



AMJ is proud to announce its entry into the highly innovative and competitive world of financial technologies with the first ever practical introduction of AMJ's revolutionary, proprietary AI-powered customer service bot to be deployed in the real-world environment of a regulated financial institution. Several documents have been executed between AMJ companies and REMIUM Limited ([www.remium.com](http://www.remium.com)), an Electronic Money Institution located in London, United Kingdom and regulated by the UK Financial Conduct Authority (FCA). While currently offering a range of multi-currency payment solutions as well as MasterCard prepaid and debit products, REMIUM has recently been accepted as a Principal Member of Visa International for the UK and Europe. Additionally, REMIUM is in the advanced stage of application process with Union Pay with the view of participation in the international expansion of that global Chinese payments and other financial services provider. For several years Electronic Money Institutions designed by the European financial regulatory authorities to be the innovative disruptors in the banking and payment industry have been in the forefront of introduction of the modern-age money remittance, payment cards, and auxiliary services. However, even the largest unicorns of the industry have been missing one of the most critical elements of their infrastructure – live client services, with low level customer support being the most complained about feature of the fintech industry.

The partnership between AMJ group and REMIUM is designed to change that forever. The AMJ Fintech Bot is a self-teaching AI organism providing excellent, fully compliant alternative to a traditional client support call room, can receive live new client onboarding and existing customers' support with the capacity to handle millions of conversations concurrently in several dozen languages. The interaction is contextual, witty, and highly professional with the bot possessing not only the knowledge of the company-specific information but also able to conduct a conversation on a wide spectrum of related financial services subjects. It is important to emphasize that the AMJ Fintech Bot does not require the client company, such as REMIUM, to invest in any IT hardware whatsoever, while the services are performed via an API going to the AMJ's US-based data center. The

multilingual features of the Bot allow it to intuitively improve the language to the specific caller's preference without clumsy prompts and any time on hold.

REMIUM is intending to implement the AMJ Fintech Bot to service its existing client base in the 24/7 format with the matters related to their payment accounts and cards, solicit new customers and assist them with the onboarding as well as provide back office services for the staff, which will further facilitate its growth. Additionally, AMJ and REMIUM are actively contemplating using the business case of REMIUM being the first regulated financial institution to offer AI client support, to develop and offer thousands of banks and other financial institutions AI support as a service. With that in mind REMIUM is planning to launch active consultations with the FCA and other global financial regulators with the purpose of developing a clear regulatory framework ensuring compliance of the AI-powered services with the financial industries- specific rules as well as GDPR regulations, cyber security protocols and other pertinent policies and procedures.

No more time on hold! No more lengthy prompts! No more incoherent foreign accents: speak your own language of choice! No more compliance breaches and service failures! That's AMJ Fintech bot in action as pioneered on REMIUM platform!