Al in Fintech. Make Better Strategic Decisions.

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ABOUT US

Plyzer simplifies data intelligence to help companies and people make better decisions.

- Incorporated in Nevada, its headquarters are in Toronto, Canada, with marketing and sales branches in Barcelona and Madrid, Spain.
- Plyzer Technologies Inc. is a public American company trading through the facilities of the OTCQB Venture Market under the symbol PLYZ.

Plyzer Technologies, Inc. adds value to raw, publicly available online data providing tools for effective decision making for online buyers, brands/companies that operate in hyper-competitive markets.

Our team of data scientists and software developers, experts in artificial intelligence, build state-of-the-art technology that tackles the global e-commerce market currently worth an estimated \$US2.3 trillion.



Can the Financial Industry transform Big Data into Smart Data?

REVOLUTION

EXPECTATIONS

INNOVATION



EXPLOSION



INTEGRATED DATA

REAL TIME DECISIONS

THE CLOCK IS TICKING













• AI capabilities progressively increasing

• AI capabilities unlikely in the near future



AIIS EVERYWHER



- Al helps to optimize **sales and price**, as well as prevent **fraudulent transactions**.
- Al makes it possible to provide **personalized suggestions** for desired dates, routes, and costs, when we are surfing airplane or hotel booking sites planning our next summer vacation.
- In the transportation industry, AI is actively employed in the development of self-parking and advanced cruise control features, called to make driving easier and safer.
- Al saves lives: from robotic surgeries to virtual nursing assistants and patient monitoring, doctors employ Al to provide their patients with the best care.

RAISE OF AI IN FINTECH

- AI and Credit Decisions
- AI and Risk Management
- AI and Fraud Prevention
- AI and Trading
- AI and Personalized Banking
- AI and Process Automation

AI AND CREDIT DECISIONS

- Al provides a faster, more accurate assessment of a potential borrower, at less cost, and accounts for a wider variety of factors, which leads to a better-informed, data-backed decision.
- Objectivity is another benefit of the AI-powered mechanism.
- Digital banks and loan-issuing apps use ML algorithms to use alternative data (e.g., smartphone data) to evaluate loan eligibility and provide personalized options.

AI AND RISK MANAGEMENT

- Algorithms analyze the history of risk cases and identify early signs of potential future issues.
- Al is a powerful ally when it comes to analyzing real-time activities in any given market or environment.
- Crest Financial Case.

AI AND FRAUD PREVENTION

- Al has been very successful in battling **financial fraud** and the future is looking brighter every year, as ML is catching up with the criminals.
- Al is especially effective at **preventing credit card fraud**. Fraud detection systems analyze clients' behavior, location, and buying habits and trigger a security mechanism when something seems out of order.
- Banks also employ AI to reveal and prevent another infamous type of financial crime: **money laundering**. Machines recognize suspicious activity and help to cut the costs of investigating the alleged money-laundering schemes.

AI AND TRADING

• Data-driven investments have been rising steadily over the last 5 years and closed in a trillion dollars in 2018.

- Intelligent Trading Systems monitor both structured (databases, spreadsheets, etc.) and unstructured (social media, news, etc.) data in a fraction of the time it would take for people to process it.
- The predictions for **stock performance** are more accurate, due to the fact that algorithms can test trading systems based on past data and bring the validation process to a whole new level before pushing it live.
- Al puts together recommendations for the strongest portfolios depending on a specific investor's short- and long-term goals; multiple financial institutions also trust AI to manage their entire portfolios.

AI AND PERSONALIZED BANKING

- In the banking sector, AI powers the smart chatbots that provide clients with comprehensive self-help solutions while reducing the callcenters' workload. Voice-controlled virtual assistants powered by smart tech like Amazon's Alexa are also gaining traction fast. Both tools can check balances, schedule payments, look up account activity and more.
- A number of apps offer **personalized financial advice** and help individuals achieve their financial goals.
- The biggest US banks, such as Wells Fargo, Bank of America and Chase, have launched **mobile banking apps** that provide clients with reminders to pay bills, plan their expenses and interact with their bank in an easier and more streamlined way, from getting information to completing transactions.

