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# AI: 10

GET INSIGHTS ON AI UNDER 10 MINUTES

## WHAT'S HOT

**FACEBOOK PROPOSES A NEW WAY TO INTERACT WITH TECHNOLOGY**

## HEADLINE NEWS IN A FLASH

**THERE'S A NEED FOR A COMMON INTERNATIONAL ETHICS FRAMEWORK FOR AI**

**POST OFFICE LOOKS TO GAIN AN EDGE WITH EDGE COMPUTING**

## SPECIAL AI FEATURES

**AI FOR +VE CHANGE: R&D AND COMMERCIALISATION**



**FOR MANY CFOS, THE TIME IS NOW TO EMBRACE AI FOR CASH FORECASTING**

SECTOR FOCUS

# FACEBOOK PROPOSES A NEW WAY TO INTERACT WITH TECHNOLOGY

Facebook is driving a whole range of new experiences that promise to change the way we interact with technology. Based on the development of artificial intelligence and augmented reality (AR), Facebook believes that through lenses, gloves or a device on the wrist, people will be able to use and share information through a system that dynamically adapts to people and their environment. Here are some examples of how you plan to do this.

## Hands-free communication without saying a word

Facebook imagines a world where a pair of light glasses could replace a computer or smartphone. This way people will be more present with their friends and family but, no matter where they are in the world, context-aware artificial intelligence can help them deliver virtual 3D information at their fingertips.

However, getting people to replace their cell phones won't be an easy task. Facebook Reality Labs (FRL) chief scientist Michael Abrash has called THE INTERACTION of AR "one of the most difficult and interesting multidisciplinary problems out there", because it is a complete paradigm shift in the way humans interact with computers. The last big change began in the 1960s when the mouse was invented, a radical change that has been maintained for decades.

## Controlling with the mind

Facebook explains that while human interaction with machines has been improved, for example through voice commands, in a few years we could have a much easier and more immediate option, just think about what you want to get it. Its proposal in this regard is a system that uses electrical signals that travel from the spinal cord to the hand, to control the functions of a device based on the decoding of signals on the wrist. The signals through the wrist are so clear that it can detect the movement of the fingers of only one millimeter. That means the input can be effortless, as easy as clicking an always-available virtual button, and ultimately it may even be possible to feel only the intent to move a finger.



For the above to be a reality you will also need artificial intelligence that can make deep inferences about what information the person might need or what things they might want to do in various contexts, based on an understanding of them and their surroundings. But this system is years away. That's partly because the technology needed to train AI inference models simply doesn't exist. However, through the Aria Project, the company will seek to approach that goal.

## The future is today

While there are still years to go before we can interact with technology with the mind, Facebook already has some experiences today. The company highlighted that Oculus Quest 2 is its fastest growing virtual reality viewer, thanks to the convergence of the main virtual reality form factors and the content created by our developer community. They also noted that this year they sought to make immersive experiences more social through Facebook Horizon and Portal that helped develop virtual workspaces.

Facebook eventually shared: "As technology administrators it is up to us to prove that it is safe and ready for broader social adoption. Only then will we see greater comfort and use in all industries. Looking to the future we know that certain things will remain a priority, such as privacy and responsible innovation. Our team prides itself on solving problems, inventing, innovating and driving the world of virtual reality and augmented reality. We can strive to reach new heights this year."

Source: CE Noticias Financieras

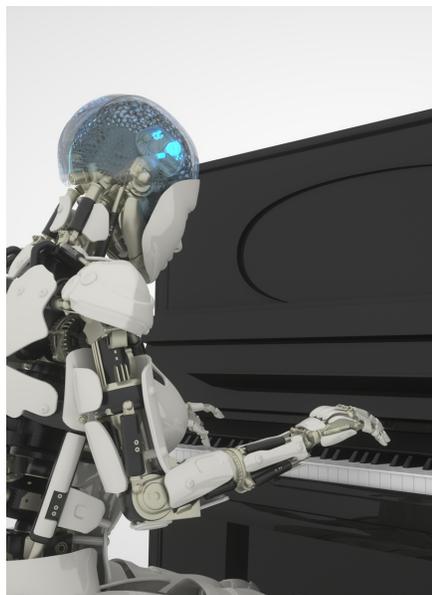
*NEOS-AI is pioneering the music industry by automating the release of hundreds of thousands albums, including tracklist and artwork curation.*

It's no secret that digital streaming platforms are currently dominating the music industry. But for record labels, music aggregators, and distributors alike, it can be both time consuming and expensive to handle massive album releases. Enter NEOS-AI: A unique B2B concept platform designed to revolutionize the music industry, which successfully automates the entire curation and distribution process - meaning labels and distributors can focus on signing and marketing more content, generate more revenues for their music catalogs, and ultimately increase visibility of their music titles worldwide.

