

# Fintech meets AI

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*Founder of Eyeline.mobi Group*



# Eyeline Group

- IT innovation and mobile technology company since 2001
- R&D center in Novosibirsk Scientific Center, Russia
- Offices in Moscow/Russia, Minsk/Belarus, Austin/TX/USA, Singapore, Cyprus/EU
- More than 30 patents, including Russia, USA, EU, China
- Major activities in Russia, South East Asia, Africa
- 1000+ developer teams use Eyeline MiniApps.pro platform
- GSMA innovation award 2001, Webby innovation award 2009





**Rostelecom**



**ROSATOM**



**GAZPROMBANK**



**Beeline™**

**TELE2**



**Russian Financial  
Monitoring**



**Gov. of Moscow**



**Yellow  
Pages™**



**Africa**

# Tele2 FinTech marketplace

The screenshot shows the Tele2 FinTech marketplace interface on a Mac OS X browser. The top navigation bar includes links for 'Акция! iPhone в подарок', 'Переводы и платежи' (highlighted in green), 'Перевести деньги', 'Оплата товаров и услуг', 'Кредит', 'Банковская карта', 'Инвестиции', and 'Мобильный билет'. A 'Войти' button is also present.

## Банковские карты

**СОВЕСТЬ**  
КАРТА РАССРОЧКИ

- Бесплатное годовое обслуживание
- Любые покупки без первого взноса
- Возобновляемый лимит до 300 000 рублей
- До 12 месяцев на оплату покупок

**Яндекс Деньги**

Яндекс Деньги  
YANDEX MONEY world mastercard

**КРУГОМ ВЫГОДА**

- Карта для покупок в интернете и реальной жизни
- При заказе по [акции](#) — 300 руб. бонусами на счет Теле2 + 300 баллов в кошельке на Яндексе
- Мгновенный кэшбэк баллами 1% за покупки в интернете и 5% в категориях месяца
- Может стать мультивалютной: рубли + 10 валют

[Подробнее](#) [Оформить](#)

**talkbank**

talkbank  
4378 6900 0000 0001  
TALKBANK VISA

**Альфа-Банк**

Альфа-Банк  
0000 0000 0000 0000  
CARDHOLDER NAME

**ДРУГИЕ ПРЕДЛОЖЕНИЯ**

- Дебетовая карта
- Кешбэк 1% и до 40% по спецпредложениям
- Бонус на связь 500 рублей
- Бесплатная доставка, обслуживание, переводы и снятие наличных

- 100 дней без %
- 50 000 ₽/мес. снимайте без комиссии
- Бонус 500 руб. на счет после совершения первой транзакции по карте

[Подробнее](#) [Оформить](#)



# Tele2 FinTech marketplace

The screenshot shows a web browser window for [market.tele2.ru](https://market.tele2.ru). The page features a large banner for the 'Master of Transfers' campaign, which offers an iPhone as a gift. A woman in a business outfit is shown holding a clipboard and looking at it. To her right, there is a form for entering a Tele2 phone number to log in to the personal cabinet. Below the form, a note states that the site complies with Russian law and that user data is securely protected. A button labeled 'Request code' is present. At the bottom of the page, there is a news section with two entries: one from December 10, 2019, about the extension of the 'Master of Transfers' campaign until December 31, 2020, and another from June 26, 2019, about changes to the rules of the campaign starting July 1, 2019.

market.tele2.ru

Войти

Акция! iPhone в подарок Переводы и платежи Перевести деньги Оплата товаров и услуг Кредит Банковская карта Инвестиции История

## «Мастер переводов»

Для входа в личный кабинет акции введите свой номер телефона Tele2

Номер телефона

锁 Мы работаем в строгом соответствии с законодательством РФ. Здесь и далее ваши данные надежно защищены. [Условия акции](#).

