

Appendix:

BFSI Accelerator 2023 - List of tech ventures and solutions (English version only)

Aereve Company Limited	
Website:	https://aereve.com/
Solution Tagline:	Disruptive east-west AML eKYC ESG patented native NLP tech for BSFI SAM US\$60B
Solution Category:	- Operation Efficiency - RegTech
Solution Description:	Recently invented patented NLP-based technology on Chinese characters fuzzy logic, impacting traditional and new era of Green Cross Boundary KYC AML process for financial institutions globally. Aereve's self-invented self-developed patented technology is the only provide can address the decade long industry painpoint, which can help fill the gap with higher quality alerts by incorporating fuzzy logic to Chinese characters natively, solving difficulties of Chinese characters intricacy, complimentary to the existing English-centric AML/CFT screening and assessment systems in the market. Our core technology has been showcased in Hong Kong Monetary Authority website with use cases video together with PingOn One Connect Bank, conducted by KPMG. This is strong evidence of industry recognition and regulator endorsement.

Apoidea	
Website:	https://www.superacc.ai/
Solution Tagline:	Reshape the business with Artificial Intelligence
Solution Category:	- RegTech
Solution Description:	SuperAcc powers the world's trusted companies to effectively integrate their data, decisions, and operations. We leverage modern machine learning technology to process and analyze various types of documents. We help optimising the human efforts Financial Institutions spend on repetitive works while improving the speed and accuracy of the services in financial business. The SuperAcc solution strengthens your capabilities to understand bank statements and automate the credit analysis process. The financial spreading tool reads the whole annual report, extracts the data, and analyses the main statements and disclosure notes. The end-to-end solution gets the company registry documents, extraction of data and compile the KYC company report. Some banks in Hong Kong are adopting SuperAcc as their solutions.

Applied Technology Group Limited	
Website:	www.atg.ai
Solution Tagline:	One-stop A.I. clinic within your reach, healthcare services at your convenience.
Solution Category:	- Customer Experience - InsurTech
Solution Description:	Smart Clinic integrates technology with intelligent devices, combining quick health screening, A.I. Selfiagnostics, video consultation, and same-day drug delivery. Smart Clinic could make premium medical healthcare within the reach.

Magnum Research Limited	
Website:	https://www.aqumon.com/en/
Solution Tagline:	Empower Every Investor
Solution Category:	- Customer Experience
Solution Description:	AQUMON is a leading digital wealth management company based in Hong Kong. Our mission is to leverage technology to make next-generation investment services smarter, simpler, and more accessible to individual and institutional investors. Through our proprietary algorithms and scalable, technical infrastructure, AQUMON's automated platform empowers everyday investor to participate in wealth creation and bring about real social progress. AQUMON's flagship solutions include Fund Supermarket, SmartFund and Robo-Advisor-as-a-Service (RaaS), and we will soon be launching our NEW Chat Bot (for Financial Services) and MPF solutions offering, subject to regulatory approvals. Our clients include banks, brokerages, insurance companies, and asset managers from both Greater China and overseas.

Asiabots Limited	
Website:	www.asiabots.com
Solution Tagline:	Evolve revolutionary AI customer service experience by omni-channel solution.
Solution Category:	- Customer Experience
Solution Description:	Asiabots focuses on developing artificial intelligence technologies. Owing our self-developed Automatic Speech Recognition (ASR), Natural Language Processing (NLP) and Text-to-Speech Engine (TTS), Asiabots has launched various creative products for business situation, for example A.I. Ambassador, Voicebot and Chatbot. Asiabots' A.I. Ambassador is a revolutionary O2O A.I. customer service solution to enhance better digital service. A.I. Voicebot is a conversational A.I that can perfectly handle inbound and outbound

	call duties without human intervention. Asiabots' omni-channel Chatbot can enhance online customer service.
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Ask Amy Co., Limited	
Website:	https://inriskable.com/
Solution Tagline:	Empowering Financial Institutes to Fight Financial Crime with Explainable AI
Solution Category:	- Operation Efficiency - InsurTech
Solution Description:	InRiskable is a RegTech startup that offers innovative solutions to help financial institutions fight financial crime and money laundering. Our product empowers FIs to conduct adverse media monitoring effectively and resolves the well-known issue of high false positive rates. We cater to both Chinese and international news sources with our multilingual NLP capability. And by using explainable AI, we are able to boost efficiency by more than 2x in pilot cases for banks. In fact, our solution was able to reduce the time spent on a single case from 25 minutes down to just 5 minutes. InRiskable's cutting-edge technology, combined with our commitment to transparency and accountability, makes us the go-to partner for FIs looking to stay ahead of financial crime and AML.

