

# Our DO1440 and AI1440 strategy

**“DO1440 redefined VEON as a digital operator serving people every minute of the day. Across financial services, entertainment, healthcare, education, and enterprise, DO1440 embeds digital services directly into everyday life. AI1440 is a logical continuation. It brings augmented intelligence into these experiences—built on sovereign infrastructure, trained in national languages, and designed to empower people. This is how we make AI trusted, useful, and inclusive at scale.”**

Lasha Tabidze, Chief Digital Operations Officer VEON Group

## DO1440: Evolution and scale

Through our DO1440 strategy, VEON has evolved into a digital operator delivering meaningful digital services to customers every single minute of the day. DO1440 is not about add-ons or value-added services layered. It is about embedding digital essentials directly into people's lives.

At the core of DO1440 is digital inclusion at scale. We focus on large, underserved frontier markets where trusted, locally relevant digital services can materially improve lives. Whether it is managing money, accessing healthcare, learning new skills, entertainment, or running a small business, DO1440 is about building ecosystems that people rely on habitually throughout their day.

Our ambition is to make digital services and AI local-first, human-centered, and inclusive—technology that works for people.

## AI1440: Building sovereign, local AI ecosystems

AI1440 is a logical continuation and an integral part of this vision. It builds directly on the DO1440 foundation, accelerating our ability to serve customers every minute of the day by using augmented intelligence to empower people. AI1440 enables customers, employees, and partners to make better decisions, gain deeper insights, and access advanced digital capabilities that were previously available only in developed markets.

A critical pillar of AI1440 is sovereign, local infrastructure. VEON develops and operates AI on sovereign cloud, local data centers, and infrastructure, ensuring data residency, national trust, and compliance with local regulations. This infrastructure

allows us to train and deploy national language LLMs that understand cultural context, linguistic nuance, and local realities.

We integrate AI across our networks to improve efficiency, resilience, and sustainability—from predictive maintenance and traffic optimization to intelligent energy management. AI1440 enhances digital experiences across our verticals, helping people manage finances, access healthcare, learn, be entertained, and run businesses more effectively.

Our frontier markets remain central to this strategy. We deliberately build digital and AI solutions that reflect local realities rather than global abstractions, prioritizing trust, accessibility, and usefulness over uniformity.

## AI governance and oversight

Oversight of AI-related initiatives is embedded within our enterprise risk management, information security, data governance and compliance frameworks. AI-related risks and initiatives are supervised through a cross-functional governance structure involving senior leadership from technology, cybersecurity, legal, compliance, data governance, internal audit and risk management functions. We monitor evolving AI-related regulatory requirements across the jurisdictions in which we operate and adjust our governance practices as necessary to maintain compliance with applicable laws and standards.

## Responsible AI principles

Our deployment of AI technologies is guided by responsible use principles, including:

- Human oversight and accountability.
- Fairness and mitigation of unintended bias.
- Transparency and explainability, where technically and operationally feasible.
- Data privacy and protection by design.
- Security-by-design principles in system architecture.

We recognize that AI systems generate probabilistic outputs and may be subject to model limitations. Accordingly, we implement controls to mitigate the risk of inappropriate reliance on automated outputs.

## Controls, monitoring and testing standards

To mitigate AI-related risks, we apply risk-based technical, procedural, and organizational controls, including:

- Pre-deployment risk assessments and approval processes for material AI use cases.

- Ongoing monitoring of model performance, periodic validation, and retraining where appropriate.
- Cybersecurity testing, vulnerability management, and secure development standards aligned with our information security framework.
- Vendor due diligence and contractual safeguards for third-party AI providers.
- Data governance controls addressing data quality, access management and privacy compliance.
- Defined escalation pathways for incident reporting, including cybersecurity, data protection or financial control-related events.

We continue to enhance our AI governance and control framework in response to technological advancements, operational learnings, and regulatory developments.

Digital skills and literacy	2025	2024	2023
Number of educational institutions with free or subsidized internet connections	107	1,760	1,226
Number of individuals benefitting from donated information and communications technology (ICT) equipment	213,100	297,343	184,350
Number of individuals benefitting from mobile literacy and skills development programs	140,676	1,275,962	508,073
Number of individuals enrolled in traditional education and skills development initiatives	37,773	52,143	192,700

  

Make your Mark	2025	2024	2023
Number of people attending entrepreneurship educational events	1,368	3,987	2,803
Number of people entering digital entrepreneur competitions	1,280	1,015	36,557
Number of start-ups supported	29	14	3
Number of hackathons conducted	4	5	2

# Our DO1440 and AI1440 strategy *continued*

Initiative

## Building an AI-fluent workforce through the AI Academy

While rapid advances in AI are reshaping industries and creating new opportunities, capability gaps are widening. To address these gaps within our workforce, Jazz launched the AI Academy.

