

CloverShield

SOVEREIGN AI

AI to Your Data
Not Data to Cloud

BNGLADESH'S FINANCIAL FUTURE



Rajshahi



Clover Crew

Zero-Trust

100% On-Premise • Air-Gapped



Lightning Fast

<200ms Latency • 100% Uptime



Hybrid Intelligence

AI + Rules • BFIU Compliant



Protecting ₢60,000Cr Annual Transactions

BANGLADESH PARADOX

DATA PRIVACY VS. AI NEEDS

Data Sovereignty

BD Bank Acts • National Laws • Privacy Risks



AI Requirements

Massive Data • Real-Time • Cloud Defaults



The Gap

Outdated Rules • Manual Bottlenecks • Zero AI



CLOVERSHIELD CAPTURES

Legacy Systems

High Privacy
Low AI

Cloud SaaS
Low Privacy
High AI

Manual
Med Privacy
Low AI

CLOVERSHIELD
High Privacy
High AI

100%

BD Laws Compliant

<200ms

Latency

BFIU Ready

Compliance

SOVEREIGN AI

YOUR DATA, YOUR RULES

Real-Time Detection

Models trained on your data

Network Investigation

Visualize money laundering rings

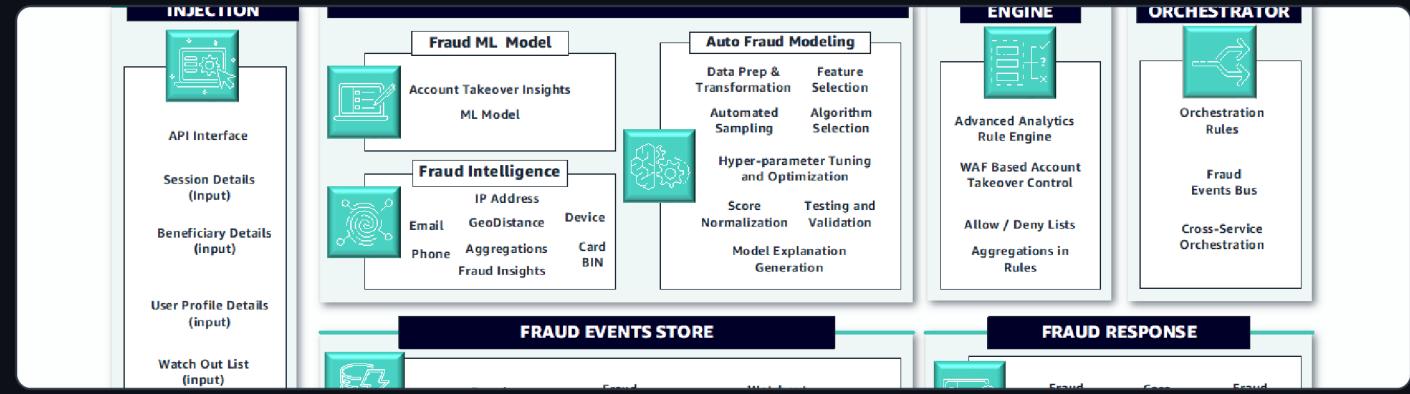
Rule Sandbox

Backtest policies safely

Compliance Built-In

Audit logs • BFIU SAR

ON-PREMISE ARCHITECTURE



Cloud AI

Data leaves premises • External APIs • Risk

CloverShield

Inside firewalls • Zero external calls • Safe

<200ms

Latency

100%

Uptime

EN+BN

Bilingual

CORE MODULES

Complete Investigation Loop

Mission Control
