

Transaction Fraud Monitoring: Increase approval rates and fraud detection with market-ready AI

Financial institutions need the right tools to protect themselves and their customers in a dynamic fraud environment while providing a frictionless experience.



93%

Acquirers who experienced increased transaction fraud between 2020 and 2021¹

\$49b

Estimated loss to payment fraud in 2030²

73%

Card fraud losses in 2023 to CNP fraud³

1. PYMNTS.com, AI in focus: The rise against payments fraud, December 2021.
2. NILSON, Nilson Report Issue 1209: Card Fraud, December 2021.
3. Insider Intelligence, Card-not-present fraud to make up 73% of card payment fraud, January 2023.

MARKET PROBLEMS

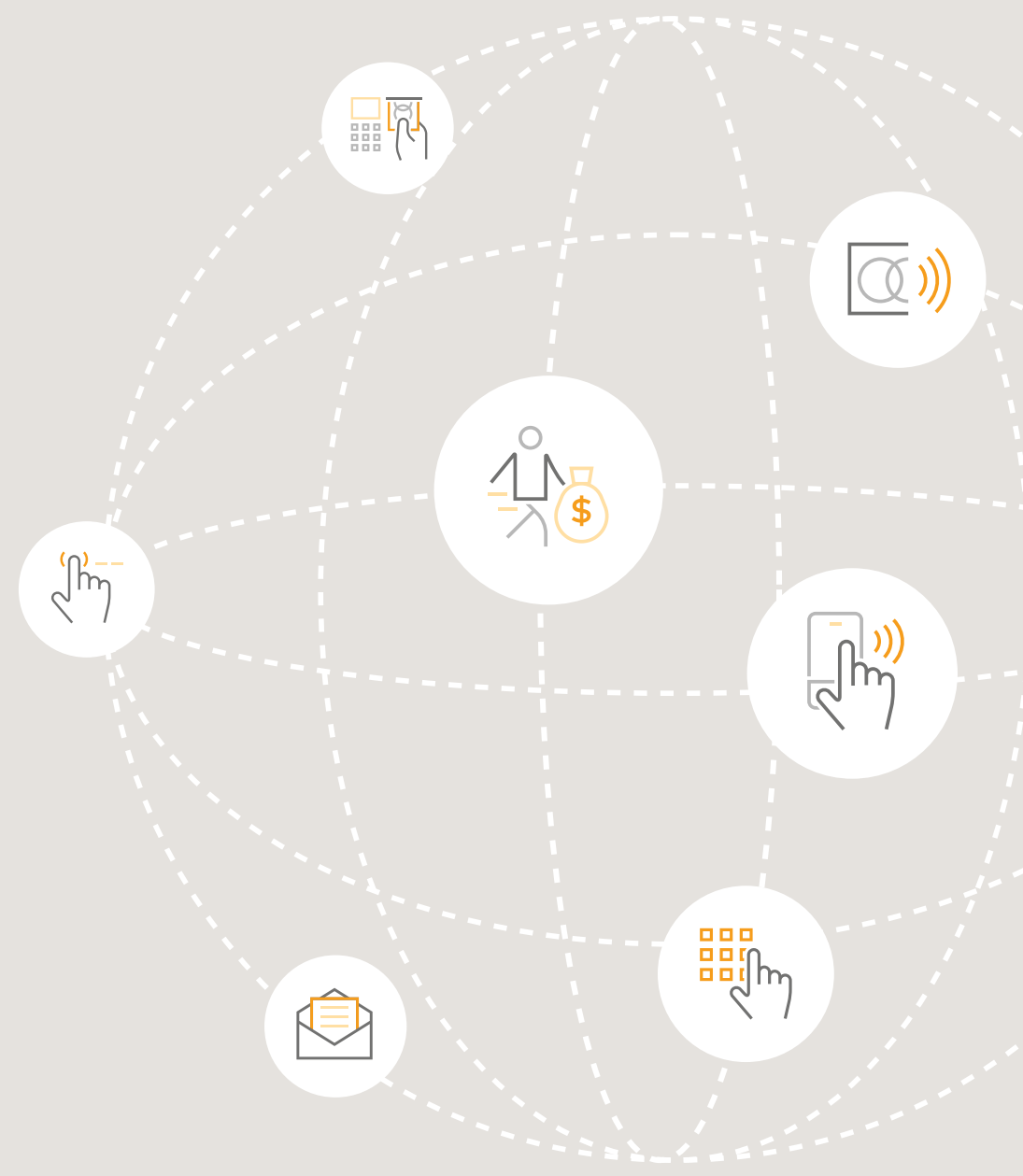
Models built using each organization's historical data:

- High false declines
- Consumer friction
- Significant fraud
- Months, years, or failure to implement

BRIGHTERION AI SOLUTION

Market-ready models pre-trained on Mastercard's global network intelligence

- Accurate scores = increased approvals
- Improved customer experience
- Real-time scores catch fraud earlier in pre-authorization
- Production-ready for a light lift



Transaction Fraud Monitoring: a proven solution delivering real-time scoring through an intuitive cloud-based API and customizable user interface