AI AND PROCESS AUTOMATION

- Forward-thinking industry leaders look to robotic process automation when they want to cut operational costs and boost productivity.
- Intelligent character recognition makes it possible to automate a variety of mundane, time-consuming tasks that used to take thousands of work hours and inflate payrolls. Al-enabled software verifies data and generates reports according to the given parameters, reviews documents, and extracts information from forms (applications, agreements, etc.).
- Employing robotic process automation for high-frequency repetitive tasks eliminates the room for human error and allows a financial institution to refocus workforce efforts on processes that require human involvement.

THE FUTURE

- Increased transactional and account security, especially as the adoption of blockchains and cryptocurrency expands.
- All kinds of **digital assistants** and apps will continue to perfect themselves thanks to cognitive computing.
- Better customer care that uses sophisticated self-help VR systems, as natural-language processing advances and learns more from the expanding data pool of past experience.
- A new level of **transparency** will stem from more comprehensive and accurate know-your-client reporting and more thorough due-diligence checks, which now would be taking too many human work hours.

- 65% of senior financial management expects positive changes from the use of AI in financial services.
- As of late 2018, only a third of companies have taken steps to implement AI into their company processes.
- Not facing it now may cost more in the long run.



- Frontrunner financial services firms are achieving companywide revenue growth of 19% directly attributable to their AI initiatives, much greater than the 12% of follower firms achieve.
- 70% of all financial services firms participating in the study are using machine learning in production environments today, and 60% are using Natural Language Processing (NLP).



AI leaders in financial services

Common traits of frontrunners in the artificial intelligence race



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Artificial intelligence (AI) deep learning computer program technology also known as machine intelligence (MI) is intelligence exhibited by machines. (Photo credit: Getty, royalt frée), actry

While around two-thirds (65%) of senior financial services industry decision makers globally are "bullish" on so-called disruptive technologies like Artificial Intelligence (AI), blocktain and robotics and see them as having "a positive impact" on their business in the future, a new study reveals only a third (33%) indicate these technologies are being deployed today.

Financial services are entering the artificial intelligence arena and are at varying stages of incorporating it into their long-term organizational strategies.

- Intertrust: 94% of UK-based financial services industry decision makers believe that AI has the greatest potential to revolutionise the sector over the next five years, more so than blockchain and the Internet of Things (IOT), for example.
- Pymnts: banks that invest in AI could see their revenue increase by 34% by 2022. Al integration could cut costs and increase productivity across the industry by \$1 trillion by 2030. In light of these forecasts, it is unsurprising that FIs are increasing their investments in the tech space. According to PwC, at the end of 2017, 52% of banks reported making substantial investments in AI and 66% said they planned to do so by the end of 2020.
- But before financial institutions can reap all of AI's benefits, they must first overcome challenges, including security, privacy, bias, and regulatory issues.
- Another challenge facing financial institutions is the shortage of workers with the tech skills and expertise needed in today's Al-enabled business world.



TOP RISKS OF AI

Top risks of AI that each respondent segment is most concerned about

AI risks	Frontrunners	Followers	Starters
Cybersecurity vulnerabilities of Al/cognitive	1	2	1
Making the wrong strategic decisions based on AI/cognitive recommendations	2	1	3
Regulatory non compliance risk	3	3	4
Erosion of customer trust from Al/cognitive failures	4	5	7
Ethical risks of Al/cognitive systems	4	4	6
Legal responsibility for decisions/actions made by Al/cognitive systems	6	5	2
Failure of AI/cognitive system in a mission-critical or life-and-death context	7	7	5
We have no concerns about potential risks of Al/cognitive	8	8	8

