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About the component of artificial intelligence in the project of escrow service (www.vrmt.us) and the award of outsourced participants in research within this project

Escrow service financial advice (www.vrmt.us) of the American company Everything Matters Inc. (registered in Wyoming, USA in 2020) are automated due to their robotics. Consultations are provided fully automatically through the use of personalized robots Meredith Wood and Susan Guillory, created during the research technical project "creating a personalized robot Oleg Volynsky", under the direction of the project manager, Doctor of Engineering Oleg Zhurin, to whom the corporation expresses its gratitude for successful implementation of an unique project in the field of artificial intelligence based on neural networks using the Canadian platform www.botlibre.com .

Creating personalized robots (bots) is an applied business that does not have ready-made technological and publicly known solutions, and in order for such works to be created, there is a need to conduct a set of research works to create or select an appropriate mathematical model which could function properly.

The very task of creating personalized robots is not new. In the last century, the US presidential administration commissioned and created personalized robots (in the terms for artificial intelligence of the last century called "expert systems") of prominent politicians of the past, including George Washington, Franklin Delano Roosevelt, Winston Leonard Spencer Churchill, Joseph Stalin and others. However, these were expensive projects for which tens of millions of dollars were allocated (projects were implemented on frame models), and their implementation was available only with state funding from the US budget. But due to the fact that science does not stand still and over the past 50 years there has been a significant breakthrough in artificial intelligence (including the integration of neural networks with neuro-linguistic programming, etc.), there is hope to get a similar result within one corporation. Therefore, after the completion of research work, a technology suitable for practical application of building personalized robots based on neural networks

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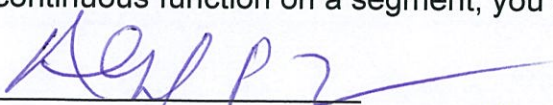
was developed within relatively modest project financing. The result exceeded even the most optimistic expectations, as it is able to save for the corporation today on customer service, and provide customers with high-quality consulting services in the field of finance, including the provision of agency services in the field of escrow payments. After all, the robot works 24 hours a day and 7 days a week, does not require a salary, does not go on vacation, does not burden you with contributions to the pension fund, does not require medical or further maintenance. Today, 6 personalized robots provide consultations, and a total of 20 robots will be involved, working in 10 languages after the project is fully completed. Even with the lowest salary of \$ 2,000 per month and working in 3 shifts of 8 hours, ie \$ 6,000 per three employees per month with 20 robots per year, the wage savings will be $\$ 6000 \times 12 \text{ months} \times 20 \text{ robots} = \$ 1,440,000.00 / =$ (one million 440 thousand dollars) per year. In addition, the estimated number of customers of the corporation will grow 3,000 times, due to personalization. There are also savings due to the lack of payment of fees to reputable speakers, the amount of which starts from several million dollars and is a contractual figure, depending on the scale of the project.

There is also the prospect of using personalized robots to run advertising campaigns on the Internet, in particular on social networks, not by buying advertising traffic, but by conducting advertising dialogues through the free user interface of social networks, which reduces the cost of advertising and marketing by almost 90% .

Thanks to personalized robots, the corporation has an additional opportunity to provide clients with unique financial services that no other corporation in the world provides, as it is possible to provide the client with the necessary information in full and format, which increases the trust of potential customers and converts them into clients, very detailed consultations, authoritatively (on the basis of publicly approved authority of the speaker) to explain advantages of our service and to demonstrate new opportunities for business of the potential client (based on low price of involved working capital at simultaneous absence of collateral at it reception) and sources of reduction of its expenses .

All these achievements would be impossible if during 2020 intensive research work was not carried out to create or select the optimal mathematical model on which the personalized robot should operate. After all, any phenomenon of nature, including human thinking, can be matched by an infinite number of mathematical models that will more or less accurately model these natural phenomena (Weierstrass approximation theorem, which in mathematical terms sounds like this: for any continuous function on a segment, you can choose a sequence of

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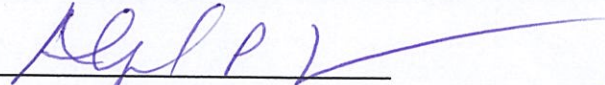
polynomials that converge uniformly to this function on the segment.).

Why a personalized robot? Because the return and profit from his work is 3000 times greater than the return of an ordinary robot, which today can be designed even by a high school student. This difference was calculated by Mike Enlow, the highest paid marketer in the United States, back in 2000 to a publicly unknown and authoritative public speaker with equivalent advertising content.

