



Presents

vAldeFinance

Generative AI in the Financial Sector

AI-powered insights for better decisions





Our Technology Partners

Technology is changing at an ever-increasing rate, and we make sure that we take the time to keep up-to-date with the opportunities which this presents.

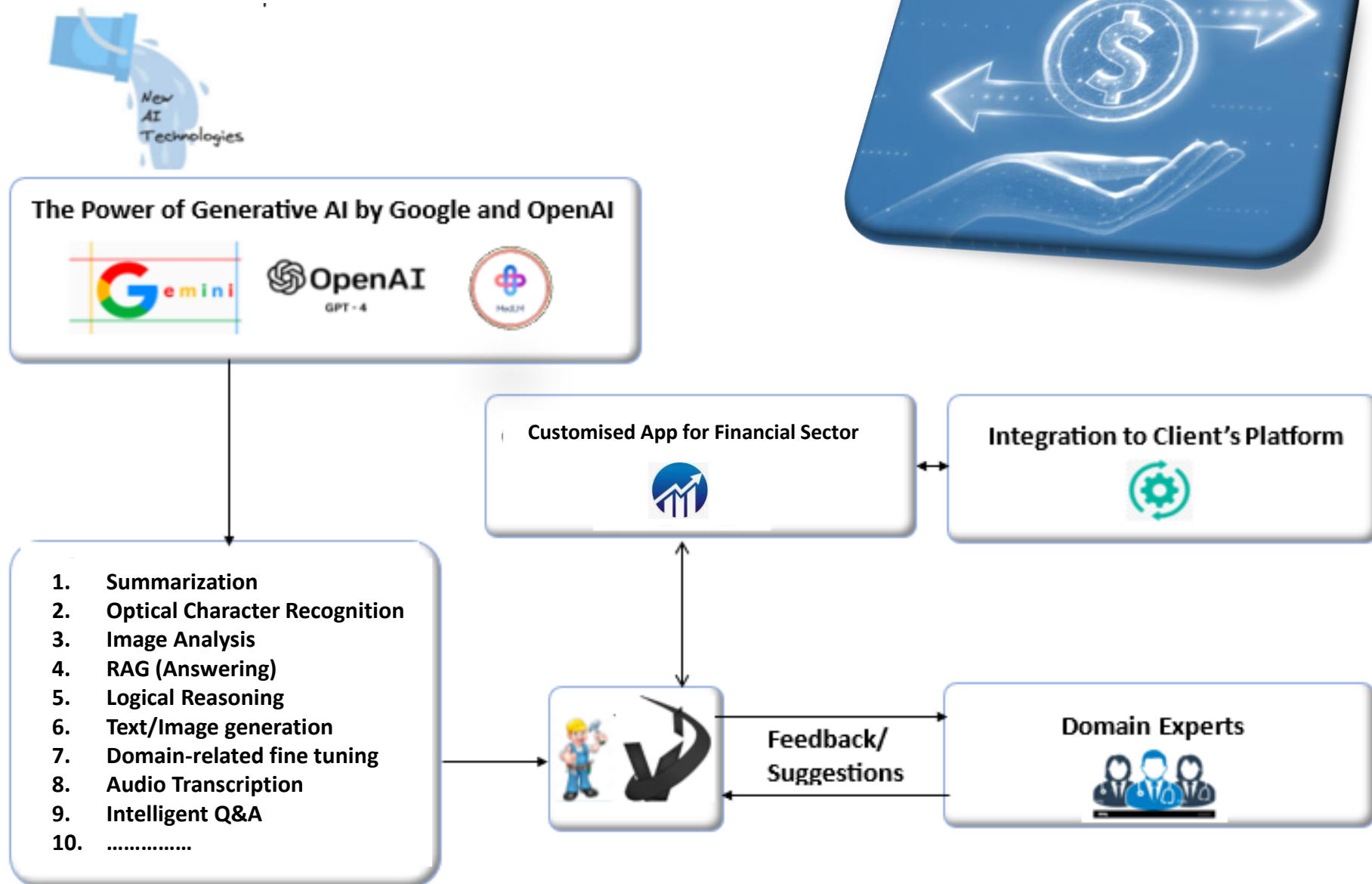
One of the ways we achieve this is to partner with the world leaders in technology, and these are some examples of that.