"Curating music and artwork for distribution is a hassle," says Bob Shami, CEO of NEOS-AI. "Our platform uses artificial intelligence and best-in-class machine learning algorithms to create products for digital streaming platforms. NEOS-AI takes away all the heavy lifting, ultimately reducing costs and driving efficiencies for distributors."

NEOS-AI utilizes artificial intelligence to scan and analyze information received into a database, which assembles and organizes all of the metadata with its corresponding assets. Essentially, the tool is designed to replace human tasks such as sorting, organizing, and structuring music libraries for distribution with maximum accuracy and efficiency.

## HOW AI MADE IT POSSIBLE FOR INDEPENDENT MUSIC LABELS TO SURPASS MAJOR LABELS



For those wondering the value of automating album distribution, consider the following statistic: RIAA's semi-annual Music Revenues Report revealed that 80 percent of total industry revenue, or approximately \$4.3 billion, is generated through digital streaming platforms. Playlists, particularly on Spotify, constitute a major stake in that game. And, with more than a billion people using audio streaming services and counting, the technology utilized by NEOS-AI is estimated to be worth more than half a billion dollars.

Platform users will be monetized via all streaming and download royalties, which are paid out quarterly. And because NEOS-AI isn't a service, but instead a partnership between catalog owners (labels) and music distributors, users won't be charged a fee. Individuals and artists cannot work directly with the platform, however. In order to be eligible to submit a catalog to the platform to be distributed as compilations, all partners must have at least 5,000 tracks.

How exactly does it work? The platform first analyzes a music library and sorts its metadata by genre, mood, and moments. Once NEOS-AI has learned the content, everything from tracklists to song titles and artwork are curated based on predetermined settings. The platform delivers full performance with the ability to customize and tailor settings according to clients' needs.

NEOS-AI utilizes five different algorithms to automate the entire curation and distribution process: AI-Pilot (Analyzes and sorts metadata); AI-Art (Designs artwork according to album title); AI-Codes (Generates ISRC and UPC codes in a split second); AI-Agenda (Schedules automated tasks); AI-Release (Distributes albums via API).

Source: M2 Presswire



# THERE'S A NEED FOR A COMMON INTERNATIONAL ETHICS FRAMEWORK FOR AI



It is unquestionable that AI systems have been force-multipliers in the fight against Covid-19. At the same time, some disquiet has been expressed by experts who are worried about the potential negative consequences of indiscriminate use of AI programmes. There is increasing worry that the AI tools could exacerbate existing social and structural inequalities that ultimately lead to poor health outcomes for already marginalised communities.

Both the good and potentially bad aspects of AI systems that have come to the fore during this current crisis point to two important things. The first is that the world cannot do without the incredible power that AI systems bring to the table, especially during a crisis like a pandemic. And the second is that it is vitally important for governments to formulate and mandate a clear code of ethics in the use of AI. Good examples of such ethical frameworks are Singapore's Artificial Intelligence Governance Framework and the European Union's draft regulations for AI.

To maximise the good that AI systems can do for society, it is critical to build trust in them through a responsible, transparent and rules-based approach. Responsible use of AI can facilitate decision-making and enrich the lives of everyone and help in economic transformation. AI systems should not be "black boxes" that are just used to solve problems. Both users as well as designers need to have a say in the development of ethical, non-discriminatory algorithms that go into AI systems.

As more countries strive to develop their ethical frameworks for AI, what is emerging is a similarity that builds on common principles and a risk management approach to AI. Hopefully, this will eventually lead to a common set of principles and goals of how responsible AI should function among the comity of nations.