✉ Запросить код

**Новости**

10.12.2019 [Информационное сообщение](#).  
Коммерческий банк «ВРБ» (ООО) информирует о продлении акции "Мастер переводов" по 31 декабря 2020 года. С правилами акции можно ознакомиться на [ее сайте](#).

26.06.2019 [Информационное сообщение](#).  
Коммерческий банк «ВРБ» (ООО) информирует об изменении правил акции "Мастер переводов". С 01 июля 2019 года изменяются условия акции "Мастер переводов". С новыми правилами можно ознакомиться [на сайте акции](#).



# Tele2 FinTech marketplace

The screenshot shows a web browser window for [cards.tele2.ru](https://cards.tele2.ru). The top navigation bar includes links for 'Продукты' (Products), 'Мои заявки' (My applications), 'Карта' (Card), and 'Кредит' (Credit). The main content area features a woman holding a credit card and a laptop, with a large green diagonal overlay containing the text 'ТОЛЬКО ДЛЯ АБОНЕНТОВ' (Only for subscribers) and 'Кредитная карта и потребительский кредит на выгодных условиях' (Credit card and consumer credit at favorable conditions). Below this, a section titled 'Потребительский кредит' (Consumer credit) shows a woman carrying multiple shopping bags. On the right, there are sliders for credit amount ('Хочу получить') ranging from 30,000 to 1,300,000 rubles, and term ('Срок кредита') ranging from 3 months to 7 years. At the bottom, a summary table shows a credit of 500,000 rubles, a fee of 57,500 rubles, and a total of 557,500 rubles to be repaid by February 19, 2021. A 'Получить кредит' (Get credit) button is at the bottom right.

cards.tele2.ru

Продукты Мои заявки Карта Кредит

ТОЛЬКО ДЛЯ АБОНЕНТОВ

Кредитная карта и потребительский кредит на выгодных условиях

Потребительский кредит

Хочу получить 500 000 ₽

от 30 000 ₽ до 1 300 000 ₽

Срок кредита 1 год

от 3 месяцев до 7 лет

Кредит	Переплата	Итого	Вернуть до
500 000 ₽	+ 57 500 ₽	= 557 500 ₽	19 февраля 2021

