

## Dynamic AI gaining interest from country's utility, real estate firms

By Arjay L. Balinbin  
Senior Reporter

AUTOMATION platform Yellow.ai said Dynamic AI (artificial intelligence) is gaining traction in the utility, e-learning and real estate sectors in the Philippines.

"In the Philippines specifically, maximum traction is from the BFSI (banking, financial services and insurance) and retail and commerce sectors, with interest gradually coming in from the utility, e-learning and real estate sectors," Rashid Khan, co-founder and chief product officer at Yellow.ai, told *BusinessWorld* in an e-mail interview.

The company said its enterprise-grade Dynamic AI Agents combine AI and human intelligence to provide a "highly differentiated and enhanced customer experience" for large organizations in the Philippines, Southeast Asia and around the world "at a fraction of the current operational cost."

"Conventionally, one would see brands investing more to automate their customer experience strategies. However, the pandemic has resulted in transformation leaders giving equal focus to improving employee experience strategies to compete for scarce talent and engage employees with fulfilling experiences," Mr. Khan said.

"The need of the hour for every industry is to eliminate the silos that exist between their customer experience and employee experience strategies. We believe it is highly crucial for brands across industries to adopt a total experience automation strategy that simultaneously addresses the customer experience and employee experience journeys, especially the parts that intersect, creating a superior shared experience for everyone," he added.

Citing data from research and consulting company Gartner, Mr. Khan said by this year, 70% of white-collar workers are expected to interact with conversational platforms on a daily basis.

"Enterprises need to realize that incorporating conversational AI capabilities on top of their

existing digital stack for various business processes will provide a more seamless experience to the employees where one platform can resolve all their queries and tasks without the need to switch applications and portals," he added.

"For instance, we have seen a 70% reduction in ticket resolution time as a result of our conversational AI solutions, leading to increased employee productivity by at least 30%. This has greatly helped improve the digital dexterity of the organization."

Conversational AI helps streamline customer interactions. Customers expect immediate assistance, and its 24/7 availability is seen as beneficial.

"Case in point, Yellow.ai's Dynamic AI Agents understand past interactions across all systems and channels and inform the customer proactively whether there is an attractive offer or an unexpected upcoming change," Mr. Khan said.

"This is done via the customer's preferred channel of communication — text or voice outreach, through an app or e-mail," he added.

The company offers a unified platform for all inbound and outbound conversations and take the step further of assisting the customer via self-serve choices or connecting to a human agent. This ensures the "quality and speed of interaction," Mr. Khan said.

Data and analytics company GlobalData expects that global AI platform revenue will reach \$52 billion by 2024, up from \$28 billion in 2019, as businesses seek to accelerate digital transformation and development.

"The ongoing... pandemic has acted as a catalyst for AI adoption. According to GlobalData's Global Emerging Technology Trends Survey 2020, more than three-quarters of companies believe AI has played a role in helping them survive the pandemic. The pandemic has also expedited AI research in federated learning, which allows for collaboration on models without disclosing sensitive information," GlobalData senior analyst Nicklas Nilsson said in a statement.



SAMSUNG Electronics Co. Ltd. on Wednesday announced its new flagship Galaxy S smartphones and updates to its tablet.

The company launched the Galaxy S22 series, which will have three models: the S22, the S22+ and the S22 Ultra. The new smartphones have improved power and will boost productivity, Samsung said, and have an IP68 water and dust resistance rating.

The Galaxy S22 Ultra features a built-in S Pen and has a 6.8-inch Dynamic AMOLED 2X display with a 120Hz refresh rate. The screen is made with Gorilla Glass Victus+, 12% tougher than the previous model. The phone also has an Armor Aluminum body, 10% stronger than before, and is said to be slimmer than the previous model.

The smartphone will be powered by Snapdragon 895 and will support fifth generation or 5G technology.

The S22 Ultra features four rear cameras with a "floating" effect for a seamless look. Its main camera is a wide lens at 108 megapixels (MP) with optical image stabilization (OIS) for clearer, brighter photos at night, authentic portraits, as well as steady videos. The phone also has a 12MP ultra-wide lens, a 10MP telephoto periscope sensor with 100x Space Zoom and a 10MP telephoto camera. There is also a laser autofocus sensor. Meanwhile, its front camera has 40 megapixels.

The phone will have a 5000mAh battery that Samsung said could last for two days and supports super-fast charging.

The S22 Ultra will have three memory and storage options: 12GB RAM and 512GB storage (priced at P80,990); 12GB+256GB (P72,990); and 8GB+128GB (P68,990). The model will have four colors: phantom black, phantom white, green, and burgundy.

Meanwhile, the Galaxy S22 features a 6.1-inch display, while the S22+ has a 6.6-inch screen, both Dynamic AMOLED 2X and also with 120Hz refresh rates.

Both models have three rear cameras: a 50MP wide primary lens with OIS, a 12MP ultra-wide sensor, as well as a 10MP telephoto lens. Their front camera is a 10MP lens.

The S22+ has a 4500mAh battery while the S22 has 3700mAh. There are four color options for both models: phantom black, phantom white, green, and pink gold.