Asia Top Loyalty Limited	
Website: N/A	
Solution (1) Tagline:	Revolutionize Loyalty with AsiaTop's HK and GBA Ecosystem
Solution (1) Category:	- Customer Experience
Solution (1) Description:	AsiaTop Loyalty is a leading Fintech company that provides a cross-border loyalty point exchange platform with over 50,000 merchants locations across Hong Kong and GBA. Our ecosystem creates a universal loyalty point model that enables customers to earn and redeem loyalty points seamlessly across multiple businesses, regions, and merchants. Our gamification features such as "play to earn" and "spend to earn" incentivize customers to engage more with our platform, increasing user engagement and driving loyalty. Our AI-powered data analytics provide real-time insights to enhance customer experience and drive sales. By partnering with AsiaTop Loyalty, businesses can benefit from cross-selling opportunities, enhance customer loyalty, increase revenue and streamlining operation. Join us today and revolutionize your loyalty program with our innovative fintech solutions.
Solution (2) Tagline:	Transform Loyalty with AsiaTop's AI-driven Web3 and GBA ecosystem
Solution Category:	- Customer Experience

Solution (2) Description:	Asia Top Loyalty is a leading Web3 loyalty company that offers a cutting-edge platform empowered by AI. Our platform helps businesses transform customer loyalty with our Metaverse solutions and gamification features. Our ecosystem, consisting of over 50,000 merchant locations in GBA and Hong Kong, creates a personalized customer experience that drives loyalty and revenue growth. Our unique approach to loyalty programs, powered by AI and Web3, is unparalleled in the market. Customers can engage in the game and earn virtual rewards such as loyalty points, NFTs, and tokens, while businesses can benefit from capturing the attention of the next generation of consumers through play-to-earn and buy-to-earn programs. With Asia Top Loyalty, businesses can experience a cutting-edge loyalty platform that offers a unique and personalized experience for both customers and merchants.
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CanvasLand Limited	
Website:	www.canvasland.xyz
Solution Tagline:	On Scope - On Time - On Budget
Solution Category:	- Customer Experience
Solution Description:	<p>CanvasLand is a metaverse advisory and production studio in Hong Kong, currently being incubated by the HKSTP. Our clients span across various industries, including international banks and tertiary education providers.</p> <p>As we are actively exploring ways to facilitate meaningful metaverse use cases, CanvasLand is here to make a virtuous impact on Hong Kong's Web3-Metaverse infrastructure. CanvasLand uses Metaverse technology to enable digital twin simulation, digital concierge, immersive virtual workspace, metaverse gaming, and more.</p> <p>At CanvasLand, we are ready for the dawn of the 3D internet Era, and are proud to develop quality products that are "On Scope - On Time - On Budget"</p>

Chekk Limited	
Website	https://www.chekk.me/
Solution Tagline:	Onboard. Verify. Interact.
Solution Category:	<ul style="list-style-type: none"> - Operation Efficiency - Sustainability - RegTech
Solution Description:	A truly multi-source, modular, configurable and best-in-class SaaS solution that automates KYC & KYB across business lines and borders, minimizing manual intervention via intelligent risk-based workflow.

Cogo Connecting Good Limited	
Website:	cogo.co
Solution Tagline:	Carbon Management Solutions for Retail Banking Customers & SMEs
Solution Category:	- Sustainability
Solution Description:	<p>Transactional based carbon footprint tracker and personalized climate actions SaaS solution that deploy within banking, accounting and payment platform environments. Measure- Credible and market-specific data to enable consumers and businesses to measure and understand their carbon footprint.</p> <p>Motivate-Personalised nudges to support consumers and businesses to reduce their carbon emissions.</p> <p>Moblize-Helping banks provide targeted financial support for their customers to take climate action.</p>