Microsoft Azure



The Power They Bring to Our Products



All Types of Data Sources

Agreements, Contracts, ID Documents, Bank Statements, Invoices, Purchase Orders, Handwritten Notes, in English and other Languages (including Arabic and other scripts).



Collage of various data sources including:

- Medical Record:** A document with patient information, a physical exam section, and a review of systems.
- First Citizens Bank Statement of Account:** A document showing account details, a table of transactions, and a balance.
- Loan Agreement:** A document titled "Loan Agreement" with a "REPUBLIC OF BELARUS" stamp.
- Car Loan Application Form:** A form with fields for personal and financial information, including name, address, phone, and employment.
- First Bank of Wiki Chequing Account Statement:** A document showing account details, a table of transactions, and a balance.

Audio player interface at the bottom with a waveform and controls.



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Dashboard

Agreement Summary

Agreement QA

Voice Transcription

Configuration

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Overview

A Suite of functions accessing the power of Generative AI to extract data from financial documents. Then to analyze, summarize, clarify and answer questions about the data to support financial decision-making and document finalization.

Imagine an experienced financial assistant, well versed in agreements, contract document creation and analysis, loan application processing, KYC processing, etc., who will work 24/7, without complaint or tiring. Their output and quality of work never varies, with their last piece of work for the week being just as good as the first one. Possibly even better because, just like their human counterpart, they 'learn' from previous experience, and keep up to date with changing financial regulations.

Meet '*vAldeFinance*'.

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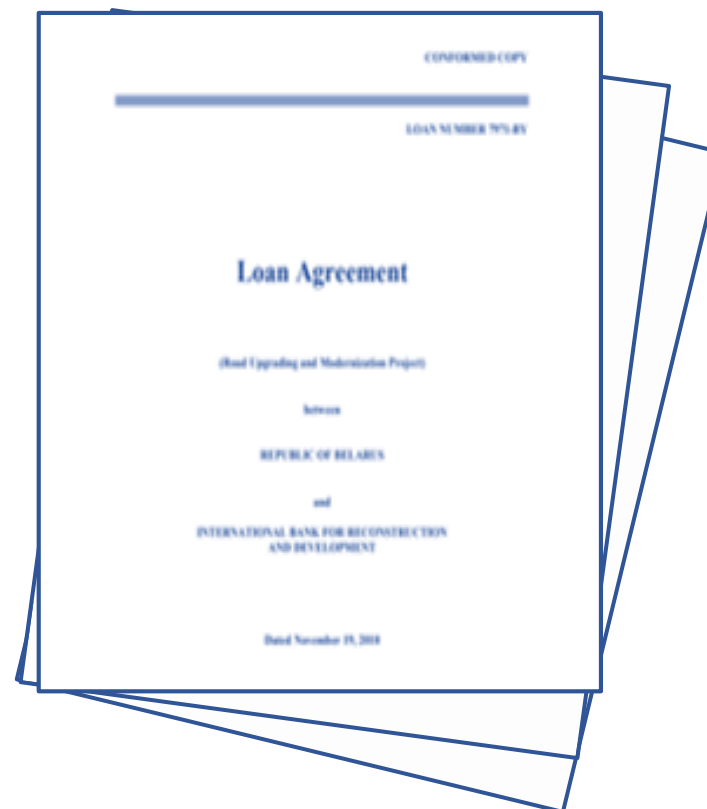
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Document Analysis and Summary

Taking documents relating to the matter in hand; loan applications, bank statements, Passports and other Id documents for KYC processing and approval, and more.

Then digitizing them, analyzing them, and providing a summary which can be interrogated further using 'Question & Answer' the option, and supplemented by the recording and transcription of audio evidence.