Получить кредит



# Alfa-Bank FinTech USSD



# Moscow Roads Problems

3.5 mln cars



25 sq.m. of  
road per a car



Not possible to  
restructure roads due to  
historical buildings



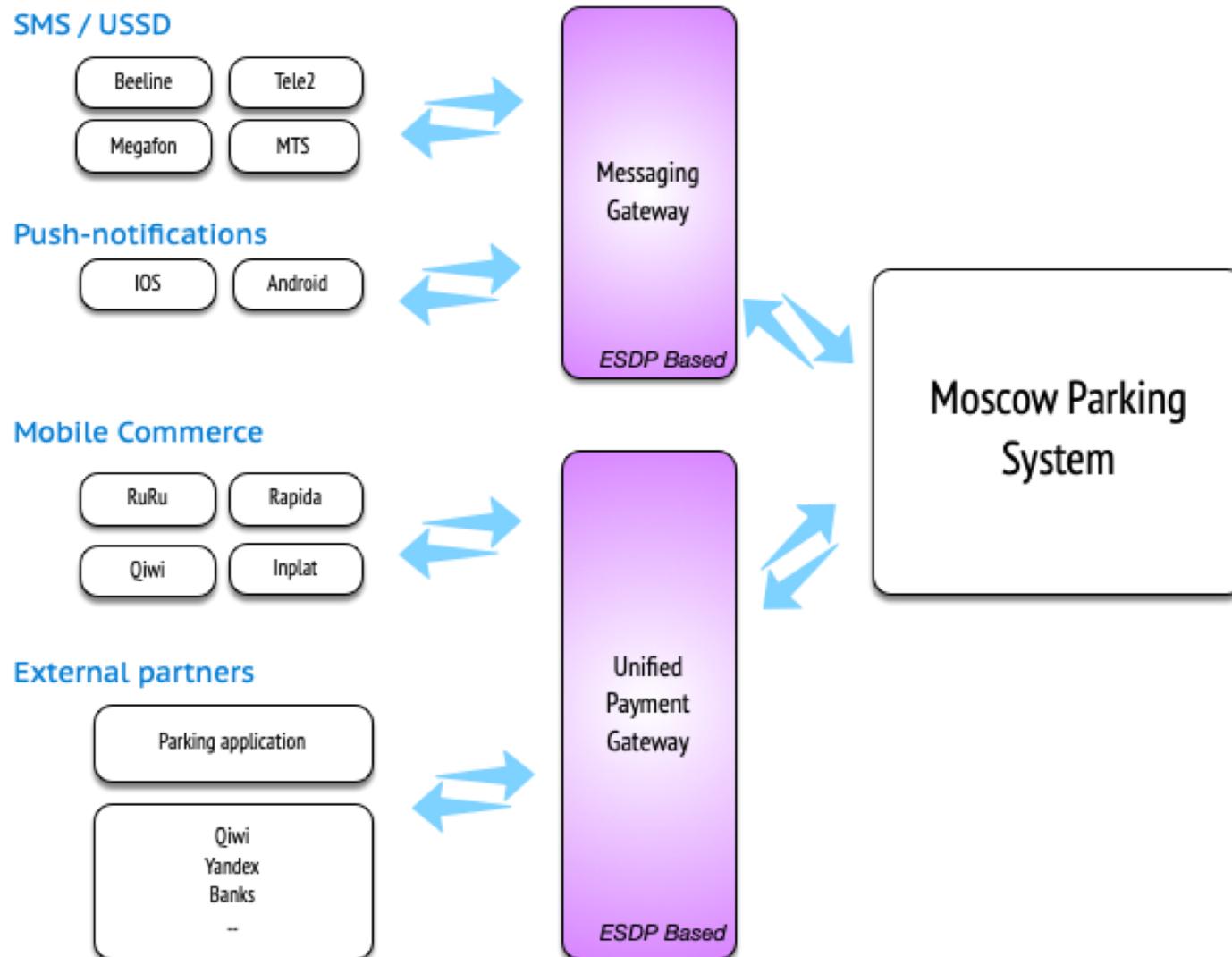
# Moscow Parking - problems to solve:

- Sidewalks and public transport stops are crammed with private cars.
- Jammed streets, especially narrow roadways of the downtown.
- Huge jams in the rush hour.
- Municipal parkings are in deficit and drivers struggle to find them.
- Public transportation becomes less attractive to citizens, less profitable, and has to be subsidised.
- Need a solution that could be implemented and integrated into the city ecosystem (infrastructure, communication channels, payment systems) pretty soon.



