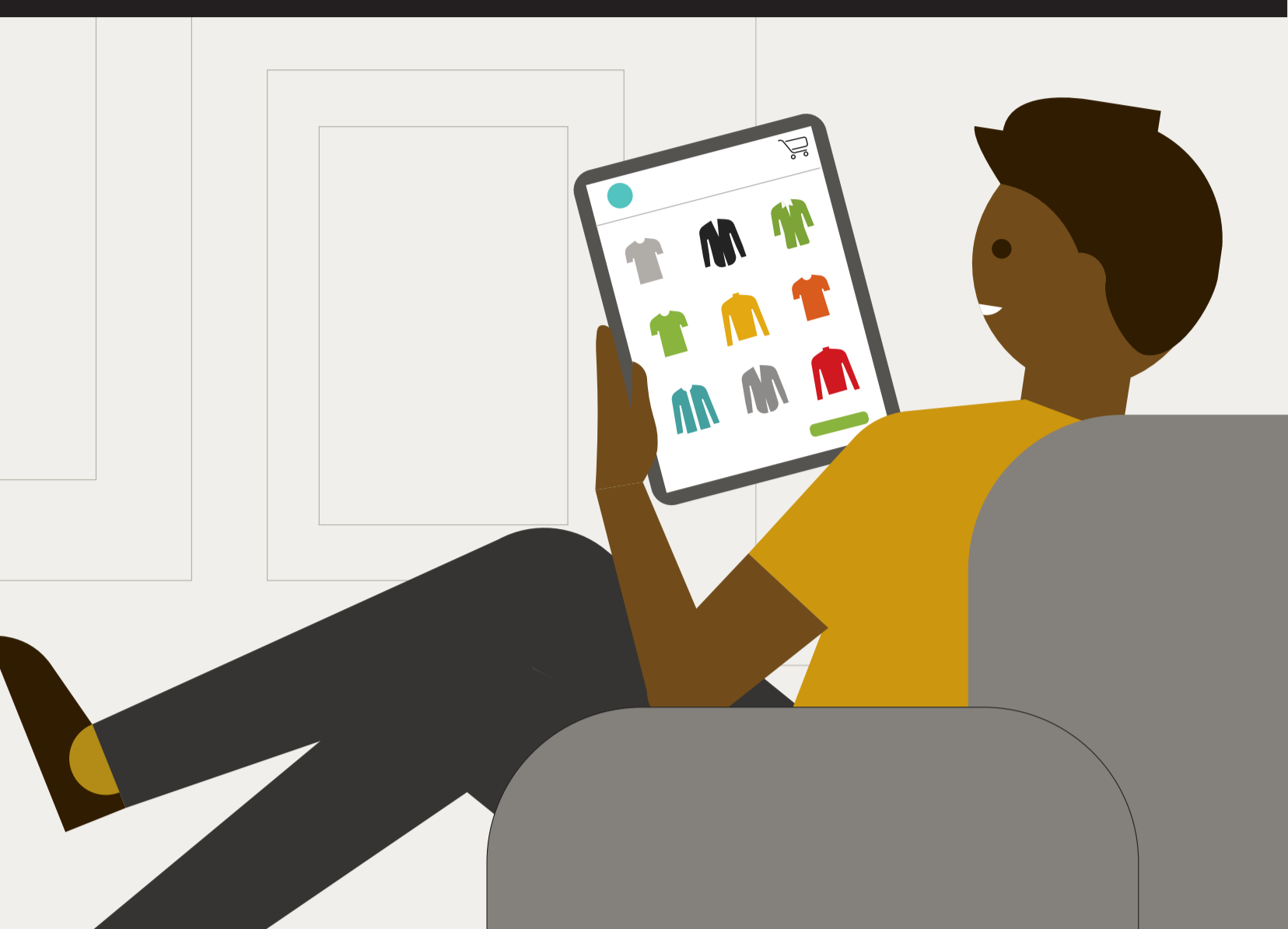


# Top 5 ways AI supercharges financial investigations

The digital economy is rapidly overtaking card-present transactions, leading to constantly evolving opportunities for financial crimes. These escalating and novel threats must be met with new and innovative technologies such as AI. Investigators face higher caseloads and more complex cases, necessitating efficiency and accuracy that only AI can provide.