Source: CE Noticias Financieras

## KIO UNIVERSITY REPORTS FINDINGS IN ARTIFICIAL INTELLIGENCE

In this study, we used artificial intelligence (AI) technology to analyze facial expressions with the aim of assessing its utility as an objective method for the evaluation of food and beverage hedonics compared with conventional subjective (perceived) evaluation methods."

Our news journalists obtained a quote from the research from Kio University, "The face of each participant (10 females; age range, 21-22 years) was photographed using a smartphone camera a few seconds after drinking 10 different solutions containing five basic tastes with different hedonic tones. Each image was then uploaded to an AI application to achieve outcomes for eight emotions (surprise, happiness, fear, neutral, disgust, sadness, anger, and embarrassment), with scores ranging from 0 to 100. For perceived evaluations, each participant also rated the hedonics of each solution from -10 (extremely unpleasant) to +10 (extremely pleasant).

Based on these, we then conducted a multiple linear regression analysis to obtain a formula to predict perceived hedonic ratings. The applicability of the formula was examined by combining the emotion scores with another 11 taste solutions obtained from another 12 participants of both genders (age range, 22-59 years). The predicted hedonic ratings showed good correlation and concordance with the perceived ratings."

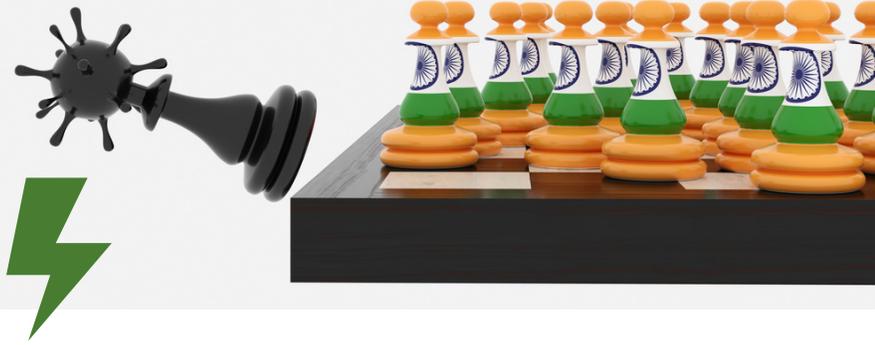
Source: Food Weekly News

## ANALYSIS OF FACIAL EXPRESSIONS IN RESPONSE TO BASIC TASTE STIMULI USING ARTIFICIAL INTELLIGENCE TO PREDICT PERCEIVED HEDONIC RATINGS



From risk/exposure detection apps like India's Aarogya Setu to sensors GE is developing with grants from the US's National Institutes of Health that can help detect the virus, technology—and, within that, artificial intelligence (AI)—has played a big role in the pandemic response worldwide.

Indeed, AI is also a significant factor behind the unprecedented pace of development of the most important tool in the world's arsenal against Covid-19—the vaccines. So, Defence Research and Development Organization's Atman AI, developed along with 5C Network and HCG Academics, may seem like incremental progress in the larger picture. Atman AI can detect Covid-19 infection and its severity from radiological images of the lungs within seconds. Given RTPCR testing is already quite stretched and computerised tomography (CT) is both expensive and not readily available in many geographies, Atman AI will help early detection with obvious cost-benefits. And, with ability to detect severity, it can play a seminal role in triage decisions in hospitals/tele-consultations. Given it is based on machine-learning—the AI tool 'learnt' to identify radiological signatures of Covid-19 from chest X-rays of RTPCR-positive patients—with each image fed to it, its efficacy and accuracy in diagnosis will improve by leaps; the developers already claim an accuracy of close to 97%.



## AIDING INDIA'S COVID FIGHT: NEED TO BUILD ON TECH'S ROLE FOR THE COUNTRY'S FUTURE HEALTH

Mumbai-based Qure.ai, Business Standard reports, is using AI to identify people at high risk of Covid-19 well in advance while Facebook's tool can predict four days in advance—more accurately than human experts—if a patient will need intensive care by studying sequential chest X-rays.

The National Digital Health Mission gives India the opportunity to build on health data—with relevant citizen-interest safeguards—to make more and more such tools for securing the country's future health; it can partner private sector players, and the pandemic should act as a catalyst for this.