Real-time Scoring

Fraud Scanner
Hybrid AI + Rules

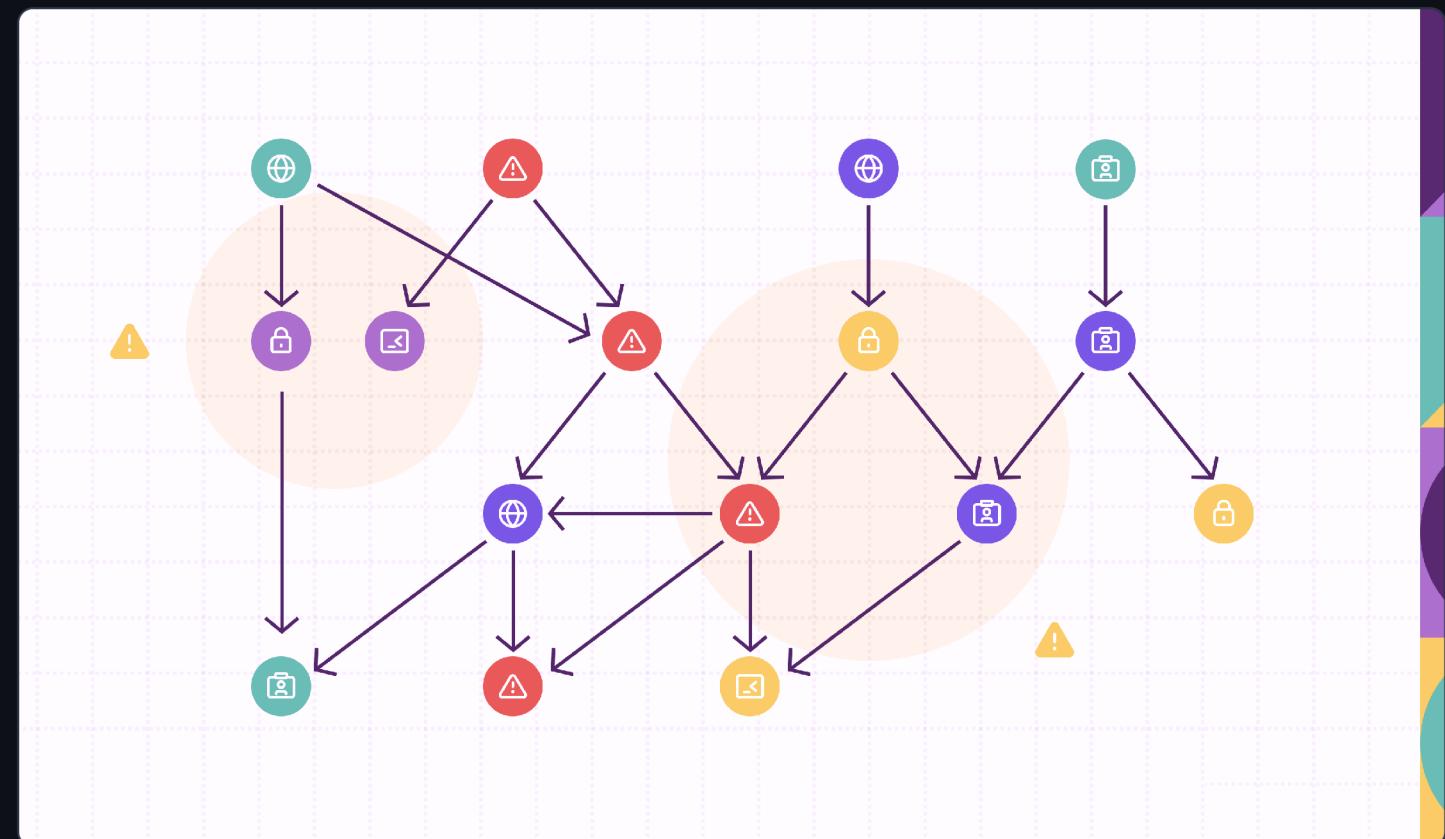
Customer 360
Network Graph

Policy Lab
Rule Sandbox

AI Copilot
24/7 Assistant

Compliance
Audit Logs

SYNDICATE DETECTION



<200ms
Latency

SHAP
Explainable

Graph
Features

BANGLADESH MFS MARKET

MASSIVE SCALE • GROWING THREAT

80M+

USERS



৳15K+

MONTHLY TXNS



৳60K+

FRAUD LOSS



45%

YOY GROWTH



TRANSACTION GROWTH



Syndicate Threats

Coordinated attacks rising



BFIU Compliance

Bangladesh Bank Acts tightening

COMPETITION

Why CloverShield Wins

100% On-Premise

Data never leaves your infrastructure

<200ms Latency

LAN speed, zero internet dependency

BD Law Compliant

Fully compliant with data sovereignty acts

One-Command Deploy

Dockerized, <5 minute setup

Bilingual Support

English + Bangla localization

Low Flat Cost

No recurring API fees, own your infrastructure

FEATURE COMPARISON

LEGACY SYSTEMS



>500ms



High



Unique Position: High Privacy + High AI

Capturing the empty quadrant in the market

CLOUD SAAS



>500ms



High



CLOVERSHIELD



<200ms



Low Flat



REVENUE STREAMS

Scalable • Recurring • High-Margin

CORE LICENSING

₹60L+

One-time per installation



ANNUAL MAINTENANCE

20%

Recurring revenue



ENTERPRISE ADD-ONS

₹18L/yr