Previous research has made it possible to focus on two dozen platforms for the creation of consulting robots, among which was chosen one with a wide range of applications of neural networks. However, it was not possible to say apriori to what extent the neural network will cope with the task of transmitting certain features that will convince the participant of the dialogue that he is in dialogue with a particular person and not anyone else. That is, how much the neural network is able to transmit persistent features that distinguish one person from another. To do this, again, large-scale research had to be conducted, which is not possible without the following two stages:

- 1) Training the robot with certain knowledge, which includes the qualifications of a selected person (prototype, which was modeled by personal information of the project manager), which the robot must model in their work.
- 2) Checking the level of the robot knowledge and the correctness of their application and use of terms, terminology, phrases and facts that are inherent in the person to whom the "personified robot" resembles (models).

Both stages are realized by conducting a significant number of dialogues of personalized robots with individuals ("biorobots") while controlling the communication process, its correction and purposeful motivation of dialogue participants. Such dialogues continued during 2020 and before they were conducted on the basis of a synergistic approach practiced by Google and other leading companies, as an interlocutor with the robot, outsiders were involved in research (outsourcing), who communicated with the personalized robot Oleg Volynsky on arbitrary household and personal topics. Involvement of external participants in the dialogue allowed them to objectively assess the results of the robot's learning and the level of his personification, which he shows in dialogues with different participants, as well as to release highly qualified specialists from routine work that does not require any skills in artificial intelligence. The need for factual, experimental research information was also

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prompted by economic considerations that consultations directly with Canadian specialists on their neural network should be paid at a rate of \$ 100 per hour, and given that more research was being done during 10 months, the payment for their consulting services could be a significant amount. In addition, there were great doubts that the information received from the neural network developer could be at least somehow useful in making decisions about the technology of building a personalized robot. These doubts arose after several consultations with Canadian experts on the linguistic approach they used.

Of great importance was the involvement of participants in dialogues on the principle of outsourcing individuals who were not previously informed that they are in dialogue with the robot so that throughout the dialogue process can be observed their reaction and remarks on the dialogue phrases received from the robot, emotional component in response to the familiar content of phrases and light flirtation, which modern robots have been capable of for decades, as was discovered in the process of their application in the banking sector. This made it possible to determine whether a person is able to identify that he is communicating with a robot or not. A special contribution to this analysis was made by Veronika Kutova, who noted certain specific features that she found in the phrases uttered by the robot Oleg Volynsky and by which she could easily identify a "specific interlocutor" even when changing his ID. Such valuable comments were taken into account in the construction of financial robots Meredith Wood and Susan Guillory and had a significant impact on the choice of training technology for these robots as a whole.

In connection with the above, Everything Matters Inc. expresses its gratitude to all participants of the project involved on the basis of outsourcing (outsourcing - the transfer of part of its tasks or processes to third parties on a subcontracting basis. - Wikipedia) and synergy, who invested their inspiration, creativity, personal time In 2020, and periodically conducted dialogues with the personalized robot Oleg Volynsky, training and educating him on the qualifications of the prototype for modeling, as well as in the second stage testing the robot. In particular, we thank for similar dialogues with the robot of Oleg Volynsky during the integrated process, where training and testing were conducted in one stream of dialogue, without which success in the implementation of this extremely important and innovative project would be impossible. We would also like to note the responsible work of outsourced crowdworkers, who corrected the inadequacies of robots in the early stages of its training, included in the dialogue provided on scenarios taken from the life of the prototype and its autobiographical information, which motivated the interlocutors to work (without time spent together and experience of mutual communication) thematic graphic images. In particular, we

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would like to thank those who put the most personal time and effort into the process of testing a personalized robot (through dialogue with it), creating the work “more human-like” and more like a prototype for the modeling process, namely:

- Vysotska Victoria Viktorivna
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 - Kutova Veronica Valerievna
 - Shokalo Darina Yuriyivna
 - To Valery Viktorovich Kutov
 - Moseikina Christina Vitalievna
- and
- Crowdworkers.

Summing up, we would like to note that personalized robots, which are currently being tested in dialogues with real service stakeholders, potential customers, and existing customers of the corporation, perform their duties exclusively within the subject area, which is presented on the corporation's website (www.vrmt.us). To broaden their horizons beyond this subject area, a large amount of work will still need to be done, including research to optimize the training and education of robots, which will continue to outsource crowdworkers and those wishing to engage in dialogue with the robots, to gain experience or internship in the practical application of neural networks and artificial intelligence, including in the financial field.

The field of application of artificial intelligence today is growing and expanding and penetrates into all aspects of our lives from Tesla cars, SpaceX spacecraft of Elon Musk and banking to social networks Facebook and Instagram, including web services of companies and corporations. And we are proud that together with all project participants we managed to join this leading global trend and benefit hundreds of clients of our corporation, who thanks to robotic consultations of authoritative speakers achieved a better understanding of our proposal and therefore were able to earn extra income in their business.

Alfred P. Cooper, Director,
ASTI Cherry Computers Inc.,
Oakland, California USA
FCC Approved Code: K4YASTI-101857 (since 1994)

Alfred P. Cooper, CEO


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