TOP RISKS OF AI

Skills required for implementing AI programs

Skills for AI efforts	Frontrunners	Followers	Starters
Software developers	34%	27%	16%
AI researchers	24%	27%	32%
Data scientists	27%	21%	30%
User experience designers	41%	23%	22%
Business leaders	15%	21%	16%
Project managers	20%	21%	16%
Subject matter experts	15%	25%	38%
Change management / transformation experts	22%	29%	27%



Approaching

Hopeful on AI and its promise

- digitalisation is under way
- looking to increase or optimise processes
- cautious about disruption

ि Foundational

Questioning what AI is and

Experimented and applied AI

- high digitalisation
- · desires new business models
- · achieved a data culture

Emerging data science and operational capability

- understands model lifecycle and management
- building a foundational data architecture



Plyzer Technologies is developing the next state of the art augmented analytics, an approach that automates insights using machine learning and natural-language generation, marks the next wave of disruption in the data and analytics market.

- Data analytics is not exactly the easiest thing to pull off in the real world.
- Data is not like a vitamin that you can just pop in your mouth and be done with it.
- Data, by itself, is totally useless to any business.
- What Plyzer does with augmented analytics is to relieve a company's dependence on data scientists by automating insight generation in a company through the use of advanced machine learning and artificial intelligence algorithms.
- An augmented analytics engine can automatically go through a company's data, clean it, analyze it, and convert these insights into action steps for the executives or marketers with little to no supervision from a technical person.

What makes Plyzer Intelligence different



Highly accurate (up to **98%**) demand predictions



Proprietary algorithms of Natural Language Processing, Deep Learning and Image Recognition



Information at **any level**: by product portfolio, marketplace, region or country, time period, price range



Historical data going back **two** years





Rapid scaling to **match the needs** of a company of any size evolving alongside with their needs and goals



Easy-to-use and visual dashboard with a practically non existent learning curve

STRATEGY

COUNTRY 3 USA CANADA CANNABIS COUNTRY 3 CANADA FOOD & BEVERAGE SPAIN COUNTRY 3 **CONSUMER HEALTH** CANADA SPAIN SECTORS Health — Cosmetics – Other → GEOGRAPHY III CATEGORIES

AXES FOR GROWTH AND DIVERSIFICATION: CATEGORIES, SECTORS AND GEOGRAPHIES

ADJACENT OPPORTUNITIES



Once Plyzer develops capacities to launch new services, external support can be useful every time a new sector or geography is activated

OPTIMAL PERFORMANCE

SALES

SALES

- · Identify where your and your competitors products are sold online.
- · Monitor your pricing and detect your competitors price fl uctuations.
- Filter by region, product, price range, and time period.
- Identify sales opportunities based on product category, geographic location and other competitive factors.

MARKETING

MARKETING

· Monitor how resellers present product images and descriptions.

• Analyse your competitors branding to design your next advertising campaign or your next branding.

 \cdot Quantify the impact of your advertising campaigns by region, product, and period.

LEGAL

LEGAL

- · Identify unauthorized resellers.
- Flag non-compliant descriptions and images of your products.
- · Control price deviations concerning the MAP.

GENERAL MANAGEMENT

GENERAL MANAGEMENT

• Obtain a single source of data for your business intelligence, sales, marketing, legal and strategy teams with an easy-to-navigate dashboard.

- · Report and integrate quantitative and qualitative KPIs periodically.
- · Analyse brand, category and competitor trends.
- Export your data to any format.

O. DISCOVERY

- · Websites / Marketplaces
- Products and brands
- · Competitors
- Points of sale

1. DATA

- · Product availability
- Product image and description
- · Screenshots

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2. ANALYTICS

 Market, products and competitor trends

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- · Category and brand analysis
- Product image and description
- Unauthorized res detection

3. VISUALIZATION

- · Dashboard
- Maps, filters
- KPIs

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· Notifi cations and reports

4. DECISIONS

- Sales, marketing, legal and business intelligence strategies
- Online channel control

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AI POWERED





BOOST SALES

MONITOR