The S22 and S22+ have 8GB RAM and two storage options. The 256GB S22 will cost P49,990, while the 128GB version is priced at P45,990. Meanwhile, the 256GB S22+ is priced at P60,990 and the 128GB version is at P56,990.

### TABLETS

Samsung also announced the Galaxy Tab S8 Series on Wednesday with three models: the S8, the S8+ and the S8 Ultra. All models will include an S Pen, support super-fast charging and 5G, and have quad stereo Dolby Atmos AKG speakers. They also have a 4-nanometer 64-bit octa-core processor and 4K video recording.

The S8 Ultra has a 14.6-inch Super AMOLED screen with a 120Hz refresh rate, which can support multi-window display. The tablet has a thin, light but strong body with an Armor Aluminum frame.

It has 12MP wide and 12MP ultra-wide lenses for front cameras, while the rear ones are the 13MP primary camera and 6MP ultra-wide sensor.

The tablet has a 11,200mAh battery and is available in the color graphite. It has 12GB RAM and 256GB storage and will cost P77,990.

Meanwhile, the Tab S8 has an 11-inch screen and the S8+ has a 12.4-inch display. The S8 has an 8000mAh battery while the S8+ has up to 10990mAh of juice.

The color options for the S8 and S8+ are graphite, silver and pink gold, and both models have 8GB RAM and 256GB storage. The Wi-Fi only version of the S8 costs P41,990 and the 5G model is priced at P49,990. Meanwhile, the S8+ will have a price of P63,990.

Samsung is also releasing a Galaxy Tab S8 Ultra Book Cover Keyboard as a separate accessory.

The Galaxy S22 and Galaxy Tab S8 series are now available for pre-order. — **BVR**

## Apple to launch Tap to Pay feature in challenge to Square

APPLE, INC. confirmed plans to release its much-anticipated Tap to Pay feature on the iPhone later this year, giving merchants an alternative to Block, Inc.'s Square technology.

The option will let sellers accept payments through Apple Pay, credit cards and digital wallets without additional hardware, the company said in a statement. The system relies on near field communication, or NFC, to securely connect. Apple's plan, which was previously reported by Bloomberg, sent shares of Block down as much as 3.2% after it was announced on Tuesday.

"Tap to Pay on iPhone will provide businesses with a secure, private and easy way to accept contactless payments and unlock new checkout experiences," Jennifer Bailey, vice-president of Apple Pay and Apple Wallet, said in the statement.

Apple has been working on the new feature since around 2020, when it paid about \$100 million for a Canadian startup called Mobeewave that developed technology for smartphones to accept payments with the tap of a credit card.

The feature includes technology that will let third-party payment networks adopt the system for their own users. Stripe, Inc. will be the first payment platform to offer the feature to customers, with more coming later this year, Apple said.

"Whether you're a salesperson at an internet-first retailer or an individual entrepreneur, you can soon accept contactless payments on a device that's already in your pocket: your iPhone," Billy Alvarado, Stripe's chief business officer, said in the statement. — **Bloomberg**

### FULL STORY



Read the full story by scanning the QR code with your smartphone or by typing the link [bit.ly/Apple021022](https://bit.ly/Apple021022)

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## SEC sets filing dates for corporate data

THE Securities and Exchange Commission (SEC) has scheduled submission dates for the audited financial statements (AFS) and general information sheet (GIS) stock and non-stock corporations through its online portal, Electronic Filing and Submission Tool (eFAST).

"Starting this year, all stock and non-stock corporations are required to submit their annual reports online through eFAST, previously called the Online Submission Tool, at <https://cifss-ost.sec.gov.ph>," the commission said in a statement on Wednesday.

Last year, only stock corporations were required to submit their reports online through the eFAST, while non-stock firms were allowed to submit hard copies.

The SEC said it will no longer require hard copies of the reports and will no longer process submissions via e-mail and in-person. Reports submitted over the counter and through mail or courier services will also not be accepted.

Corporations and their authorized filers may enroll on eFAST until March 31, 2022.

"All reports submitted through eFAST must be scanned or digital cop-

ies of the manually signed or digitally signed reports," the SEC said.

"The signatory or authorized signatory of the filer holds the responsibility to ensure the integrity and authenticity of the e-signature in the documents," it added.

On Feb. 8, the regulator issued SEC Memorandum Circular No. 2 Series of 2022, which details the schedules for the filing of AFS and GIS this year. The SEC said its extension offices will also implement the same schedule.

GIS documents must be filed within 30 calendar days from the date of a stock corporation's actual annual stockholders' meeting, from the date of the actual annual members meeting of non-stock corporations, and from the anniversary date of foreign corporations' SEC license issuance.

Meanwhile, all corporations are called to submit their AFS by batches based on the last digit of their SEC registration number.

Corporations with registration numbers ending with 1 and 2 should file their AFS within July 1 to 15; with 3 and 4 from July 16 to 31;

those ending with 5 and 6 from Aug. 1 to 15; with 7 and 8 from Aug. 16 to 31; those with 9 and 0 must submit forms within Sept. 1 to 15. Reports may be submitted on or before the filing dates.