Source: The Financial Express

## RESEARCHERS DEVELOP AI TO PREDICT OUTCOMES FOR PATIENTS WITH DISEASED DENTAL IMPLANTS

A team led by the University of Michigan School of Dentistry has developed a machine learning algorithm, a form of artificial intelligence, to assess an individual patient's risk of regenerative outcomes after surgical treatments of peri-implantitis, a condition where tissue and bone around dental implants becomes infected.

The algorithm is called FARDEEP, which stands for Fast and Robust Deconvolution of Expression Profiles. In the study, researchers used FARDEEP to analyze tissue samples from a group of patients with peri-implantitis who were receiving reconstructive therapy. They quantified the abundance of harmful bacteria and certain infection fighting immune cells in each sample.

The team was surprised that the types of cells associated with better outcomes for implant patients challenge conventional thinking, said Lei. Much emphasis has been placed on the immune cell types that are more adept at wound healing and tissue repair," he said. "However, here we show that immune cell types that are central to microbial control are strongly correlated with superior clinical outcomes. "Surgical management can reduce bacterial burdens across all patients, however, only the patients with more immune cell subtypes for bacterial control can suppress the recolonization of pathogenic bacteria and show better regenerative outcomes."

In the future, it may be possible to predict the risk of peri-implantitis before a dental implant is placed, he said. More human clinical trials are required before FARDEEP is ready to be used widely by clinicians.

Source: Medical Product Outsourcing

# POST OFFICE LOOKS TO GAIN AN EDGE WITH EDGE COMPUTING

NVIDIA on May 6 detailed a partnership with the US Postal Service underway for over a year to speed up mail service using AI, with a goal of reducing current processing time tasks that take days to hours. The project fields edge servers at 195 Post Services sites across the nation, which review 20 terabytes of images a day from 1,000 mail processing machines, according to a post on the NVIDIA blog.

“The federal government has been for the last several years talking about the importance of artificial intelligence as a strategic imperative to our nation, and as an important funding priority. It’s been talked about in the White House, on Capitol Hill, in the Pentagon. It’s been funded by billions of dollars, and it’s full of proof of concepts and pilots,” stated Anthony Robbins, Vice President of Federal for NVIDIA, in an interview with Nextgov. “And this is one of the few enterprise-wide examples of an artificial intelligence deployment that I think can serve to inspire the whole of the federal government.”

The project started with USPS AI architect at the time Ryan Simpson, who had the idea to try to expand an image analysis system a postal team was developing, into something much bigger, according to the blog post. (Simpson worked for USPS for over 12 years, and moved to NVIDIA as a senior data scientist eight months ago.) He believed that a system could analyze billions of images each center generated, and gain insights expressed in a few data points that could be shared quickly over the network.

In a three-week sprint, Simpson worked with half a dozen architects at NVIDIA and others to design the needed deep-learning models. The work was done within the Edge Computing Infrastructure Program (ECIP), a distributed edge AI system up and running on Nvidia’s EGX platform at USPS. The EGX platform enables existing and modern, data-intensive applications to be accelerated and secure on the same infrastructure, from data center to edge.