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Agreement Summary

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Agreement Summary

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CONFORMED COPY

LOAN NUMBER 7971-BY

Loan Agreement

(Road Upgrading and Modernization Project)

between

REPUBLIC OF BELARUS

and

INTERNATIONAL BANK FOR RECONSTRUCTION
AND DEVELOPMENT

Dated November 19, 2010

Summary

Summary

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between

REPUBLIC OF BELARUS

and

INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPMENT

Dated November 19, 2010

Summary

[11/19/2010]: Loan agreement between the Republic of Belarus and the International Bank for Reconstruction and Development for a \$150 million loan to finance the Road Upgrading and Modernization Project. The loan has a 30-year term, a grace period of 5 years, and an interest rate determined by the Reference Rate for the Loan Currency plus a Variable Spread.

[04/19/2016 - 08/15/2025]: Principal repayment dates for the loan, with 5% of the total principal amount payable on each date.

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Document Question and Answer

Taking documents relating to the matter, digitizing them, analyzing them, and then interrogating them further using a free-form 'Question and Answer' process to pinpoint specific issues and extract relevant facts.




Who? Where?
What? Why?
When?

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☰ Agreement QA

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LOAN NUMBER 7971-BY

Loan Agreement

(Road Upgrading and Modernization Project)

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What are the key points of Article III – Project?

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Currency; (ii) a change of the interest rate basis applicable to all or any portion of the principal amount of the Loan withdrawn and outstanding from a Variable Rate to a Fixed Rate, or vice versa, or from a Variable Rate based on a Variable Spread to a Variable Rate based on a Fixed Spread; and (iii) the setting of limits on the Variable Rate applicable to all or any portion of the principal amount of the Loan withdrawn and outstanding by the establishment of an Interest Rate Cap or Interest Rate Collar on the Variable Rate.

(b) Any conversion requested pursuant to paragraph (a) of this Section that is accepted by the Bank shall be considered a "Conversion", as defined in the General Conditions, and shall be effected in accordance with the provisions of Article IV of the General Conditions and of the Conversion Guidelines.

ARTICLE III - PROJECT

3.01. The Borrower declares its commitment to the objectives of the Project. To this end, the Borrower shall carry out the Project in accordance with the provisions of Article V of the General Conditions.

3.02. Without limitation upon the provisions of Section 3.01 of this Agreement, and except as the Borrower and the Bank shall otherwise agree, the Borrower shall ensure that the Project is carried out in accordance with the provisions of Schedule 2 to this Agreement.

ARTICLE IV - EFFECTIVENESS; TERMINATION

4.01. The Effectiveness Deadline is the date hundred and twenty (120) days after the date of this Agreement.

ARTICLE V - REPRESENTATIVE; ADDRESSES

5.01. The Borrower's Representative is the Deputy Prime Minister of the Borrower.

Enter your query



Chat

You

What are the main points of Article III Project?

Your Assistant

- The Borrower declares its commitment to the objectives of the Project and shall carry out the Project in accordance with the provisions of Article V of the General Conditions. - The Borrower shall ensure that the Project is carried out in accordance with the provisions of Schedule 2 to this Agreement.

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Voice Transcription

Making and transcribing voice recordings of reports, interviews, meetings, verbal agreements, etc. and converting them to digital text for analysis, summarization and incorporation into composite reports and summaries.





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Voice Transcription

Audio

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Summarize

Transcription

Transcription

Summary

Summary



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Summarize

Transcription

Welcome to Amity Auto Loans.
My name is Sarah and I'm a loan representative.
Can I interest you in exploring our car loan options today?
Hi Sarah.
Thanks, actually I'm looking to finance a new car and I was hoping to get some information about your loan rates.
Absolutely, we offer a variety of competitive rates based on factors like credit score, loan term and down payment.
Do you have a specific price range in mind for the car you're considering?
I'm flexible but ideally I'd like to keep it around \$25,000.

Summary

Summary

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Summarize

Transcription

Welcome to Amity Auto Loans.

My name is Sarah and I'm a loan representative.

Can I interest you in exploring our car loan options today?

Hi Sarah.

Thanks, actually I'm looking to finance a new car and I was hoping to get some information about your loan rates.

