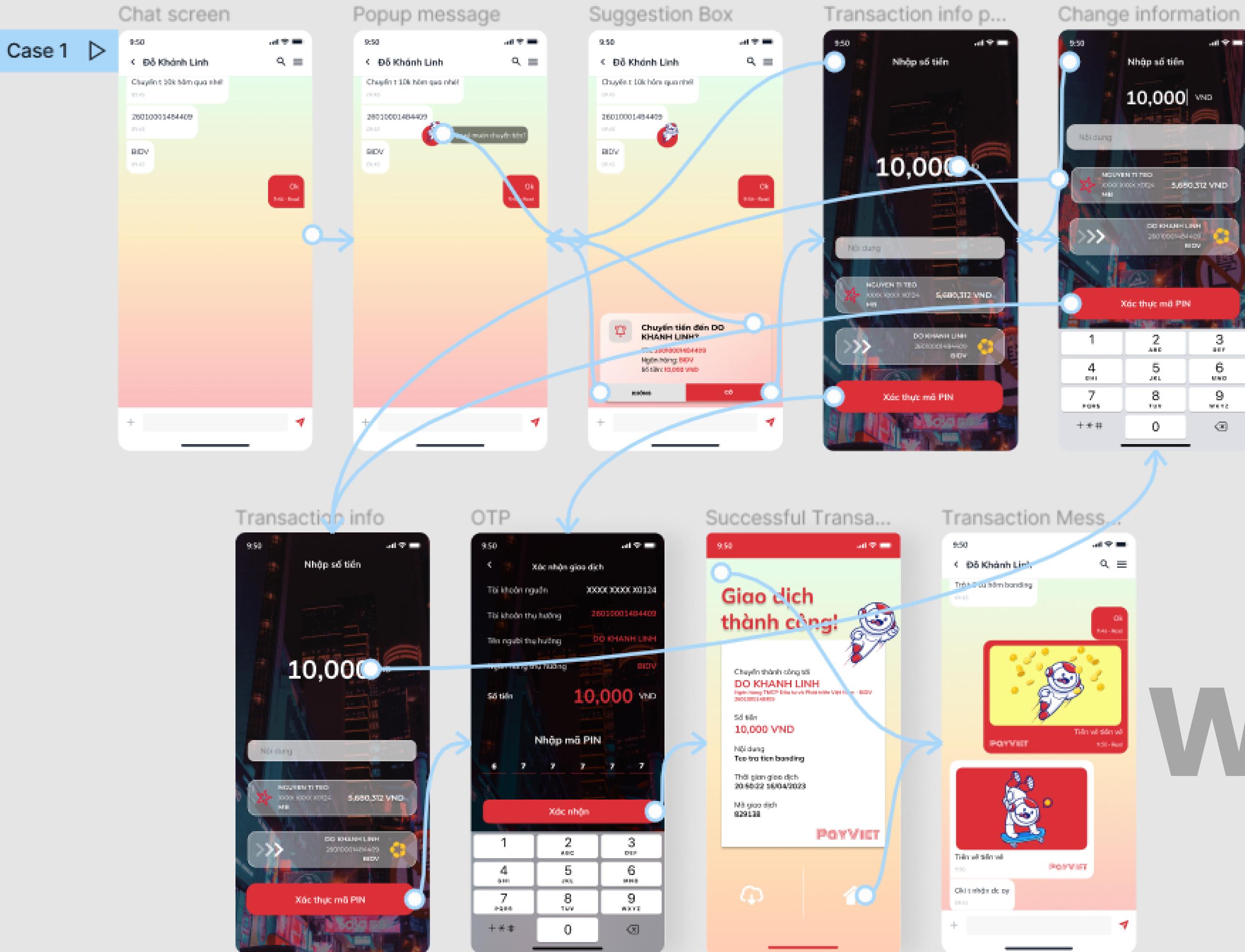


**Deep Linking**

**MiniApp**



**PERFORM IN-APP  
MONEY TRANSACTION**

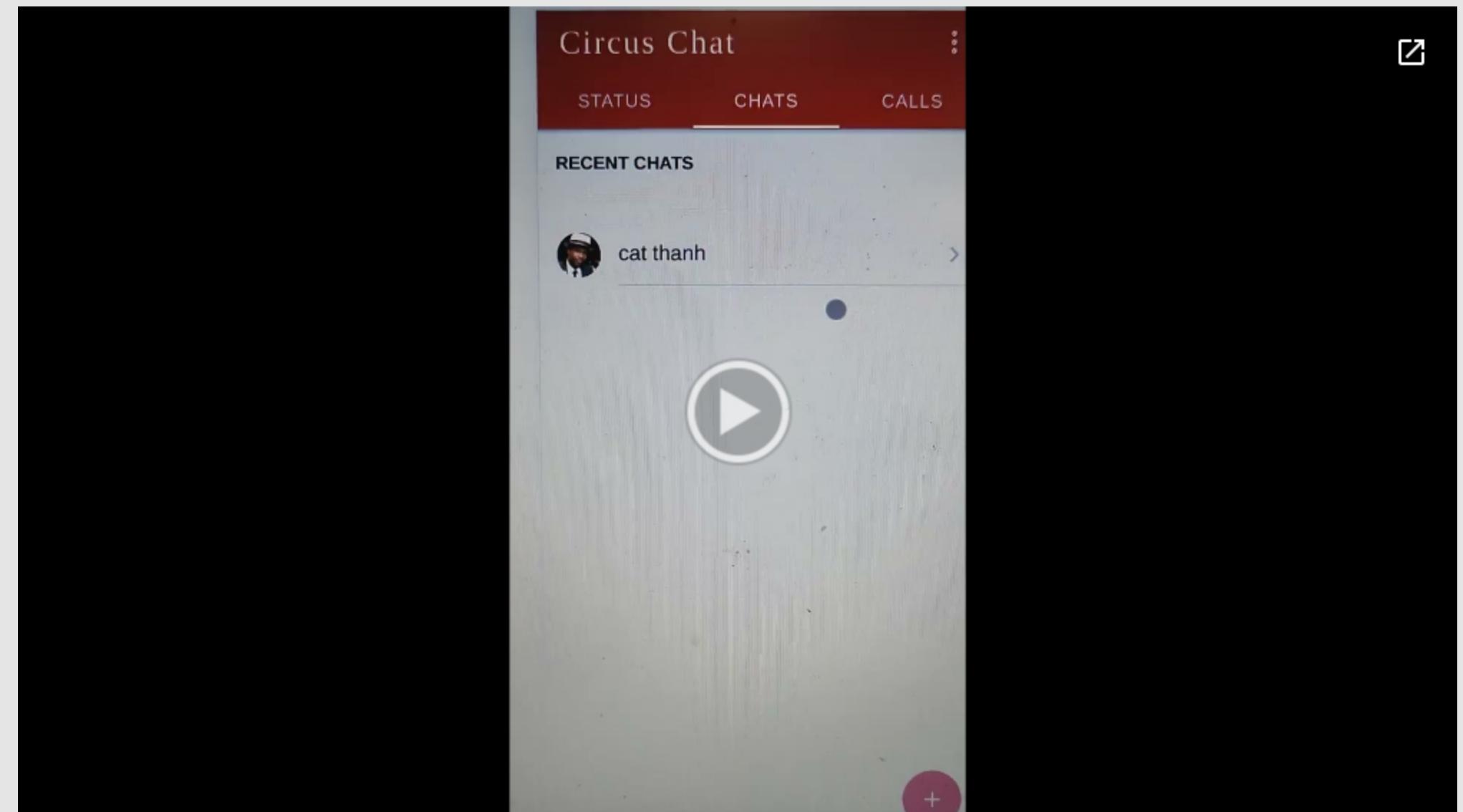


# Workflow

PERFORM IN-APP  
MONEY TRANSACTION

# Happy test case

**SEE OUR DEMO [HERE](#)**



# Product analysis & optimization

To quantify the product's success we set the following KPI as criteria for measuring 3 factors

1

Accurate intent Recognition Rate

2

Customer Experience

3

Security

# Accurate intent Recognition Rate

## Measurement Methodology

- Data: **180** samples, generated by **ChatGPT with human control**.
- Evaluation method: Use **stratified K-Folds cross-validator**, numbers of folds = 5.

## Validation Result

- Accuracy: **0.93**
- Precision: **0.94**
- Recall: **0.81**
- F1 score: **0.91**

messsage	label
Chị chuyển tiền cho em để mua vé xem phim ạ	1
Chào bạn, bạn khỏe không?	0
ck cho t vào tk 0246813579 ViettelPay	1
Mình không nhận tiền đâu, cảm ơn bạn	0
Bạn gửi 700k vào tài khoản BIDV của mình được không?	1

**Sample Data**

# Customer Experience

- We use metric **Time on task** with 5 users.
- We received the following results:

The results show that **5/5** users performed on the prototype faster than the traditional method (average almost **3 times faster**).

- However, the current time-on-task index is still very inaccurate, and the reliability is not high because the prototype is relatively primitive and the interaction is low. Therefore in the next phases, it is necessary to improve the prototype interoperability to improve the reliability of the time-on-task indicator.

# Security

Within the scope of the competition, our evaluation of security is measured by the presence of **Password** and **OTP authentication** for the money transfer service.

# Further Improvements



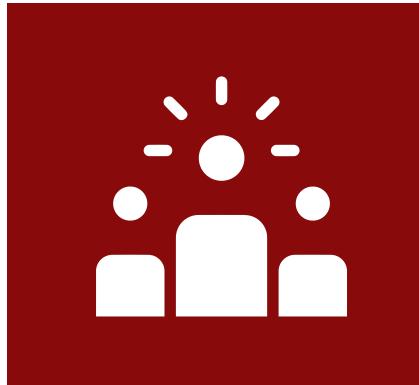
## AI Assistant

Train and deploy more advanced conversational AI model to handle more sensitive case of intent detection.



## Transaction Method

Support more transaction methods (Bank Card Number, Phone Number, QR code) to provide flexibility for users.



## Support Range

Develop features to support intent detection in group chat conversations and voice messages.



## Security Level

Improve product's security level with methods like OTP authentication, biometric authentication, end-to-end encryption, etc.