K8s • AD • Custom SLA



TARGET CUSTOMERS

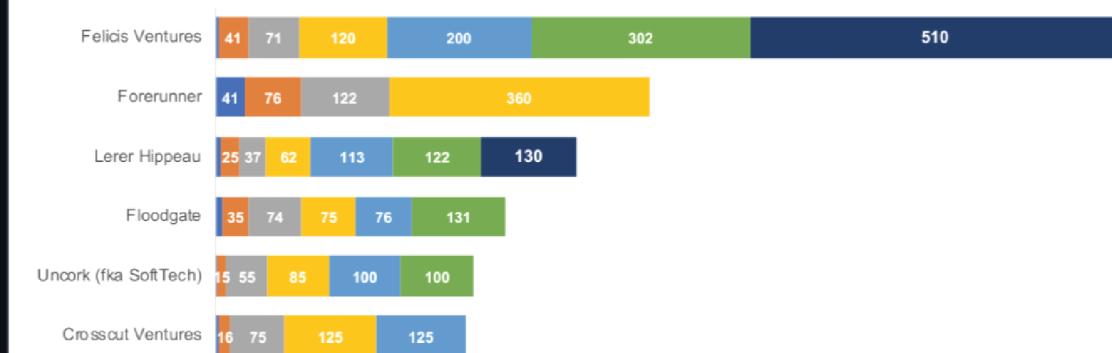
Tier-1

bKash • Nagad

Tier-2

Citybank • DBBL

BANGLADESH MARKET GROWTH



40%

Gross Margin

20%

Renewal Rate

₹72L

Avg Deal Size



Expansion Path

Federated Learning • Mule Blacklist API • Regional Markets

ROADMAP

From MVP to National Scale

Q1'26 **MVP Ready**

DONE



Q2'26 **Enterprise**

IN PROGRESS



Q3'26 **Federated**



2027+ **National**



KEY ACHIEVEMENTS

Dockerized

123

Policy Lab



<200ms

Latency



100%

On-Premise



 **Ready for Immediate Deployment**
Bangladesh MFS Sector • Production-Tested • Air-Gapped

CLOVER CREW

RAJSHAHI • BANGLADESH



XGBoost + SHAP

Explainable AI



Graph Neural

Network Analysis



Docker + FastAPI

Enterprise Stack



Financial Crime

Domain Knowledge



Enterprise Security

Zero-Trust Architecture



Multi-Disciplinary Team

- ✓ Data Scientists
- ✓ ML Engineers
- ✓ Full-Stack Devs
- ✓ Fraud Analysts



National AI Build-a-thon 2026 (MXB2026)

TOGETHER WE CAN

BUILD SOVEREIGN DEFENSE



100%

On-Premise



<200ms

Latency



BD Laws

Compliant



BFIU

Ready

Protecting Bangladesh's Financial Future with AI-Powered, Zero-Trust Fraud Detection

LET'S BUILD BANGLADESH'S SOVEREIGN DEFENSE



Rajshahi, Bangladesh



Clover Crew