Absolutely, we offer a variety of competitive rates based on factors like credit score, loan term and down payment.

Do you have a specific price range in mind for the car you're considering?

I'm flexible but ideally I'd like to keep it around \$25,000.

Summary

Sarah, a loan representative at Amity Auto Loans, offers competitive car loan rates based on factors like credit score, loan term, and down payment. The customer is looking to finance a new car around \$25,000 and has a credit score of around 780,000. They are considering putting down a loan of \$6,000. Sarah is ready to provide information on loan options and rates to help the customer make an informed decision.

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vAldeFinance Benefits (1)

Client Benefits:

- **Improved accuracy and faster processing of documentation:** Generative AI can analyze vast amounts of data to identify patterns and inconsistencies that might be missed by humans. This can lead to more accurate financial documentation, and increased client confidence in your services.
- **Enhanced communication and information access:** Generative AI can be used to create easy-to-understand reports and summaries of financial documents, allowing for better communication between clients and advisors.
- **Streamlined data collection:** AI can automate tasks such as data entry from mobile devices or wearables, reducing the burden on clients and ensuring more complete data capture.



vAldeFinance Benefits (2)

Finance Organisation Benefits:

- **Automation of your KYC processing** - Using Q&A, you can ask the system to tell you what is missing and what is inaccurate in the documentation provided, to save hours of manual checking.
- **Increased efficiency and responsiveness:** Generative AI can automate repetitive tasks such as data collection, cleaning, validation and analysis, freeing up staff time to focus on more critical activities like client care and increasing the client base.
- **Better decision-making:** Generative AI can quickly analyze data to identify potential risks and non-compliance issues, allowing finance professionals to make more informed decisions about client advice and care.
- **Scalable, to cope with increasing workloads:** Whilst still offering your clients better care and better services due to its advanced technologies, vAldeFinance can help you grow your client-base and your company..



vAldeFinance Benefits (3)

Overall System Benefits:

- **SaaS (Cloud-hosted) as well as on-Premise offerings:** Ensures data confidentiality and security.
- **Customizable & easy to integrate with existing client platforms:** Offering overall efficiency in the management of client data.
- **Integrated with the latest advanced generative AI technologies:** Including Google FinLM, Open AI, Google Gemini, Google Cloud, and Microsoft Azure AI platform.
- **Cost Effective & Ready for Market:** We are an established technology company providing cutting edge products & solutions in financial services around the world, under guidance of experts in the field.

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In Summary:

Generative AI-powered document handling can revolutionize how financial institutions and company finance departments manage paperwork. Instead of tedious manual data entry and analysis, Generative AI automates these tasks, freeing up staff for more strategic work. Generative AI can process vast amounts of financial documents, extracting key information and summarizing it into clear reports. This allows for faster and more insightful decision-making, while also reducing the risk of human error.

Furthermore, Generative AI can go beyond simple data extraction. By analyzing financial data and trends, it can create reports with forecasts and risk assessments. This empowers financial professionals to make proactive decisions and optimize strategies. Additionally, Generative AI can be used to create custom reports tailored to specific needs, providing a more comprehensive view of financial health. Overall, a Generative AI-powered document handling system offers significant benefits for efficiency, accuracy, and financial decision-making.



vInnovate Technologies:

Other Finance Products and Solutions:

Whilst vAldeFinance is a powerful, complete solution to a very real set of problems, it is just one part of our product and solution range aimed at the Finance Sector. You might also like to take a look at:-

- **vDigiDocr:** our AI-enabled intelligent document processing tool used to automatically identify and extract text from images and documents and convert them into digital format for business process automation. It extends the functionality of vAldeFinance to encompass ALL types of documents, including pictures, scans and diagrams with a Question and Answer function.
- **versaChat: our AI-powered ‘Digital Assistant’** – a Chatbot with a difference - in fact several unique differences. Firstly, it is not just a product. It is a configurable solution to each client’s individual needs. Secondly it has the ability to do more than just chat - which it does effortlessly either using text or speech in a voice of your choice.



Would you like to find out more



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