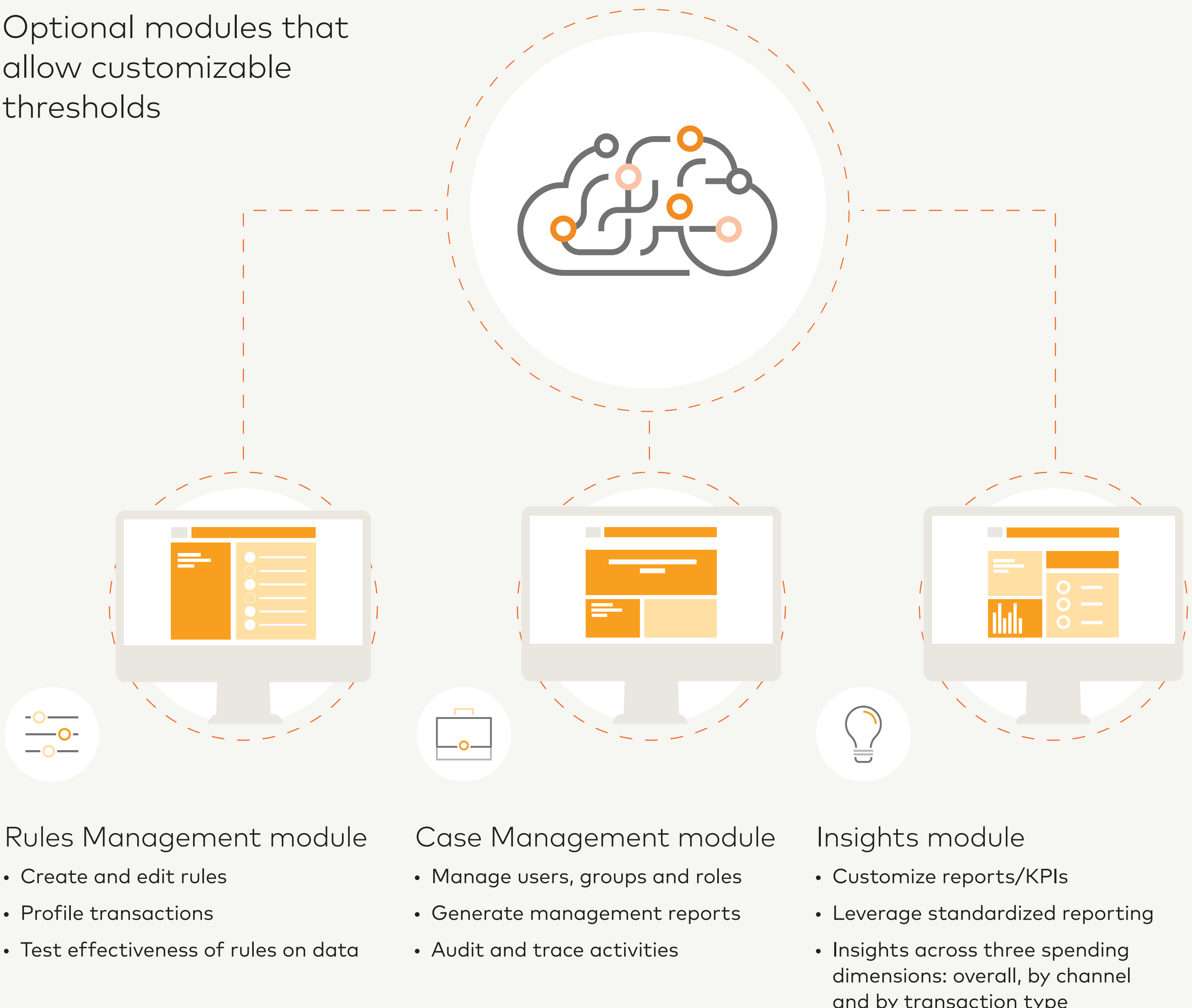
DEPLOYMENT

Integrate in three easy steps

Because our models are production-ready out of the box, you can deploy with minimal effort.

- 1** Integrate data flow via API
- 2** Send data to initialize model
- 3** Mastercard returns risk scores via API

Optional modules that allow customizable thresholds



BENEFITS

Increase profits and strengthen customer relationships

HIGHER REVENUE



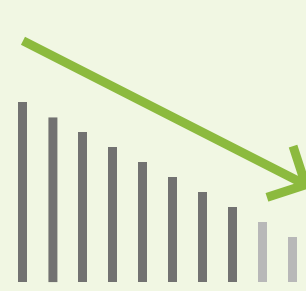
- Approve more genuine transactions without increasing risk exposure
- Gain share of wallet by becoming the go-to payment choice for online shopping

GREATER LOYALTY



- Reduce cardholder inconvenience from false declines
- Create seamless shopping experiences across all channels

LOWER COSTS



- Decrease customer service costs due to more approved transactions
- Retain revenue formerly lost to fraud chargebacks
- Improve productivity and operational efficiency

EASY DEPLOYMENT



- Three simple steps through a cloud-based API
- Production-ready for a light lift
- ROI from day one

Trusted by over 2,000 customers worldwide, processing over 150B transactions every year

"Adding Brighterion AI to Network's range of solutions allows us to enhance our ability to provide financial institutions, merchants and their customers with safe, secure and seamless processing."

- Nandan Mur, Chief Executive Officer, Network International



To learn more contact one of our [AI experts](#) → Visit our [website](#) →