

Commercial proposal

Intelligent Merchant Monitoring is a cloud platform for automated monitoring of public merchant websites for goods and services prohibited by international card scheme rules (Mastercard BRAM / Visa GBPP-style controls). It replaces manual compliance monitoring of the acquiring portfolio, reducing the bank's regulatory and reputational risks. The solution is in production use at an acquiring bank in the Republic of Belarus.

Issued 10 June 2026. The proposal is valid for 30 calendar days.

Platform modules

01 · Monitoring

Scheduled crawling of merchant websites: stop lists with Russian morphology, anti-obfuscation (spaced-out letters, homoglyphs, transliteration), multi-page crawl with sitemap, immutable HTML evidence, specialist review, e-mail alerts, Excel / PDF export, mandatory website sections check.

02 · Onboarding

Merchant applications intake — manual, CSV, API or a public form — converted into a merchant profile and an underwriting case in one click.

03 · Underwriting

High-risk merchant due diligence: a case file with 51 risk indicators in 4 groups, a dynamic risk score, the CREM credit exposure model, a transaction laundering contour (IP Scan, whois / reverse-IP, domain and SSL age, traffic analysis, geo-cloaking), a PDF report, the annual re-check.

Tiers and pricing

Basic

from 5,000 BYN / month · no VAT

The deterministic layer — full portfolio coverage

- ✓ Russian morphology + stop lists
- ✓ Anti-obfuscation (spacing/homoglyphs/transliteration)
- ✓ Multi-page crawl, recrawl scheduling
- ✓ HTML evidence, PDF/Excel export
- ✓ All modules: Monitoring · Underwriting · Onboarding
- ✓ TL contour (IP Scan, whois, domain/SSL age, traffic...)

Premium + AI

from 5,000 BYN / month · no VAT

Everything in Basic + the AI layer on candidates

- ✓ AI hit classification (LLM) — on demand, in bulk and automatically in the background
- ✓ Semantic detection of violations without an exact match (embeddings + Qdrant)
- ✓ Full-page screenshots in evidence
- ✓ SPA detection (full JS text rendering is on the roadmap)

Model: monthly base package + overage. The starter base package (from 5,000 BYN) covers guaranteed volumes (quotas/month): **1000** content checks, **500** TL checks, **1** detailed review. Above the quota — a per-unit rate: content **2** · TL **5** · detailed review **500** BYN. Total = base package + overage. Base package and quotas for a large portfolio — individually (e.g. a corporate package at 15,000/month). An **individual discount** is available by contract. Prices in BYN per calendar month, **VAT not applicable**; no capital expenditure or implementation fee. Estimate via the **calculator at shield.by**.

Terms

- **Delivery:** SaaS, accessed via the web interface; infrastructure and updates are on ArtCloud LLC.
- **Launch:** portfolio onboarding and stop-list configuration together with your team; a pilot period by agreement.
- **Data:** personal data is processed in line with Belarus Law No. 99-Z (and GDPR for EU traffic).
- **Support:** by e-mail, on business days; response within one business day.

Demo and pilot

We would be glad to show the solution on your data: **shield.by** — the "Request demo" form · info@artcloud.by