# Moscow Parking Space

## AI 2.0 based e-payment gateway



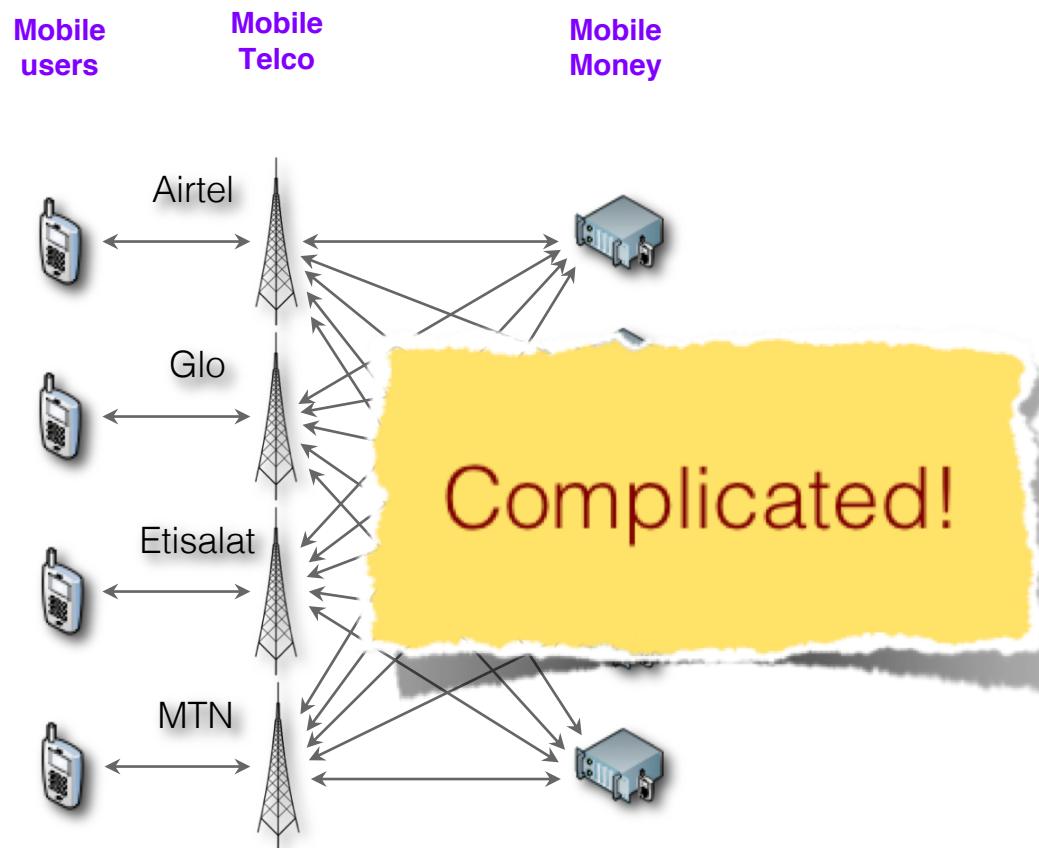
- 22 bln RUB collected parking payments (<http://parking.mos.ru/en/>)
- 2.5 mln transactions per day
- More than 100 000 of payment parking slots in Moscow

# How Semantic AI benefits Moscow Parking

- A record breaking development speed - the first phase of Moscow Parking was started in production in 8 months.
- Easily adaptable communications and intra-system payments.
- High preparedness for introduction of supplementary services, like subsidised parking permits, car sharing, etc.
- High scalability
- High performance