Source: AI Trends



## AUTOMATIC GOVERNMENT

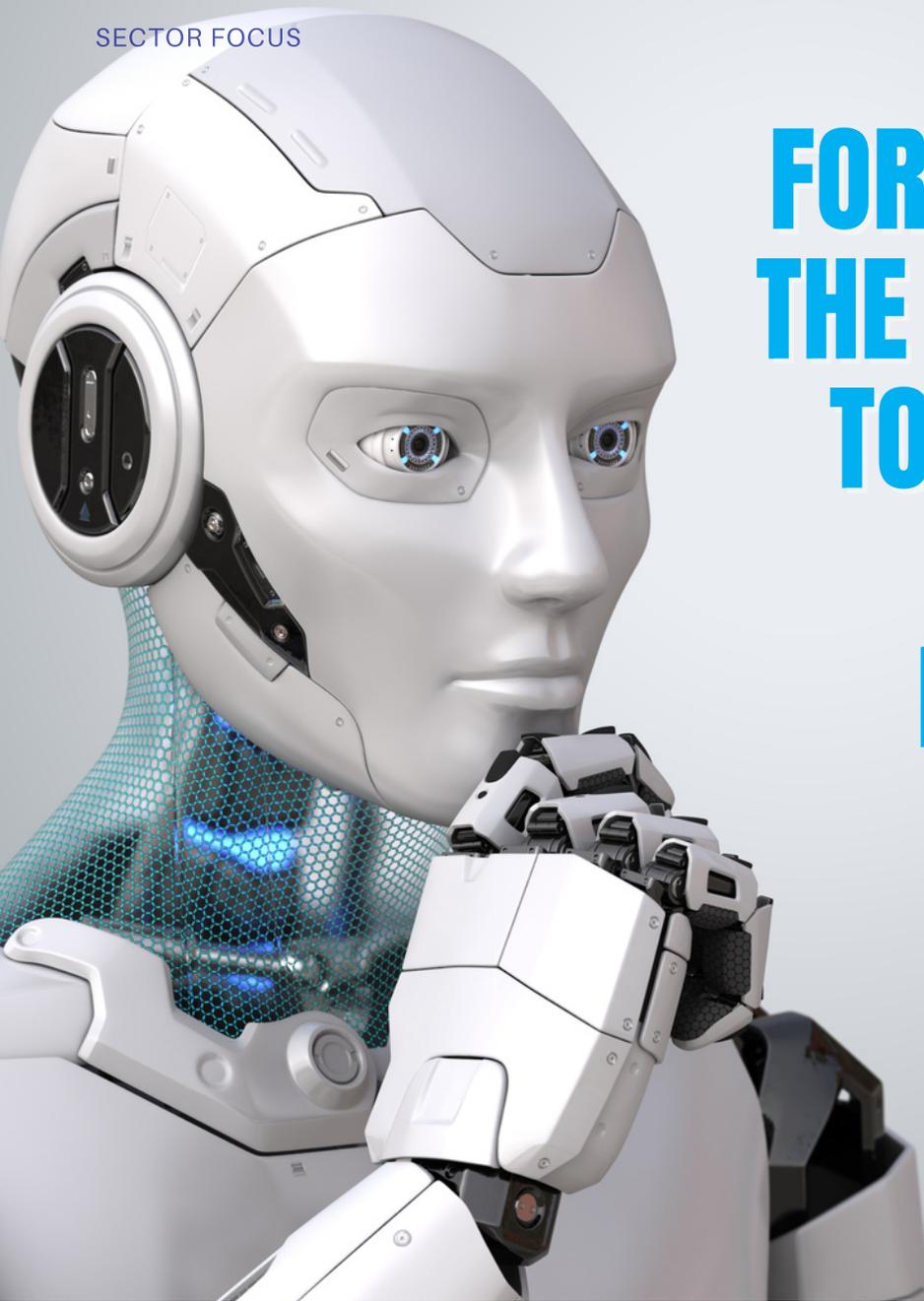
The federal government is using robotic process automation and other variants of the artificial intelligence software across agencies, improving service delivery and mission outcomes while saving countless thousands of employee hours. A relatively new technology, automation software generally performs business processes normally undertaken by humans, such as scanning records. Yet agencies are employing the nascent technology in numerous ways.

The National Science Foundation, for example, has automated software to perform functions regarding thousands of meetings it organizes each year. A single bot—or automated software—is saving the NSF staff 25,000 hours per year, according to its chief information officer. Other agencies, including the IRS and National Archives, are looking to automation to improve records management and digitizing voluminous quantities of paper records. Automation is also impacting health care, with the Veterans Affairs Department employing machine learning to automate prescription workflows.

This Nextgov ebook examines how agencies employ automation and other variants of artificial intelligence software to improve service delivery and mission outcomes.

Source: NextGov





# FOR MANY CFOS, THE TIME IS NOW TO EMBRACE AI FOR CASH FORECASTING

The chief financial officer (CFO) has never been under as much pressure to deliver more accurate cash forecasts – the anticipated revenue, spending, and liquidity data that acts as the rudder for all corporate decision-making. More precise foresight is essential not only to driving profitability under normal business conditions, but has now become even more crucial as companies try to navigate the continuing wake created by COVID-19.

The challenges are clear, and there has never been a more opportune time to incorporate artificial intelligence (AI) and machine learning (ML) strategies into a CFO's playbook.