The AI Academy's blended learning model combines live online sessions, in-person workshops, self-paced learning, leadership programs and bootcamps tailored for various roles. Core programs cover every aspect of global AI applications, including LLMs.

The academy's applied learning approach encourages participants to develop AI use cases aligned with business needs. Employees are also supported in improving everyday productivity through tools such as Copilot, Gamma, NotebookLM, Napkin AI and n8n.

For leaders, the academy enables AI-informed strategic decisions, supported by business units and local and international AI experts.

In 2025, the AI Academy dedicated more than 19,000 learning hours to training 2,700 Jazz employees (an average of six hours per employee).

Over 60 potential AI use cases were identified across several key areas:

- AI-driven forecasting, pricing and churn prediction.
- Customer and market sentiment analytics.
- Automation of reporting, audit and legal workflows.
- Internal and customer-facing AI assistants.
- Predictive analytics for employee performance and operational risk.
- AI-enabled network monitoring, fault prediction and energy optimization.

At various stages of development, combined with others in a library, these use cases could contribute to over 100 potential AI applications across Jazz. Some cases, such as FinBot, are already live, improving decision-making and operational efficiency.



Related UN SDGs



Initiative

## Building Pakistan's next generation of digital storytellers

Pakistan has one of the youngest populations in the world, yet opportunities for young people, especially women and students outside major urban centers, to participate meaningfully in the digital economy remain limited. Many lack access to digital skills training, credible platforms to express their perspectives and pathways into tech-enabled work. At the same time, Pakistan's digital narrative often leaves out the stories of innovative communities building impactful local solutions.

Jazz created the Digital Pakistan fellowship and platform to enable young Pakistanis to tell their own stories using the tools they already have, including smartphones, laptops and their lived experiences. Hereby, we generate youth-led public-interest journalism, expand digital participation and create new economic pathways for students.

Our fellowship is a nine-week applied learning program delivered in partnership with five leading universities. Each cohort receives training in writing, video production, research and ethical digital storytelling. Fellows work on real assignments covering technology, innovation and community impact stories across Pakistan. This work is published on Digital Pakistan's multi-channel platform, visible to young creators who often have limited access to national platforms.

We engage with beneficiaries through hands-on workshops, one-on-one mentorship, field assignments, peer reviews and real editorial publishing cycles. This practical approach helps students build professional portfolios, confidence and employable digital skills.

The fellowship directly supports our business by strengthening Jazz's ServiceCo vision. User-generated content, particularly from young people, improves digital literacy, drives engagement across our products, and builds a pipeline of future talent for storytelling, content creation, and emerging tech roles. It also advances our purpose of improving lives and livelihoods through technology by enabling young people to participate actively, ethically, and safely in Pakistan's digital future.

The initiative's achievements to date:

- The platform hosts user-generated content from over 1,500 trained citizen journalists across Pakistan.
- Graduated more than 100 fellows from partner universities.
- We have delivered more than 40,000 training hours with over 78% female participation across a diverse youth storytelling network, including Punjab, Sindh, Khyber Pakhtunkhwa, Gilgit-Baltistan and Islamabad.
- Generates over 50 million annual views from content produced through the fellowship and platform.

Demonstrating employability outcomes, many fellows have become freelance content creators or secured internships and tech-focused roles.

Strengthening our reach and contribution to Pakistan's digital ecosystem, the platform continues to grow organically through user-generated content contributions.

Related UN SDGs



# Our DO1440 and AI1440 strategy *continued*

Initiative

## Google's Gemma selected for national Ukrainian LLM

In a major step in building sovereign AI infrastructure to enhance digital services and strengthen Ukraine's technological resilience, Kyivstar and Ukraine's Ministry of Digital Transformation have selected Google's Gemma as the foundation for developing the country's national LLM. The project will leverage Google's Vertex AI infrastructure to provide the computing power and scalable environment required for advanced model training and deployment.