The schedule also applies to a broker-dealer with a fiscal year ending Dec. 31, 2022. Meanwhile, those with fiscal years ending other than Dec. 31 must be filed 110 days after it ends its fiscal year.

Corporations with fiscal years ending on other dates aside from Dec. 31, 2021 are told to file their reports within 120 calendar days from the end of their respective fiscal years.

Meanwhile, corporations with securities listed on the Philippine Stock Exchange and are covered under the Securities Regulation Code (SRC) are required to submit their AFS with their annual reports within 105 days after their fiscal year ends.

"However, such entities will also be given an extension of until May 15, 2022 to file their annual reports due to current circumstances," the regulator said. — **Keren Concepcion G. Valmonte**

### FULL STORY



Read the full story by scanning the QR code with your smartphone or by typing the link <https://bit.ly/3oA0Bc6>

## Ayala firms amend ownership percentage in asset-for-share swap

AYALA-LED listed companies AC Energy Corp. (ACEN) and ACE Enexor, Inc. on Wednesday said they had amended their deed of assignment for the transfer of the former's rights and interests in five energy assets to the oil and gas exploration company.

"The sole amendment sought to correct the reference to the resulting ownership percentage of [ACEN] in ACEX from 89.96% to 89.78% of the outstanding capital stock of ACEX," ACEN said referring ACE Enexor's stock symbol.

The amendment, which was executed on Jan. 31, was applied to the following assets: Palawan55 Exploration & Production Corp., Bulacan Power Generation Corp., CIP II Power Corp., Ingrid3 Power Corp., and One Subic Power Generation Corp.

On Dec. 29, 2021, ACE Enexor announced the signing of an agreement assigning its 339,076,058 shares to ACEN at P10 apiece in exchange for the latter's five assets. The total value of shares to be transferred to ACEN is at P3.39 billion.

The agreement prompted the Philippine Stock Exchange to suspend the trading of ACE Enexor until further disclosure on the deal.

"As a result of the foregoing transaction, power generation business or assets will be infused into ACEX," the exchange had said.

At the local bourse on Wednesday, ACEN dropped 15 centavos or 1.61% to close at P9.15 per share. ACE Enexor shares rose P0.60 or 1.76% to close at P34.60 apiece. — **M.C. Luceno**

## Gruenheim, Your Home Cleaning Partner

These days, much emphasis is placed on keeping your surroundings clean. This is especially true at home since the COVID-19 pandemic has forced a vast majority of Filipinos to work from home and to study online.

With so many brands that are available in the market, it is important that you consider the brand's history and track record when it comes to producing cleaning appliances. There is a brand that is making waves in the field of cleaning appliances and it's Gruenheim.

Gruenheim GmbH & Co. KG was founded in 2014 and is based in Stuttgart, Germany and is a subsidiary of Luckner & Lahusen Group GmbH & Co. KG.

It is a young and fresh trademark of high-end ecological, innovative and premium home appliances. It stands for products that combine functional, timeless and puristic design with impressive technical innovations. Gruenheim products are sold worldwide exclusively by authorized Gruenheim wholesalers.

Its direct distributor in the Philippines is Gruenheim Philippines Inc., headed by its President, Michael "Mike" Gamez. The line of high-end, ecological, innovative and premium home appliances includes Gruenheim Vacuum cleaning system which makes use of pure water filter technology; Gruenheim Steam cleaning system with innovative industrial technology; and Gruenheim Air Freshener, among others.

Gruenheim's best-selling home appliance is the Gruenheim Steam Cleaner. The steam cleaner uses dry steam at 170 degrees Celsius to sterilize all types of surfaces, bed materials, upholstery, carpets, kitchen, toilets, and bathrooms without using any harmful chemicals.

Another ecological and high-end machine is the Gruenheim Vacuum Cleaning System that makes use of ecological pure water filter technology. This multi-



**Mr. Mike & Andrea Gamez, President and Corporate Secretary of Gruenheim Philippines Inc., with their business partners from Germany, Mr. Andreas Luckner, CEO (Marketing & Sales) and Dr. Nikolaus Lahusen, CEO (Financial & Legal) of GRUENHEIM GmbH & Co. KG.**

purpose health cleaning machine serves as an air purifier, air disinfectant, air sanitizer, aromatizer and air medication all rolled into one.

It can also dry vacuum the floor, ceiling, wall, curtains or blinds and window screens. The vacuum cleaner can also be used to shampoo carpets, sofas, mattresses and even chairs. It has the capacity to remove 99.9 percent of harmful fine dust from the air. It is not only user friendly; it is also energy consumption friendly.

Need appliances that will keep your family safe from sickness causing germs, bacteria, viruses, molds, bed bugs and dust mites? Gruenheim Vacuum Cleaner and Gruenheim Steam Cleaner are the appliances for you.

For more information about Gruenheim Vacuum Cleaner and other products, call 0917 5984968 or email [gruenheimph@gmail.com](mailto:gruenheimph@gmail.com).