Deepsite Limited	
Website:	https://www.deepsite.ai
Solution Tagline:	Document Insighter® - Unlocking the Power of Documents, Empowering Efficiency
Solution Category:	- Operation Efficiency
Solution Description:	<p>In the dynamic banking sector, Document Insighter® emerges as an AI-powered solution. It automates data extraction and analysis from various banking documents, including complex legal documents and handwritten forms. This solution eliminates the need for constant template maintenance associated with traditional data extraction tools, paving the way for increased operational efficiency.</p> <p>Document Insighter® significantly reduces time-consuming and error-prone manual tasks, while ensuring high data extraction accuracy. By automating routine tasks, it delivers considerable cost savings and frees up resources for more strategic roles. But it's not just about faster document processing. Document Insighter® unlocks the potential of your data, transforming it into actionable insights that enhance productivity and profitability in the banking industry.</p>

DeepTranslate Limited	
Website:	www.deeptranslate.hk
Solution Tagline:	Financial document collaboration with AI translation by DeepTranslate
Solution Category:	- Operation Efficiency - RegTech
Solution Description:	DeepTranslate Limited's Regtech platform not only offers seamless financial document collaboration with AI-backed English/Chinese translation but also provides a cost-effective and environmentally-

	<p>friendly alternative to traditional financial printing. By reducing the need for hard copies, the platform helps companies save on printing costs and contributes to ESG efforts by minimizing the use of paper and promoting a more sustainable approach to business. With the support of a team of AI deep learning specialists and industry veterans, DeepTranslate's platform ensures accurate and efficient translation of financial documents in real-time, enabling teams to work together seamlessly and with ease. DeepTranslate's Regtech solution is a game-changer for financial document collaboration, offering a comprehensive and sustainable alternative for cost-conscious and environmentally-conscious businesses.</p>
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Fano Labs Limited	
Website:	https://www.fano.ai/
Solution Tagline:	Multilingual AI Interaction Analytics Platform for RegTech and AQM
Solution Category:	<ul style="list-style-type: none"> - Customer Experience - Operation Efficiency - RegTech
Solution Description:	<p>Fano Labs' AI Interaction Analytics System Callinter uses language AI technologies to empower contact centres to analyse their customer interactions, and specialise in analysing call recordings in multilingual and mixed language settings. Callinter can be applied to:</p> <ul style="list-style-type: none"> - Automatic Quality Management (AQM): evaluate how customer service staffs interact with customers and determine a customer service performance score - Business Insights Discovery: classify different call natures, the reason for calling, customers' interests, hot topics, and long calls. Callinter can provide the distributions of these interactions and indicates customers satisfaction levels. - Sales compliance: analyze enterprises' audio, and automatically flag recordings that might contain mistakes, misconduct, mis-selling practices; or instances that do not comply to the legal selling procedures – from risk assessment, risk disclosure to T&C read-out.

Fill Easy Limited	
Website:	https://fill-easy.com/
Solution Tagline:	We make Digital Identity Integration Easy
Solution Category:	<ul style="list-style-type: none"> - Operation Efficiency - RegTech
Solution Description:	<p>We help our clients save time, money and expertise when integrating with government digital identities, such as iAM Smart or Singpass, through our standardized deployment method that has already been regulatory approved, reducing integration time from 9 months to under 2 days. Through government data, clients</p>

	can eliminate KYC/KYB risk, improve client experiences, and leverage verified data to build better products.
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FreightAmigo Services Limited	
Website:	www.freightamigo.com
Solution Tagline:	Simplify International Trade through FreightTech & FinTech
Solution Category:	- Operation Efficiency
Solution Description:	FreightAmigo is a full-service, one-stop digital supply chain finance platform that helps organizations, enterprises and individuals transform and redefine the way they experience logistics, while fostering a unique TradeTech ecosystem. Recognized as a “first mover” and industry pioneer in Asia-Pacific, FreightAmigo combines artificial intelligence, big data, FreightTech, FinTech, InsurTech, GreenTech and Robotics together on one platform to accelerate logistics, information, and cash flow, ensuring a hassle-free and enjoyable logistics experience. Today, the platform has a regional presence in Hong Kong, mainland China and Singapore, with more to come in the future as the group continues to expand its footprint and ecosystem globally, creating a new path for businesses and individuals to grow and ship.