The decision marks a significant milestone in the country's digital transformation journey. By building a sovereign national LLM, Ukraine is laying the groundwork for AI systems that are deeply rooted in its own language, culture and history. The initiative also reflects a broader ambition to ensure the next generation of AI-powered services truly understands Ukrainian society rather than relying solely on global, generalized models that may overlook local nuance or context.

As the government's strategic partner, Kyivstar is leading the development of the LLM aligned with the nation's broader digital transformation agenda and future AI-powered public and business services. Gemma was chosen for its multilingual performance, efficient resource use and proven success in other regional LLMs. The model will be adapted specifically for Ukraine through tokenizer improvements, additional training in curated Ukrainian language datasets and the creation of benchmark tests to guide future fine-tuning.

Related UN SDGs



Number of Digital Wallets* (in Thousands)	2025	2024	2023
Total	41,780	35,808	25,353
Pakistan	32,753	26,215	19,735
Kazakhstan	7,190	7,162	4,952
Uzbekistan	1,837	2,431	666

\* MAUs per fintech product in December 2025.

MAUs of self-care apps and web services	2025	2024	2023
Ukraine	6,152	6,180	4,329
Pakistan	24,102	18,960	14,599
Bangladesh	8,095	7,760	7,775
Uzbekistan	3,751	5,050	5,218
Kazakhstan	4,617	4,880	4,711
Total	46,717	42,830	36,632

Initiative

## Expanding digital access and AI innovation across Uzbekistan through the Hambi super app

The Hambi super app has rapidly evolved into one of Uzbekistan's most influential digital platforms, offering a seamless ecosystem that connects users to essential services spanning healthcare, finance, education, entertainment, and AI-powered tools. Designed to simplify daily life for millions, Hambi enables users to manage tasks, access knowledge, consult with doctors, engage in digital commerce, and utilize advanced AI solutions—all within a single interface. This integrated approach is part of Beeline Uzbekistan's broader strategy to expand socially significant digital services and strengthen national digital inclusion.

A major milestone in the app's development is the expansion of digital healthcare, driven by the partnership between Beeline Uzbekistan and UZINFOCOM, the state integrator responsible for national information systems. The two organizations signed a memorandum of cooperation to integrate DMED, Uzbekistan's state electronic medical appointment system, directly into Hambi. This integration allows citizens to book visits to polyclinics through the same platform where they access telemedicine, test results, and pharmacy services. The initiative represents a significant step toward improving healthcare accessibility and reflects ongoing efforts to enhance Uzbekistan's digital infrastructure for public services.

The memorandum also sets the foundation for the phased implementation of the project, ensuring technical readiness and smooth adoption by users. It continues a long-standing collaboration between Beeline Uzbekistan and government entities, including the earlier integration of the MyID digital identification system. By embedding socially significant services directly into Hambi, Beeline Uzbekistan supports national objectives to modernize public services and strengthen digital inclusion – ultimately making healthcare more accessible, convenient, and connected for people across Uzbekistan.

A cornerstone of this ecosystem is Hambi Davo, the app's telemedicine service. Through partnerships with leading healthcare providers like Oson Apteka and Med24, users can search for medicines, compare prices, find nearby pharmacies, schedule medical checkups, and receive test results directly in the app. An integrated AI assistant helps users identify the appropriate medical specialist, completing a fully digital care pathway—from initial consultation to treatment. Since launch, over 700,000 people across Uzbekistan have used Hambi Davo, making it one of the country's most widely adopted digital health solutions.

Beyond healthcare, Hambi continues to accelerate the adoption of AI-powered experiences. With Multichat, users can access multiple leading AI models—including ChatGPT, Gemini, and Grok—through a single interface. Additional AI features include FoodME, a personalized nutrition assistant, and Speaklish, an innovative, game-like English-learning tool. Already, over 55,000 users have explored Hambi's AI services, demonstrating strong demand for locally tailored digital and educational tools.

Related UN SDGs



# Our DO1440 and AI1440 strategy *continued*

## Initiative

### Responding to women’s needs with digital and financial literacy training

Access to finance remains a persistent barrier to women’s economic participation in Pakistan. With female literacy at just 48% compared to 70% for men, women are disproportionately excluded from understanding, accessing and benefitting from formal financial systems. Low financial literacy, reliance on cash-based transactions and limited mobility reinforce this exclusion and restrict women’s ability to save securely, build credit or grow sustainable livelihoods.

