

# Prosus Ventures leads \$3M round in zypl.ai to pioneer synthetic AI

*UAE-based startup pioneering the concept of synthetic outliers in financial services secured the backing of one of the largest global technology investors.*

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institutions deploy a plethora of predictive risk models in their portfolios. A challenger startup with a proprietary synthetic data model believes it can upend both the training and inference stages of AI risk agents. Built originally at Stanford University by a Knight-Hennessy Scholar alum, [zypl.ai](https://zypl.ai) went live out of Central Asia in 2022. Since then, the startup has onboarded over 50 enterprise

customers – including major global financial institutions such as Qatar National Bank and FINCA International – across 13 markets. The rapid rise of zypl has helped place Tajikistan on the global AI map as an emerging hub for cutting-edge R&D on synthetic data.

The company's AI stack is premised on zGAN – an outlier-centric generative adversarial network that was developed in zypl's R&D lab. Having published an academic paper outlining zGAN's architecture, zypl has embedded the model into Lucid – an intuitive, no-code enterprise AI platform. Banks, fintechs and insurance companies subscribe to Lucid to autonomously build AI models on top of the zGAN stack for a variety of use cases – from credit decisioning to fraud detection.

The \$3 million pre-Series A funding for zypl.ai is led by [Prosus Ventures](#) — the venture arm of Prosus, one of the world's largest technology companies. It includes participation from Battery Road Digital Holdings (venture arm of zypl's Board chair David Halpert) and the recently launched Astana Hub Ventures. The round will fuel the next phase of zypl's global expansion



Azizjon Azimi, CEO & Founder of zypl.ai

including R&D on releasing multimodal zGAN and Lucid solutions for financial institutions.

The startup plans to enter guaranteed lending and insurance verticals to upscale its offerings beyond risk assessment in banking. It is actively working with international financial institutions to facilitate credit guarantees for financial institutions that deploy its AI stack for lending. The team's confidence in zGAN is backed by an impressive USD 300 million credit portfolio underwritten by banks in the last 3 years with minimal default rates.

A national AI champion in the Central Asian republic of Tajikistan, zypl.ai is headquartered in the Dubai International Financial Center's AI Campus. It plans on emerging as the founding resident of Area AI, a national AI technopark targeting major incentives for AI startups and researchers that will be launched in the capital city of Dushanbe next year.

#### Prosus Ventures: A Major Vote of Confidence

By leading zypl.ai's Pre-Series A, Prosus Ventures underscores its belief in the disruptive potential of generative AI in financial services. Notably, this marks Prosus Ventures' first investment in a startup founded in Central Asia and one of its first investments in the MENA region. As a leading global technology investor, Prosus brings extensive operational expertise and a global network to help zypl.ai scale its platform across both emerging and developed economies.

Robin Voogd, Head of Middle East Investments at Prosus Ventures, noted:

"At Prosus Ventures, we invest in transformative technologies that push the boundaries of AI innovation. Zypl.ai's proprietary approach—enhancing synthetic data with smart outlier data points—has the potential to significantly improve predictive performance in financial services. By refining credit scoring and risk modeling, Zypl.ai is unlocking new opportunities for lenders, from traditional financial institutions to e-commerce platforms offering buy-now-pay-later products. We are excited to support Zypl.ai's global expansion as it pioneers the next generation of AI-driven financial decisioning."

Azizjon Azimi, Founder & CEO of zypl.ai, remarked:

"We are thrilled to welcome Prosus Ventures on our cap table as a lead investor with a global network of prospective partners for our synthetic AI stack. The macroeconomic volatility of the last few years has proven our core thesis at zypl: that you can't simply rely on plug-and-play AI models trained on historical data. Adapting to a world of 'black swans' necessitates generation of synthetic data – especially outliers – and we believe zGAN to be at the avant-garde of this global AI architecture revolution."

Madina Ashurova

zypl.ai

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