iFinHealth Limited	
Website:	www.ifinhealth.com
Solution Tagline:	iFinHealth – Outstanding AI Credit Assessment Solution
Solution Category:	- Operation Efficiency - RegTech
Solution Description:	iFinHealth is a credit technology company utilising data science in financial analysis as well as credit analytics. We focus on credit-reference fintech activities to measure the credit worthiness of companies and individuals. Broadly speaking, our current product iFinHealth specialises in the development of Artificial-Intelligence-supported credit systems which help customers make better credit and business decisions. iFinHealth’s target user group includes banks and non-bank FIs, licensed corporations, insurance companies and corporates. We leverage big data analytics, automation and AI-machine learning to shorten the time needed to perform financial data extraction, mapping and analysis for our clients, allowing them to focus less on repetitive, mundane tasks that bring about the risk of human error. Instead, clients may have increased freedom to perform other important analyses such as management discussions, company overviews and overall credit health opinions.

InnoBlock Technology Limited	
Website:	www.tt-green.com / www.innoblocktech.com
Solution Tagline:	TT GREEN® – Your trusted Carbon Management and Reporting Tool
Solution Category:	- Operation Efficiency - Sustainability
Solution Description:	<p>TT GREEN® is a Software-as-a-Service (SaaS) Carbon management platform provides businesses with a comprehensive solution to achieve carbon neutrality.</p> <p>Through one-stop TT GREEN® service, businesses can easily track their carbon emissions and take actions towards carbon neutrality through carbon accounting, sustainability/ESG reporting, and carbon offsetting. Our platform is designed to simplify the complex process of carbon management, making it accessible to businesses of all sizes.</p> <p>TT GREEN® supports and accelerate the assessment process on Green Finance, such as Green Loan and Sustainability-Linked Loan; while provide a secured platform for data and progress monitoring.</p>

Innocorn Technology Limited	
Website:	https://www.innocorn.com
Solution Tagline:	Revolutionize Banking with A.I. Human Kimia: The Future of Financial Services
Solution Category:	- Customer Experience
Solution Description:	<p>Kimia is a cutting-edge solution that revolutionizes the way banking is done by leveraging the latest advancements in technology. With Kimia, financial institutions can provide their customers with a seamless and secure banking experience, powered by artificial intelligence and machine learning algorithms. It enables banks to automate their operations and streamline their processes, resulting in increased efficiency and reduced costs. The solution also provides customers with personalized services and real-time insights, empowering them to make smarter financial decisions.</p> <p>It is designed to be highly scalable and adaptable, ensuring that it can easily integrate with existing banking systems and infrastructure.</p>

MediConCen Limited	
Website:	https://www.medicencen.com.hk/
Solution Tagline:	Streamline your insurance claims process with automation - faster, easier, and more efficient than ever before
Solution Category:	- Customer Experience - Operation Efficiency - InsurTech

Solution Description:	<p>MediConCen's Claims Automation Solutions automate the claims process, resulting in faster and more consistent decisions that positively impact claims payout and turnaround time. The benefits of MediConCen's Claims Automation Solutions include:</p> <ul style="list-style-type: none"> • Full automation and digitalization • Improved claims decisions with consistent results • Optimal utilization of medical network savings • Enhanced customer experience <p>With MediConCen's Claims Automation Solutions, you can streamline your claims process and enjoy the benefits of advanced technology for your insurance needs.</p>
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Nanoinsure Technology (Hong Kong) Limited	
Website:	www.nanoinsure.com
Solution Tagline:	No-code Low-code platform to build insurance products, enterprise-grade digital POS, and policy admin applications.
Solution Category:	- InsurTech
Solution Description:	<p>NanoBYO is a unique offering combining a robust product and process configuration platform with a low-code platform to develop insurance applications rapidly. 1. Bring any life insurance product time-to-market five times faster than the industry average. 2. WYSIWYG application development technology for digital front-end and policy administration applications allows for greater agility and faster time-to-market for insurance enterprise software development.</p>

Nova Credit Limited	
Website:	www.nova-credit.com
Solution (1) Tagline:	Hyper-Personalization Banking – Get to know your clients better than themselves
Solution (1) Category:	- Operation Efficiency
Solution (1) Description:	<p>BFM (Business Financial Management) and PFM (Personal Financial Management) leverage real-time customer data, generates forward-looking insights and offers smart recommendations for services and products that are context-specific, addressing manifest and latent needs of clients.</p> <p>The solutions promote ongoing engagement and enables banks to establish relationship-based banking, improving customer experience whilst creating new revenue streams.</p> <p>The solutions enrich data through best-in-class categorization and integration with ERP, explore financial position, needs and spending behaviour, create contextual-based insights according to bank's strategies, interact with clients by allowing them to act directly and immediately on such insights, and track effectiveness of up/x sales campaigns.</p>

