



# Merchant Monitoring: Balance revenue growth against fraud and risk with market-ready AI

Financial institutions need the right tools to predict risk and protect themselves against merchant fraud in a dynamic digital economy.



## 11%

Merchants that lead to financial losses due to fraudulent activity

## 70%

Detectable improvement in stopping fraud before it happens when using AI

## 69%

Acquirers that believe AI is the most important or an important technology to monitor merchants<sup>1</sup>

1. PYMNTS.com, AI in focus: The rise against payments fraud, December 2021.

### MARKET PROBLEMS

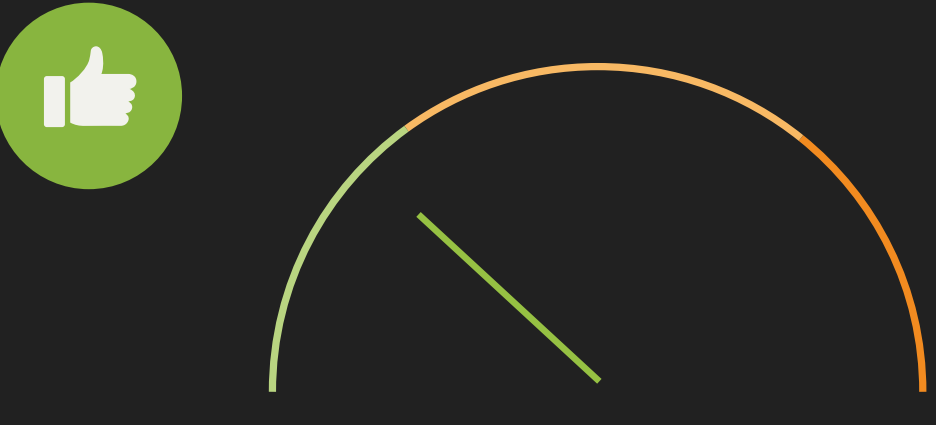
Models built using each organization's historical data:

- High false positives
- Manual review of good merchants
- Long deployments
- Limited perspective on fraud and risk
- Lack of transparency/explainability
- Reliance on transaction risk scores

### MASTERCARD'S SOLUTION

Market-ready models pre-trained on global network intelligence

- Accurate risk scores and fewer false positives
- Efficient workflows
- Production-ready for a light lift
- Predict probability of loss
- Transparency
- ROI from day 1



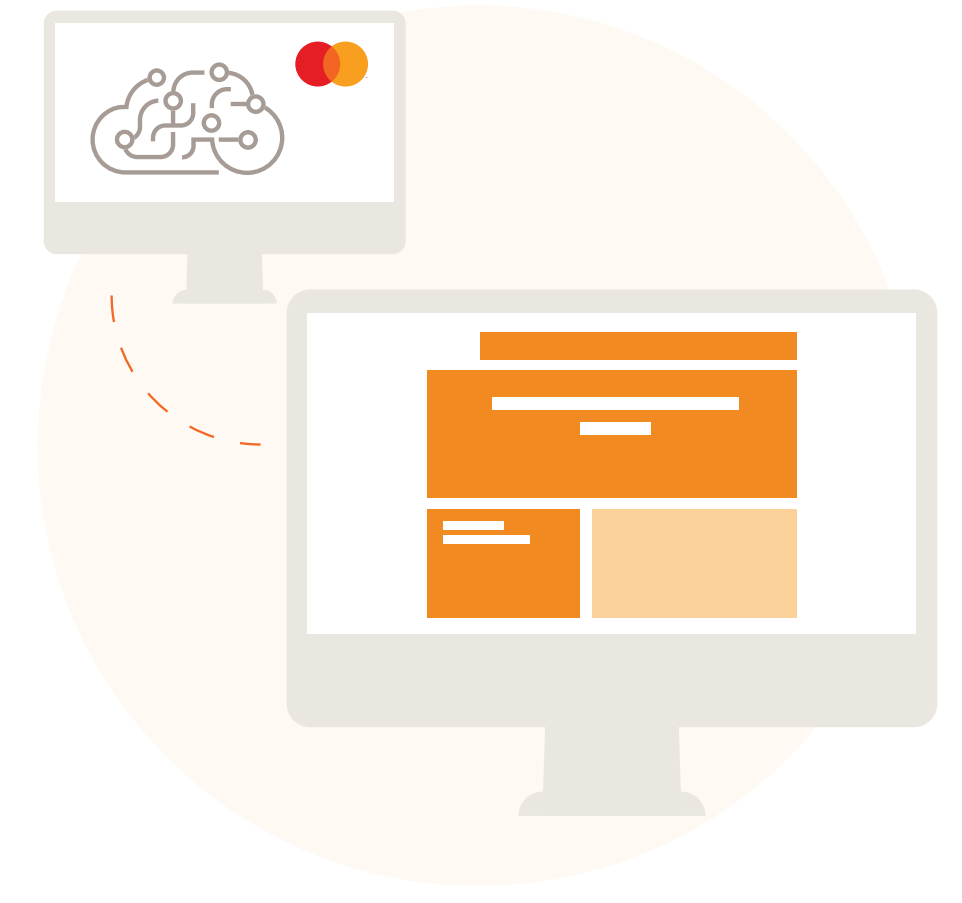
## Merchant Monitoring: a proven solution optimized specifically for merchant risk management

### DEPLOYMENT OPTIONS

# 01

#### Merchant Monitoring-as-a-Service

- There's no need to build a payments flow with this zero-integration solution
- Simply supply Brighterion with a list of merchant accounts
- Scores for all Mastercard transactions are just a click away in Tableau



# 02

#### Full integration in three easy steps

- Integrate data flow via API
- Send data to initialize model
- Mastercard returns risk scores via API

Optional modules that allow customizable thresholds



#### Rules Management module

- Create and edit rules
- Profile transactions
- Test effectiveness of rules on data



#### Case Management module

- Manage users, groups and roles
- Generate management reports
- Audit and trace activities



#### Business Insights module

- Customize reports/KPIs
- Leverage standardized reporting
- View three spending dimensions: overall, by channel and by transaction type

### BENEFITS

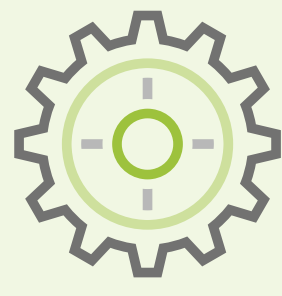
## Actionable insights to empower fraud analysts & transform business strategy

#### HIGHER REVENUE



- Retain revenue formerly lost to fraud
- Gain insights into your best – and most risky – merchants

#### EASY DEPLOYMENT



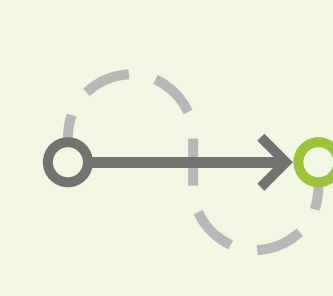
- Two easy options to suit your organization:
- Merchant Monitoring -as-a-Service
  - Fully integrate: on-premise or through our cloud based API

#### BROAD FRAUD RISK IDENTIFICATION



- Identify more fraud vectors than with solutions geared to transaction-level fraud
- Benefit from Mastercard's global network intelligence and industry experience

#### CREATE EFFICIENCIES



- Improve productivity and operational efficiency
- Reduce time wasted on unnecessary manual review
- Customize risk/approval thresholds

### Worldpay case study

## 200x

Reduction in business rules

## 20x

Reduction in false positives

## 3%+

Increased fraud detection



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