AI and ML capabilities have matured to a point where there are now clear and proven use cases for CFOs to introduce much-needed automation, efficiency, and improved accuracy into forecasting processes. By leveraging AI and ML, CFOs and their teams can effectively automate modeling across multiple scenarios and utilise data sets magnitudes larger than would otherwise be possible.

Freeing their finance and treasury teams from manual forecasting work also allows the CFO to focus the treasury team's efforts on initiatives that deliver more value for the organisation. In doing so, AI transformations result in expediting forecasts and achieving analysis with a depth and precision that go far beyond the capabilities associated with manual processes.

Still, McKinsey finds that only 33% of organisations are actually leveraging AI capabilities effectively. Considering the complexity of navigating the current business environment and ongoing economic uncertainty, CFOs should rightly embrace AI-based forecasting strategies as not just advantageous now – but also all-but-required going forward.

## Where manual forecasting falls short

When only manual capabilities are available, financial forecasts are often limited in scope and may struggle to line up with how reality ends up playing out. Too often, CFOs and other corporate leaders are dissatisfied with the results – a waste of time at best, a cause of ill-fated business decisions at worst.

More specifically, forecasts produced manually are often poorly integrated with sales and operations forecasting. This leads to findings that are out-of-date by the time they're prepared. Manual forecasts often use rudimentary models that simply multiply current results by subjective growth factors, rather than incorporating business data and drivers for more effective projections. Manual processes that involve spreadsheets also make it difficult to keep data sources consistent across business units (while being significantly time and resource intensive).

Given these and other challenges of producing and updating forecasts manually, CFOs and their teams are less able to investigate multiple scenarios and can struggle to deliver timely and accurate insights when it matters most.



## Why AI

Incorporating AI effectively eliminates the challenges of manually compiling forecast data, as well as the limitations of spreadsheet-based processes. Whereas manual data input and imports can produce errors and inconsistencies, AI technologies can store and compute data with far, far greater accuracy and speed. This is especially true when AI tools are incorporated natively within treasury and financial management systems, automating connectivity and data availability across an organisation. Ideally, the systems will offer the simplicity and consistency of utilising a single data set across all modules to take full advantage of the AI capabilities.

AI automation similarly enables larger data sets to be collected and put to use. At the same time, AI algorithms learn and iteratively improve the accuracy of forecasts far more quickly than can be done by manual means. As AI tools take over these mundane and often error-prone analysis tasks, CFOs and their teams are able to redirect their efforts and work more efficiently, focusing on higher level analysis of operational flows, economic drivers, and business strategies.



## Finding the right AI strategy

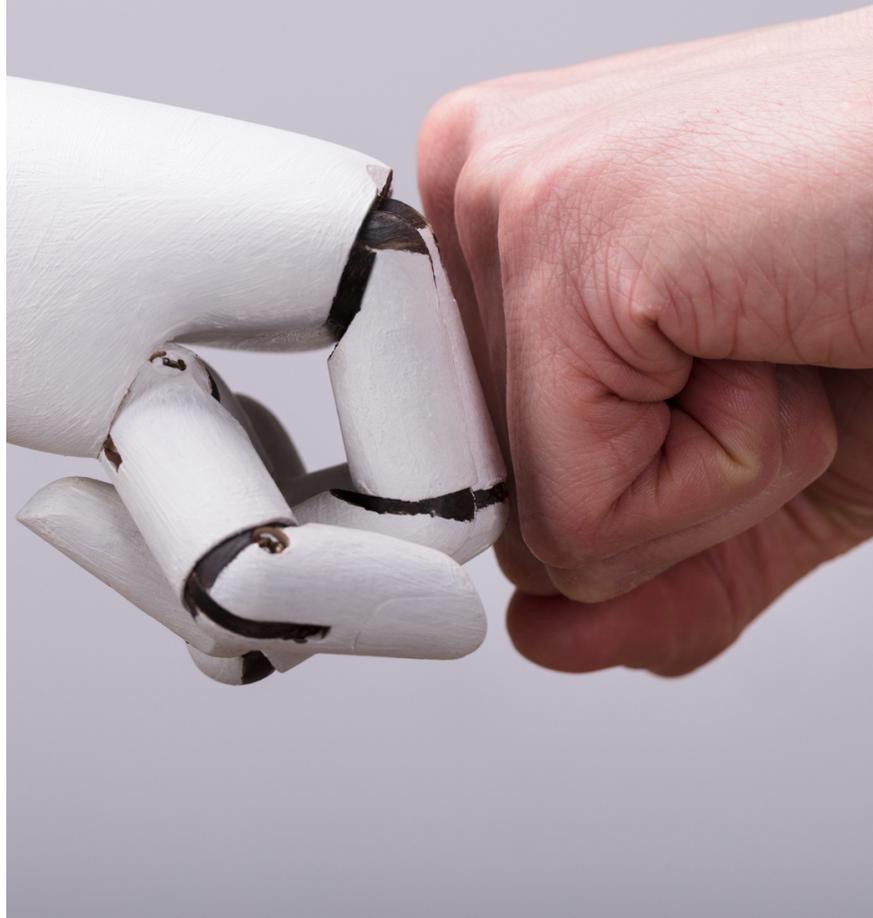
CFOs committed to an AI-fueled strategy for financial forecasts must decide whether their existing use cases suggest any realistic potential for building out in-house AI implementations, or if they should instead enlist an external solution. Collaboration with technology leaders across departments to assess internal AI experience and talent is essential to this decision.

