

Commercial proposal

Web Shield AI 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 ru/be/en morphology, anti-obfuscation (spaced-out letters, homoglyphs, transliteration), multi-page crawl with sitemap, immutable HTML evidence, compliance officer 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 · InvestiGate

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

5,000 BYN / month · no VAT

The deterministic layer — full portfolio coverage

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

Premium + AI

15,000 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 rendering and extended detections

Prices are per organisation, in Belarusian roubles per calendar month, **VAT not applicable** (simplified taxation system). Subscription model: no capital expenditure and no implementation fee.

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