

# VoisiCard

Full Stack Banking Solution for Telcos

[voiscard.com](https://voiscard.com)

**ARPU/month**

FY 2013

**\$12.15**

▼ -3.97% 

# How to increase ARPU?

Implement full stack banking:

payments

loans

savings

credit cards

loyalty cards

# Which solution to choose?

Conventional banking is too complex to implement and maintain:  
licensing, compliance, infrastructure, risk-management...

**Try fintech banking?**

# Fintech-way banking

No need for licensing: **only bank account needed**

PayPal, Xoom and others already did it!

Compliance is greatly optimized by **using biometrics and machine learning.**

**Infrastructure is decentralized** and doesn't need capital investments.

**Risks are decreased** due to sophisticated cryptography and data mining.

# VoisiCard

1. Multi-telco payment protocol **optimizing banking costs**
2. Full-stack banking for telco subscribers (consumers & merchants)
3. **Fraud-free** thanks to biometry
4. Sophisticated **customer intelligence** based on payments data
5. **Increased ARPU** linked directly to subscribers payments activity

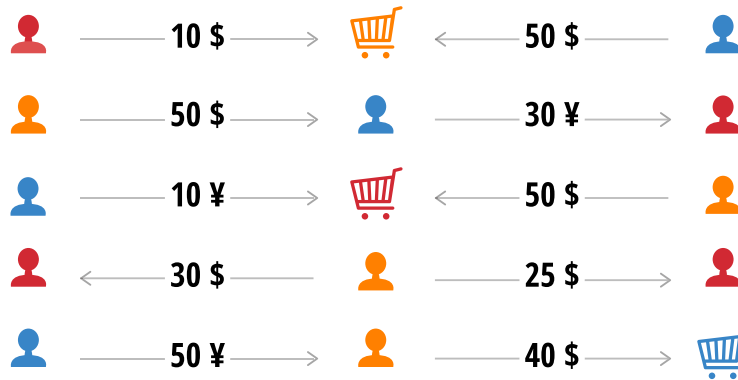









# VoisiCard layout

BILLING LEVEL

## 10

transactions made by customers & merchants

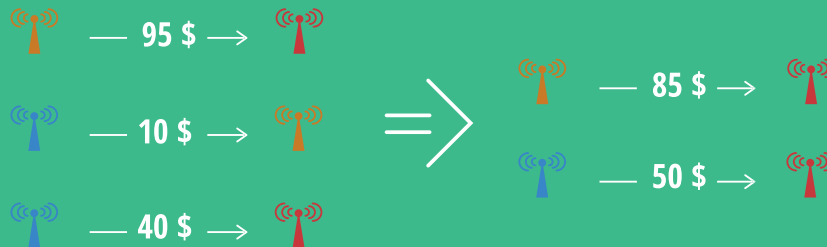


-  Customer
-  Merchant
-  Telco
-  Bank
-  Orange
-  Vodafone
-  China Mobile

PAYMENTS & INTELLIGENCE

## VoisiCard

optimizing quantity of transactions and their total value between telcos



**+** gathering customer intelligence

BANKING LEVEL

## 2

total transactions between banks



# Key-points

Subscribers get simple, convenient and secure way for mCommerce/ eCommerce and brick&mortar payments, loans and savings.

Subscribers transfer their bank or cash funds to their telco accounts.

Merchants get access to customers with negligible fees and fraud-free instant payments.

Telcos get interoperable payment protocol to generate cash flow from payments and additional financial products, including customer intelligence.

Merchants exchange intelligence about their customers optimizing marketing budgets and getting better return on advertising.



# Voice biometry

VoisiCard is using **voice recognition** as the most robust biometric technology:

voice is a unique feature, like DNA

customers don't need to memorize passwords – **voice passwords** are dynamic like CAPTCHA

technology is military grade and used by intelligence agencies

infrastructure is already here – apps, VoIP, GSM and wire lines are fully supported

microphones are cheap and simple

## IDENTITY IS THE NEW MONEY\*

\* [zdnet.com/article/identity-is-the-new-money-book-review-time-to-cash-out/](http://zdnet.com/article/identity-is-the-new-money-book-review-time-to-cash-out/)

# Team



**Ilya Kwan**

ENGINEER

Front-end developer with passion for cutting edge UX. Responsible for VoisiCard look&feel from start to finish.



**Constantine Firun**

CEO

Bachelor of Computer Science and Master of Management with 7 years of startup and corporate experience.



**Slava Iumin**

ENGINEER

Full-stack web developer with rich experience of creating high-load web apps. Mastermind of VoisiCard nuts and bolts.



**Alexander Esipov**

DEV-OPS ENGINEER

Servers and infrastructure genius who codes. Brought to life and kept alive high-load web apps.



**Vlad Sukhmel**

VOICE BIOMETRICS RESEARCHER

Knows everything about voice biometrics. Co-author of award winning voice identification software.



**Gregory Fishman**

FINTECH CONSULTANT

European HFT pioneer who established private R&D Institute. Aimed at finance and high-load projects. Author of one of the most effective trading robots.



**Tanya Tulupenko**

DESIGNER

Master of sophisticated design with long track record. Created VoisiCard design and identity.



**Alexey Korolev**

DATA MINING RESEARCHER

Almost PhD in Computer Science with passion for data mining and analysis. Learned a lot during creating HFT algorithms.

# Summary

**Telcos** get ARPU booster via payments and financial products.

**Merchants** have near fee-free payments plus customer intelligence.

**Subscribers** can pay, loan, borrow and save funds securely, conveniently and more often.