In cases, where other teams are already engaged with AI tools or API connections into such tools, it may make sense to expand those projects into financial forecasts. Some organisations take a hybrid approach as well, leveraging both internal capabilities and external solutions. Cost, dependency on outside departments, and time-to-value are all influenced by the chosen route.

But to be clear, CFOs that plan to use AI for forecasting alone and that cannot piggyback off other internal projects should absolutely go shopping. Internal costs for developing capable AI tools commonly reach into the millions of dollars - and require a team of data scientists and months of algorithm training to utilise effectively.

Tools come in two varieties: those specifically focused on AI (often newer fintech start-ups), and those with existing cloud-based software recently enhanced with AI capabilities. Specialised AI vendors offer advantages in the areas of time and cost savings. However, the risks of working with start-ups must be considered, as well as a tool's potential longevity and the long-term support it will be able to offer.

Alternatively, CFOs able to work with their existing systems and providers to add AI functionality can often get up and running faster and take advantage of historical data, training, security, and compliance utility already in place. A survey by Deloitte found that 60% of C-suite decision-makers opted for this strategy leading Deloitte to name it "the easiest path: using enterprise software with AI 'baked-in'".



## Wrapping up

CFOs that champion their internal AI transformations to power forecasting processes have the opportunity to introduce new tiers of speed and agility, while enhancing their treasury and finance teams' value to the organisation.

The right AI strategy can maximise the advantages of automation and offer a near seamless implementation. By providing faster forecasting analysis of larger data volumes within a framework of unified business systems, AI is more than ready to enable that precise accuracy and depth of foresight that organizations now know is a necessity.

Source: Fintech Futures

Global Winner for Best Data and Analytics Platform | Top 3 Most Impactful & Best in AI Category | Top 30 Most Attractive Companies | Top 10 Most Innovative Companies | 25 Hottest Fintech Companies | TOP 500 Global Startups | Global Excellence Awards

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Formulating Students Dropout Management Framework of Secondary Schools In Malaysia

Dr Puteri Rohani Megat Abdul Rahim  
 Academy of Language Studies  
 Universiti Teknologi MARA (UiTM)

”

LEGEND: Research Title Researcher Faculty University



TRACK 4: R&D AND COMMERCIALISATION

“

RoboAdvisor to develop intervention plans and personalised learning roadmaps to help curtail secondary school dropouts.

- MyFinB ”

For partnering opportunities, please email: [ceai@myfinb.com](mailto:ceai@myfinb.com) © 2021 MyFinB Group

**AI FOR +VE CHANGE**

Global Winner for Best Data and Analytics Platform | Top 3 Most Impactful & Best in AI Category | Top 30 Most Attractive Companies | Top 10 Most Innovative Companies | 25 Hottest Fintech Companies | TOP 500 Global Startups | Global Excellence Awards

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Interface between human, wildlife and environment (One Health) where AMR could occur

Dr. Sandie Choong Siew Shean  
 Faculty of Veterinary Medicine  
 Universiti Malaysia Kelantan (UMK)

”

LEGEND: Research Title Researcher Faculty University

UIP is an AI-as-a-Service (AIaaS) platform for educators in Universities to convert their areas of expertise into prototypes, curriculum, industry-friendly collaboration models and develop new areas of research with AI-enabled engine. From prototyping stage, UIP helps to expand and develop the research and prototypes into fully-ready, AI-based expert systems for industry adoption and commercialisation.

