mollie

AI in Finance
Separating Substance from Spectacle

Bernardo Caldas

Director of Data & AI

Mollie

Bernardo Caldas

Can you write me an speaker intro for Bernardo Caldas based on what you know about him?

MollieGPT

Ladies and gentlemen, it is my pleasure to introduce Bernardo Caldas, the Director of Data at Mollie. Based in Lisbon, Portugal, Bernardo has been making significant contributions for over two years, leading a talented team within the Data Domain as part of Mollie's Domain Lead Team.

Bernardo's expertise shines through his involvement in various critical projects, including Data Model and Critical Dashboard Development, along with ML Model Development. With his robust background in data management and engineering, he is here to share valuable insights that will enhance our understanding of data's pivotal role in today's landscape. Please join me in welcoming Bernardo Caldas to the stage!

📄 **Bernardo Caldas's profile on HiBob**
📄 **Mollie Core Flows - Project Summary**

Just hype?

We ♥ risk that we can measure

Enabling *all* Domains at Mollie with ML & GenAI tooling

Machine Learning

Generative AI

Financial Services

🧠 Developing in-house ML Credit Decision Models for Capital expansion

Payments

🧠 Developing in-house ML Consumer Fraud Scoring to increase conversion

Planning & Analysis

🧠 Improved time series ML forecasting models & dashboards
🛳️ Now being used to determine 2025 Budget

Internal Audit

✨ Entire Domain now using multimodal GenAI custom prompts for PDF workload
💰 Increased productivity valued at XXk EUR/yr
💜 NPS 100

Legal

✨ Using multimodal GenAI Assistant
✨ Knowledge sharing with Internal Audit

Brand & Growth

✨ Self-serviced experimentation, including image generation

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Generative AI

Org Enablement

✨ GenAI for newsletter generation

Engineering

✨ AI Coding Assistant
💰 Increased productivity valued at XXXk EUR/yr

GTM Optimization

🧠 GenAI (+ ML) to improve Lead Scoring

Onboarding

🤖 Automate doc verification
   with multimodal
🚢 Q3: 0-touch onboarding
💰 Increased efficiency
   valued at XXk EUR/yr

People

🤖 GenAI Agents
   to automate common HR
   service desk requests
♿ GenAI for Accessibility to Mollieversity

Merchant Experience

🤖 MollieGPT for Help Center
🤝 Mollie's AI Assistant
🧪 GenAI Speech-to-Text in Call Center

MollieGPT on a page

Generative AI to increase productivity, efficiency, and automation – so we can **deliver the best experience for our customers**

WEB APP

Interactive assistant; Built on LibreChat, open-source software for GenAI

SLACK APP

Our go-to GenAI, integrated directly in our Workspace

GENAI AS A SERVICE

Automating internal workflows

CUSTOMER SUPPORT

Making it easier for our customers and prospective customers to get instant support with GenAI

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- Translation
- Summarization

Retrieval-augmented generation (RAG) on internal knowledge bases:
- Confluence
- Bob (HR)
- API Docs
- GitLab
- BlogIn

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Automating internal workflows

Automated onboarding processes

Human-in-the-loop controls

BCC/MCC classification

Sales call coaching

Internal API

Google Gemini 1.5 Pro

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> 1000 questions/day

English, Dutch, French, & German languages/locales

Retrieval-augmented generation (RAG) on our ZenDesk knowledge base

Citations to Help Articles

mollie Tone of Voice

- Keyword search fallback
- Prompt injection protection
- Low hallucination rate
- Low latency: < 3 seconds

OpenAI ChatGPT 4o-mini

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