## 67%

Increased volume of online retail and digital goods purchased between March 1 and June 30, 2020 <sup>1</sup>

## 50%

Account creations between March and June 2020 flagged as high risk by NuData network <sup>2</sup>

## \$6.4B

Estimated CNP fraud by 2021 <sup>3</sup>

1 NuData Security, a Mastercard company. 2 NuData. 3 Aite Group, The E-Commerce Conundrum: Balancing False Declines and Fraud Prevention, July 10, 2019. 4 Health Affairs journal (accessed July 2020).

AI supercharges investigations to save (or make!) organizations money, increase efficiency and find fraud that humans may not recognize. Here are the top 5 ways.



TOP 5 WAYS	PROBLEM	SOLUTION
<p>1</p> <p>Fewer rules = Less maintenance</p>	<p>In a rules-based system, filtering and decisioning millions of transactions takes significant time, from hours to even days.</p>	<p>AI models are built using just a few rules that update automatically through machine learning. Your investigators are freed from manual processes and can focus on complex fraud.</p>
<p>2</p> <p>Continuous learning = Accurate results</p>	<p>Investigations, are often based on hunches, guess work and budget-sensitive trial and error. For many organizations the rules are updated yearly but without current data, your solution quickly becomes dated.</p>	<p>AI models record the nuances of change with businesses and their customers through continual updates. Consequently, the results are much more accurate.</p>
<p>3</p> <p>Reduced false positives = Increased efficiencies</p>	<p>Investigators have to manually assess thousands of false positives. Most alerts are false because they're based on narrow yes/no rules. Time and money are wasted evaluating false alerts.</p>	<p>The number of false positives is influenced by how the model is built. Brighterion AI uses a variety of tools including supervised and unsupervised learning. With AI, your transaction is filtered in nanoseconds, increasing accuracy and efficiencies.</p>
<p>4</p> <p>Real-time detection = 24/7 protection</p>	<p>Rules and algorithms can take hours and sometimes days to run. They're slow and a drain on resources.</p>	<p>Our distributed architecture allows lightning speed response times (less than 10 milliseconds), end-to-end encryption and traceability. Our AI models make decisions at up to 100,000 events per second.</p> <p>Our extraordinary scalability enables real-time detection to stop fraud in its tracks.</p>
<p>5</p> <p>One-to-one analysis = Wholistic detection</p>	<p>With legacy systems there's no personalization for each entity. Instead systems use static, generic categorization.</p>	<p>AI's algorithms look at a broad range of data, comparing it to similar data in the system. Based on the solution's goals, such as monitoring credit risk or detecting potential fraud, the algorithm flags any anomalous behavior.</p>

## What makes Brighterion AI so powerful

### 100K+

Over 100,000 transactions are processed through Brighterion software every second

### 10M/S

Lightning fast response times

### 100X

Compression reduction

### 2X

The scale of our closest competitor according to Aite Group

### 99.99999%

Our customers benefit from 99.9999% uptime

## One customer's results after supercharging their investigations with Brighterion AI

Rules to manage

### 50,000 > 12

False alerts

### 8,300 > 300

Increased anomaly detection

### 200%



## Common use cases

AI facilitates complex decision making to solve problems in diverse industries



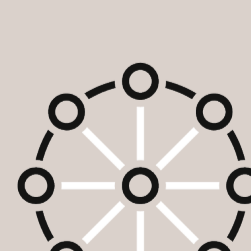
Healthcare FWA



Credit risk



Acquirer fraud



Omnichannel fraud



AML & compliance