TRACK 4: R&D AND COMMERCIALISATION

“

RoboAdvisor to measure and predict the effects of Antimicrobial resistance (AMR) occurrence arising from human, wildlife and environmental factors.

- MyFinB ”

For partnering opportunities, please email: [ceai@myfinb.com](mailto:ceai@myfinb.com) © 2021 MyFinB Group



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# AI WORLD SUMMIT

WHERE INNOVATORS & DISRUPTORS  
MEET TO CHALLENGE LIMITS

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- 10 Supply Chain & AI
- 11 SDG Measurement Using AI
- 12 AI's Role in Governance, Risk & Compliance (GRC)
- 13 Diversity & Board Performance
- 14 The Future of Education
- 15 The Future of Cooperatives

## THREE WAYS YOU CAN BUILD & OWN AI WITHOUT CODING

### ➔ You have an idea



Yes - this idea must originate from a pressing need, pain point or an opportunity that is associated with your current operations and/or industry dynamics.

There must be a ready demand for that idea to be transformed into a system - otherwise it has to be incubated or "cook" to be ready for the market.

# BUILD INNOVATION WITH US

MyFinB is an award-winning, high growth AI start-up with core operations in KL/SG and serving more than 30 markets globally.

We specialise in Artificial Intelligence and Natural Language Generation & Understanding (NLGU). Our AI-powered solutions translates structured data (financial statements, bank statements, incorporation info) and unstructured data (publications, social media, journals and video images) into decisioning reports.

MyFinB uses its proprietary NLGU and Cognitive Analytics capabilities to serve 10 core segments: Financial institutions, Enterprises / SMEs, Accounting and Auditing Firms / Consultants, Government Agencies, Credit bureaus, Stock Exchanges, Insurers, Trade Associations and Business chambers, Universities and Investment Promotion Agencies.

We manage a "digital factory" model where we help organisations build in-house capabilities via the Digital AI Labs (DIAL) programme. DIAL is a scheme of arrangement that helps organisations build and own A.I. expert systems – to solve a specific issue with a commercial goal in mind.

MyFinB's DIAL Programme offers a unique AI-as-a-Service (AlaaS) platform to overcome the barriers of adopting AI Systems. DIAL targets people without the knowledge of coding and programming to build their own expert systems for their organisations.

**“NOW EVERYONE CAN BUILD AND OWN AI WITHOUT CODING.”**

**TO FIND OUT MORE, PLEASE EMAIL: [CEAI@MYFINB.COM](mailto:CEAI@MYFINB.COM)**

### ➔ From idea to system prototype and business plan



We design algorithms and build the business case around the system with our vast expertise in any discipline.

8 core deliverables will be rendered:

1. Mock-up Reports
2. Technological Blueprint
3. Roadmap
4. Prototype
5. Case Studies
6. 1-min Demo Video
7. Press Release
8. Pitch Deck

### ➔ We both ....



jointly own the IP in accordance to a pre-agreed ratio where MyFinB funds the full capex while you cover the costs of the prototype

We commercialise and launch them to the market based on the pre-agreed specifications and after the full system development is completed by MyFinB. Roles and responsibilities would have been detailed out, and a long-term partnership is forged.



MYFINB.COM

MyFinB is an award-winning, high growth AI start-up with core operations in KL/SG and serving more than 30 markets globally.

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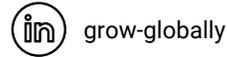
MyFinB uses its proprietary NLGU and Cognitive Analytics capabilities to serve 10 core segments: Financial institutions, Enterprises / SMEs, Accounting and Auditing Firms / Consultants, Government Agencies, Credit bureaus, Stock Exchanges, Insurers, Trade Associations and Business chambers, Universities and Investment Promotion Agencies.



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Global Chamber's vision is a world where doing cross metro and cross border business is as easy as selling across the street. It also provides members with virtual connections, training, and information just right to grow... helping members connect with customers, partners and experts to grow across metros and borders. When members engage with Global Chamber, risk is reduced, and growth accelerates.



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