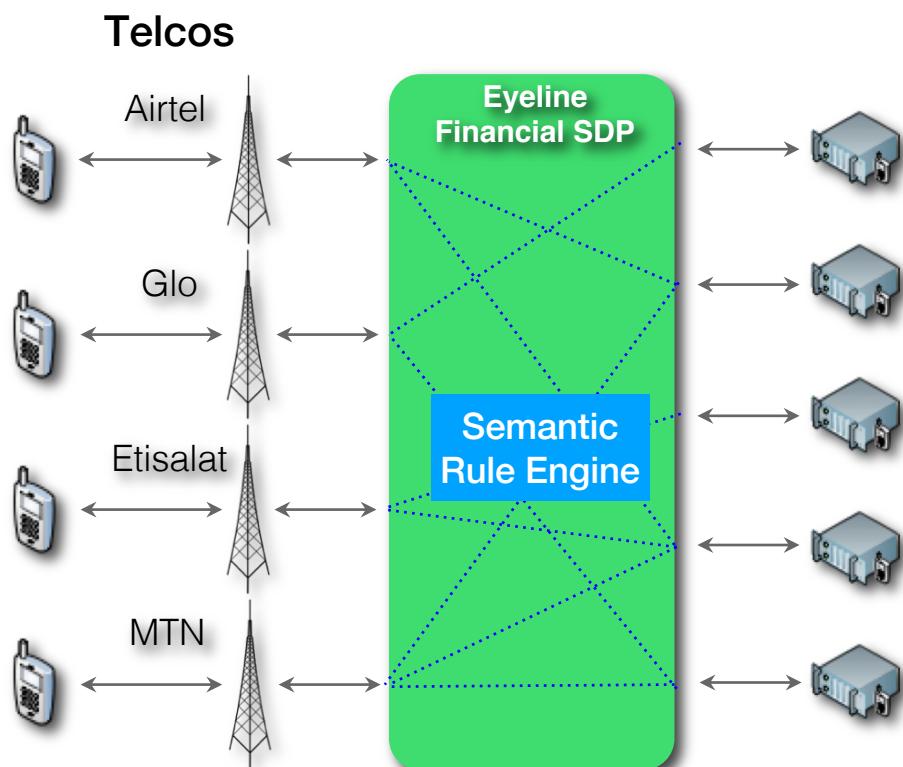


# Nigeria: AI 2.0 semantic technology helps to build mobile money infrastructure



- 16 mobile money providers
- 4 major mobile operators
- 150 mln population

# Nigeria: AI 2.0 semantic technology helps to build mobile money infrastructure



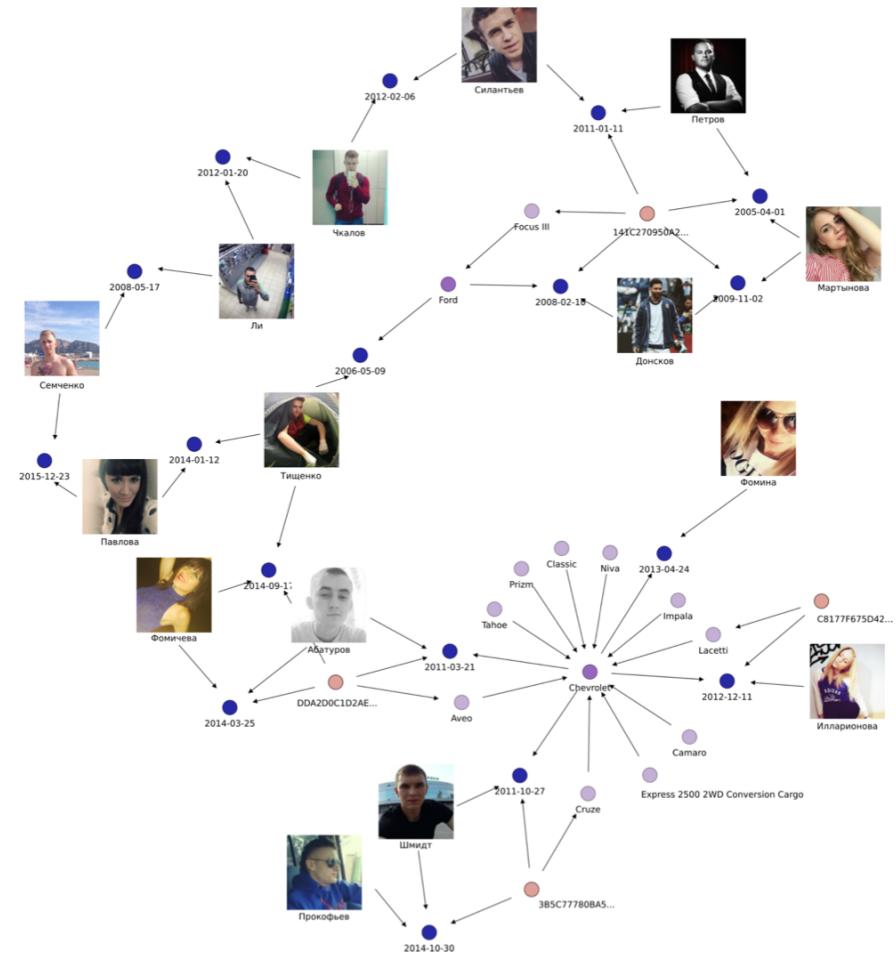
- 16 mobile money providers
- 4 major mobile operators
- 150 mln population
- Most phones are not smart phones

# FINTECH: Anti-money laundering

Find suspects of money laundering and terrorist activity

## AI 2.0 semantic search for AML

- High rates of search results and data analysis in a noisy environment.
- Demonstrated efficiency higher than IBM I2 product
- Developed methodology and tools.
- Found bank details used for the purchase of weapons.
- Employee productivity growth is thousands of times compared to manual search in the same sources.