	<p>The solutions drive revenue and retention by giving users full control of their finances through AI, smart analytics and automation.</p> <p>The solutions are proven, already adopted by major banks and have generated quantifiable results - allowing banks to redefine customer engagement and relationship while maximizing revenue.</p>
Solution (2) Tagline:	CBKY: 香港金融機構為內地個人開立任何金融服務產品，均要完成認識你的客戶程序 (KYC)。CBKYC 以合規合法的方式為香港金融機構當國內人提供充分授權後，進行個人身份證核驗。
Solution (2) Category:	- RegTech
Solution (2) Description:	<p>諾華誠信通過香港金融機構獲取內地人核驗訊息（包括但不限於國內人身份證及或手機相關訊息）後，通過大灣區跨境數據互信互認平台，與公安局、三大運營商等數據源為內地人進行數據核驗</p> <p>特點:</p> <ul style="list-style-type: none"> -單次及/或持續監察內地人數據，規避金融風險 -核驗手機相關訊息，提升日後聯絡客戶的機會 -了解內地人於公安局等機構是否存在黑名單紀錄，包括但不限於涉數紀錄、被執行人名單等 -可於內地政府官方網頁查閱有關平台及產品訊息，安全可靠

On-us Company Limited	
Website:	https://www.on-us.com/
Solution Tagline:	We maximize the flow of value from brands to consumers to merchants. Loyalty is an emotional concept. Vouchers are transactional in nature. On-us is created to join these forces together.
Solution Category:	- Customer Experience
Solution Description:	<p>On-us is the pioneer of a performance-based voucher technology – born out of the idea that a marketing problem could be solved with a fintech solution.</p> <p>Countless martech tools facilitate campaign management and voucher distribution. On-us is different because we go the last mile. We push each voucher to its full, relationship-building potential by removing all friction around that crucial moment of redemption. For consumers and merchants, On-us works like any other payment method. Our vouchers offer choice and are convenient to use. They hold and transfer real, monetary value. They consistently and</p>

	continuously bring joy and ease to the rewards experience to keep audiences coming back for more.
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PanopticAI Limited	
Website:	www.panoptic.ai
Solution Tagline:	Take control of your health. Simply with a smile.
Solution Category:	- Customer Experience - InsurTech
Solution Description:	<p>Vitals™, powered by PanopticAI, is an award-winning camera-based health and wellness monitoring solution that makes measuring, monitoring and managing personal health contactless, affordable and as easy as smiling at a camera. Built on state-of-the-art artificial intelligence and signal processing, Vitals™ delivers comprehensive digital biomarkers with medical grade accuracy in under 30 seconds, providing insights into your cardiovascular, respiratory and nervous systems, and more. Vitals™ unique value proposition is a contactless technology for the acquisition, analysis, and interpretation of health information that would traditionally require the use of a contact-based sensor.</p> <p>Vitals™ is delivered as Software Development Kit (SDK) and can be installed on common consumer devices, transforming personal smartphones into real-time biomarker scanners. It makes health and wellness monitoring more accessible, especially in a digitally connected world. Vitals™ also provides personal wellness and fitness data that is revolutionising the consumer markets across insurance technology industry.</p>

Pantheon Lab Limited	
Website:	www.panoptic.ai
Solution Tagline:	Transforming Communication with AI
Solution Category:	- Customer Experience
Solution Description:	<p>Our product concept is to utilize the latest deep learning technology (Generative Adversarial Network) to create a backend service which can self-generate visual contents specified by users, ranging from images, videos, to fonts and human models. The client facing applications which we will be developing with our backend service are text to video creation tool, font creation tool, human modelling creation tool, and text to image and footage library.</p>