To break this cycle of exclusion, Mobilink Bank launched the nationwide digital and financial literacy training program under our Women Inspiration Network (WIN). We designed the program as a mobile, community-rooted learning initiative that brings training directly to women in urban, peri-urban and rural areas. In each session, we simplify essential financial concepts, including budgeting, savings, digital payments, and fraud prevention measures, while building digital confidence through hands-on demonstrations.

In 2025, we significantly scaled the program. From a cumulative reach of 30,000 women nationwide, we trained 11,000 women this year. Guided by insights, we expanded the curriculum beyond basic literacy to include entrepreneurial mindsets and business readiness. Participants now learn through real-life success stories from our female borrowers, showcasing how microfinance, digital tools, and resilience can transform households and uplift communities.

To address access barriers directly, we deploy all-female relationship officer stalls at every training location. These stalls enable women to open accounts, explore financing options and receive one-on-one financial guidance. This immediate bridge between learning and action removes one of the biggest challenges Pakistani women face: lack of safe, approachable and trustworthy financial access points.

Aligned with the State Bank of Pakistan’s priority to strengthen women-led enterprises, we also expanded the program to include specialized training for our female micro-entrepreneur borrowers across multiple regions. These sessions help women manage cash flows, digitize business operations and navigate financing responsibly to scale their ventures with confidence.

We have also introduced the WIN Incubator – an industry-first program designed by women for women-led start-ups. This initiative helps address the gap in the number of male and female entrepreneurs in Pakistan. Through the WIN Incubator, we offer mentorship, networking and funding opportunities to women entrepreneurs. Each cohort runs for seven weeks, free of charge, covering practical themes such as business design, customer development, market research, financial planning, branding and pitching ideas. The first cohort of 13 women-led startups graduated in March 2025. In the second cohort, we have 20 women-led startups. The top startup receives a PKR1 million (USD3,520) grant to accelerate growth.

The WIN program contributes directly to our financial success. By empowering women to adopt digital banking and engage with formal financial services, we build a more informed, confident and active customer base. This improves portfolio growth, customer retention and economic participation in the markets we serve. Most importantly, the initiative is the foundation for inclusive prosperity with women as active drivers of financial resilience within their families and communities.

The initiative retained our top position on the banking equality scorecard for the third consecutive year.

#### Related UN SDGs



## Initiative

### Competition showcases Uzbekistan’s most promising students

Responding to the need for market-ready digital solutions and entrepreneurial skills in Uzbekistan, we launched the UP IDEA competition to stimulate technological and social innovation among young talent. It gathers promising student ideas and strengthens them through expert mentorship, focusing on high-impact areas such as telemedicine, cloud services, edutech, female entrepreneurship and job platforms.

Open to students aged 18 and above from universities across the country, the initiative evaluates submissions based on feasibility, innovation and, most critically, commercial potential. This ensures shortlisted projects align with emerging telecommunications trends and support scalable business development opportunities.

More than 100 ideas were submitted in 2025. We shortlisted seven and selected three winners who addressed key societal needs:

- Stadion.uz (booking free stadiums).
- Tokcha (digitizing books and creating audio podcasts).
- Beejob (connecting people to hourly jobs).

One participant received an internship at Beeline Uzbekistan to reinforce the competition’s role in nurturing real-world talent and innovation.

#### Related UN SDGs



## Initiative

### Jazz’s Digital Safar addresses online safety and skills gap

According to UNICEF, one in three internet users worldwide is a child, so online safety is more important than ever. In Pakistan, where 64% of the population is under 30, this challenge is complicated by a lack of a robust digital education policy.

To address this, we partnered with Google, Tech Valley and the Federal Directorate of Education to launch Digital Safar – a program designed to help children stay safe online and learn the basics of coding.

Digital Safar includes:

- Google’s Be Internet Awesome curriculum, which teaches children how to avoid risks like cyberbullying and misinformation while encouraging respectful behavior in digital spaces.
- Google CS First interactive coding lessons that open doors to tech careers and help bridge Pakistan’s growing digital skills gap.

By combining online safety with coding education, we are preparing children for a technology-driven future while supporting Pakistan’s SDG-aligned education priorities.

Focusing on underserved and low-income communities, Digital Safar has reached more than 50,000 learners aged 11 to 13 across Pakistan to date. Teachers also receive training to confidently deliver digital education in their classrooms.

#### Related UN SDGs