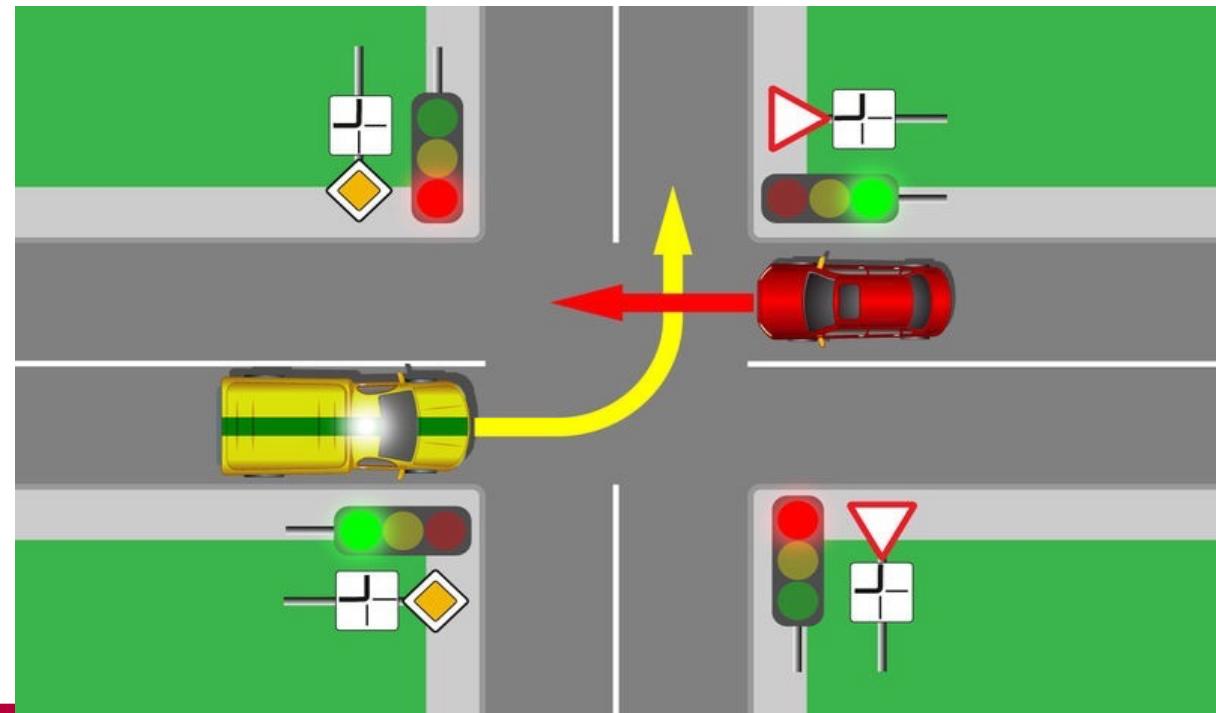
# FinTech Service Delivery Platform

- Fast time-to-market **competitive advantages**
- Both Cloud and on-premise deployment options
- AI predictive analytics
- Reduced TCO by 10 times compared to competitive solutions
- High performance and scalability
- More than 10 years industrial experience in telecom and banking: more than 200 mln active monthly users
- Flexible licensing business model



# Semantic AI: logic vs. algorithms

- **Algorithmic approach:** Can you imagine how this traffic laws book would be if ALL possible situations for ALL possible cross roads were explained?:-)



# Thank you!

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