Paysmart Capital Limited	
Website:	www.liquid.com.hk
Solution Tagline:	Web 3.0 Shield for Non-Tradable Assets
Solution Category:	- Customer Experience - RegTech
Solution Description:	<p>Liquid is a trailblazing Web 3.0 company dedicated to securing non-tradable assets like identity, documents, and data, tailored specifically for industries such as banking, law, healthcare, and accounting. With our innovative blockchain solution, we provide an authenticated, secure environment for these professions to handle sensitive information. Our technology encrypts and stores each asset on an immutable blockchain, providing a reliable mechanism for verifying credentials, transactions, or medical records. It significantly reduces the risks of fraud and breaches, particularly crucial in these industries handling sensitive data.</p> <p>It is not merely a protective shield for non-tradable assets; it is a transformative tool for professionals operating in the digital realm, offering an unprecedented level of trust, transparency, and efficiency in their workflows.</p>

Prive Technologies	
Website:	https://privetechnologies.com/
Solution Tagline:	Digitising Wealth Management for Financial Institutions
Solution Category:	- Customer Experience
Solution Description:	<p>"Privé Technologies provides financial institutions with an intelligent and comprehensive wealth management tool to build, amend and optimize client portfolios - powered by our patented artificial intelligence engine. One truly holistic ecosystem enables advisors to quickly and effectively manage portfolios without wasting time performing the mundane.</p> <p>Our commitment is to provide our clients with innovative digital tools and attentive service, bringing both their and their clients into the digital era with reliability, efficiency and profitability. We are working to build out with our partners an ecosystem of applications which will enable Financial Institutions a turnkey solution for Banking and Insurance.</p>

RD Technologies	
Website:	https://www.rd.group
Solution Tagline:	The First Business-Focused Mobile Wallet
Solution Category:	- Customer Experience
Solution Description:	<p>RD Technologies deploys innovative fintech to build a business world interconnected by trust. Based in Hong Kong, the global crossroad of capital and goods, RD Technologies was born out of a mission to make things easier and cheaper for businesses in their cross-border payments and access to financial services."</p>

VeServe Company Limited	
Website:	https://veservecompany.com/
Solution Tagline:	You don't need a chatGPT to run the business; you don't need a Siri or Alexa to charm your customer. What you need is a mature, precise, and proven industry-orientated VeServe solution to perform digital transformation that truly impacts the game.
Solution Category:	- Customer Experience
Solution Description:	<ul style="list-style-type: none"> • VeServe's solution is cross-border and cross-sector, with multi-language input and text-voice processing capabilities, providing automation in phone and IM channels. • Interoperability between VeServe's IT solutions creates a connected ecosystem for clients, with full capacity for different business purposes in BSFI. • The focus is on agility, simplicity, functionality, and value-driven solutions, cutting human costs and providing customized options. • VeServe's solution integrates with legacy systems without conflicts. • Providing equal or better solutions compared to Avaya, Cisco, Genesis, and other competitors

Wizpresso	
Website:	https://www.xiaoi.com/
Solution Tagline:	Unlock the Power of Language – AI-powered financial reporting and ESG research
Solution Category:	- Operation Efficiency - RegTech
Solution Description:	Wizpresso offers NLP-powered solutions that augment financial reporting, due diligence, and ESG research. Wizpresso Discovery, our market intelligence platform, extracts actionable insights from over 50+ million company disclosures published by 28,000+ public companies. Using generative AI, Discovery helps asset management and green financing teams score and benchmark companies to facilitate investment processes. Wizpresso Adnoto, our data annotation software, helps financial institutions train customizable AI models to process internal documents. Using Adnoto, FIs can automate data labeling and extraction from scanned and digital documents with unstructured formats. Wizpresso's suite of products enables FIs to grow faster, streamline processes and manage risks using cutting-edge AI technology.

Xiaoi Robot Technology (H.K.) Limited	
Website:	https://www.xiaoi.com/
Solution Tagline:	Be customer-centered, witness new era of call center with Xiao-i
Solution Category:	- Customer Experience

Solution Description:	<p>Xiao-i is experienced in total solution of AI customer service area, like the product of AI Chatbot, AI Chatbot as a service (SAAS model), Smart Knowledge Base, AI Tele-marketing, Smart Voicebot solution (Cantonese), Training Voicebot for customer service agent and Physical Robot.</p> <p>AI Chatbot is the good way to enhance operational efficiency and bring cost savings to your businesses, because it can provide the convenience and value-added service to internal and external parties. AI Chatbot is working on 7x24 and easily to resolve many types of queries and issues while reducing the need for human interaction.</p>
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