1. The development of local analogues, such as video conferencing platforms, which are already used by many EdTech companies.

2. Strengthening ties with Asia – according to analysts, investments of Asian funds in Belarusian startups increased by 40% in 2023 [2].

Conclusion. Digital educational platforms have proved that Belarus can be not only a participant, but also a creator of global trends. They have turned the «brain drain» into a «circulation of competencies», and sanctions into an incentive for innovation. But the future of this bridge depends on two factors.: the ability of the state to support EdTech and the willingness of the world to accept Belarusian talents. As the head of an international IT company notes: «Our developers are the best that Belarus exports to the world. But they need not only a salary, but the freedom to create».

While academy students are writing code for neural networks, there is no answer. But as one of the founders of the technology industry said, «Innovation distinguishes a leader from a catch-up». Belarus is still in the role of catching up, but the figure gives it a chance to rewrite the script. Perhaps the next technological breakthrough will be born not in the largest centers, but here.

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AI AND ML IN FINANCIAL CRIME PREVENTION

The purpose of this paper is to study AI and ML usage in financial security.

Financial crimes—fraud, money laundering, cyberattacks, and sanctions evasion—are growing in scale and sophistication, costing the global economy billions annually. Traditional rule-based detection systems struggle to keep pace with evolving threats, often generating false positives or missing complex schemes. Artificial intelligence (AI) is transforming the fight against financial crime by enabling real-time transaction monitoring, advanced anomaly detection, and predictive risk assessment. By leveraging machine learning, and network analysis, AI can uncover hidden patterns, adapt to new criminal tactics, and significantly reduce manual workloads in compliance teams. As regulatory pressures intensify, financial institutions are increasingly turning to AI-driven solutions to enhance accuracy, efficiency, and scalability in safeguarding the integrity of the financial system.

At the heart of AI fraud prevention, there is big data—and a combination of technologies that are only getting better as AI matures. First, there's data mining. It isn't the newest digital tool, but AI makes it more effective with each passing month. How it works: A computer system amasses a huge data set of consumer behavior (and fraudulent activity). When a transaction falls outside the pattern, the system flags it for review.

Scammers use robotic, synthetic voices to impersonate banks and steal customer data. Since these fraudulent calls happen outside company's systems, the best defense is giving customers a way to recognize company's voice.

The solution is a custom-branded AI voice—exclusive to your institution, with lifelike neural TTS. When customers hear distinct, natural-sounding voice, they'll instantly know it's safe and won't fall for such a deceive.

Voice authentication is a new form of biometrics that can prevent identity theft in voice-based interactions between banks and consumers. Voice biometrics uses AI to identify a speaker's voice as belonging to them and only them.

Biometrics are already used for verification in a lot of fintech apps (fingerprints, face ID). But voice biometrics may be even more secure, with more than 100 unique identifiers contained within the human voice.[1]

Examples related to investigations and enforcement using AI and machine learning technology include: detecting fraud in accounting and financial reporting based on anomalous patterns in some 200 metrics tracked by the SEC's Corporate Issuer Risk Assessment (CIRA) dashboard; targeting trading-based misconduct, such as insider trading, using the Abnormal Trading and Link Analysis System (ATLAS). While FINRA's and SEC's primary focus has been on market surveillance, the underlying advances in data analytics, AI, and machine learning can be used by financial institutions for regulatory compliance and continuous monitoring of financial advisors.[2]

A key technological initiative of the MAU's A&D Center is ARTEMIS, the Advanced Relational Trading Enforcement Metrics Investigation System. According to the SEC, ARTEMIS focuses "on the analysis of suspicious trading patterns and relationships among multiple traders." The SEC has stated that "ARTEMIS combines about 10 billion equity and options trade records from SEC and FINRA and uses advanced analytics, to rank trades bases on different metrics." The Enforcement staff can use ARTEMIS not only to identify new suspicious trades but also to find "previously undetected traders who might be involved in an existing investigation." [3]

The integration of AI and machine learning (ML) into financial crime prevention is reshaping the global economy by reducing fraud losses, enhancing regulatory compliance, and fostering trust in financial systems. As financial crimes grow in complexity, traditional detection methods prove inadequate, leading to billions in annual losses and increased operational costs for institutions. AI-driven solutions help us to mitigate these risks.

By minimizing false positives and uncovering sophisticated schemes, AI not only lowers compliance costs but also protects consumer assets, ensuring smoother financial operations. Looking ahead, widespread AI adoption in anti-financial crime efforts will strengthen economic stability, reduce systemic risks, and strengthen investor confidence. However, challenges such as data privacy concerns, algorithmic bias, and regulatory

adaptation must be addressed to fully realize AI's potential. As financial institutions and regulators continue to innovate, AI will play a pivotal role in safeguarding the global economy against ever-evolving financial threats.

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HOW B2B MARKETPLACES ARE REWRITING THE RULES OF TRADE

In the rapidly evolving landscape of global commerce, B2B marketplaces are emerging as pivotal platforms that are transforming traditional trade practices. These digital ecosystems are not only reshaping how businesses interact but are also redefining supply chain dynamics, buyer-seller relationships, and technological integration. The aim of this paper is to analyze the impact of B2B marketplaces on global trade and evaluate their advantages and challenges compared to traditional commerce models.

Digital marketplaces have significantly transformed global commerce by streamlining transactions, expanding market access, and reducing costs. Businesses, particularly in the B2B sector, are increasingly shifting to these platforms to scale their operations and reach new customers [1].

A B2B marketplace can be defined as an online platform that enables companies to sell, buy and exchange products or services within a business ecosystem [2].

Features of B2B marketplaces include an extensive database of suppliers and buyers, automation of sales processes, personalization of offers and recommendations, and integrations with ERP (Enterprise Resource Planning) and CRM (Customer Relationship Management) systems. All this contributes to increased accessibility to global markets, purchasing process optimization, operational efficiency, and data analysis.