The Brighterion AI platform

KEY BENEFITS

- Save time and money with fast, easy deployment
- Increase detection of financial crime
- Reduce false positives
- Scale as quickly as your business grows
- Provide reasons for scores with innovative, explainable models

Enhanced precision and earlier detection at unbeatable scale

Financial institutions (FIs) have to constantly evolve to stay ahead of financial crime. In addition to meeting consumer demand, they are ever-vigilant to detect and prevent crimes such as fraud and money laundering. Mastercard's advanced AI solves these challenges with market-ready or custom solutions that accelerate fast, efficient deployment.

Proven technology trained with Mastercard's global network intelligence

Our proven Brighterion AI technology is used worldwide, including powering Decision Intelligence, the fraud scoring solution built into every Mastercard transaction. Its highly personalized functionality provides intelligence on a variety of entities, including cards, accounts or merchants, for example.

The solution's strenth and accuracy are enabled by decades of AI expertise and our experience extracting high-quality intelligence from anonymized and aggregated transaction data. Because our AI models are trained on intelligence from the most difficult to catch, highly sophisticated fraud from accross the Mastercard network, they recognizing patterns and anomalies other solutions would miss.

Our full-stack, state-of-the-art machine learning modeling uses a proprietary suite of data science, machine learning and ensemble technologies, including patented Smart Agents. It includes feature engineering and model generation to build optimal models:

- Off-the-shelf models that are production-ready today
- Custom models for specific business challenges

The unrivaled performance and scalability of Brighterion AI's advanced solutions allow for easy deployment on-premises or in the cloud. Our highly scalable models achieve lightning-fast response times with virtually no downtime.

150b+
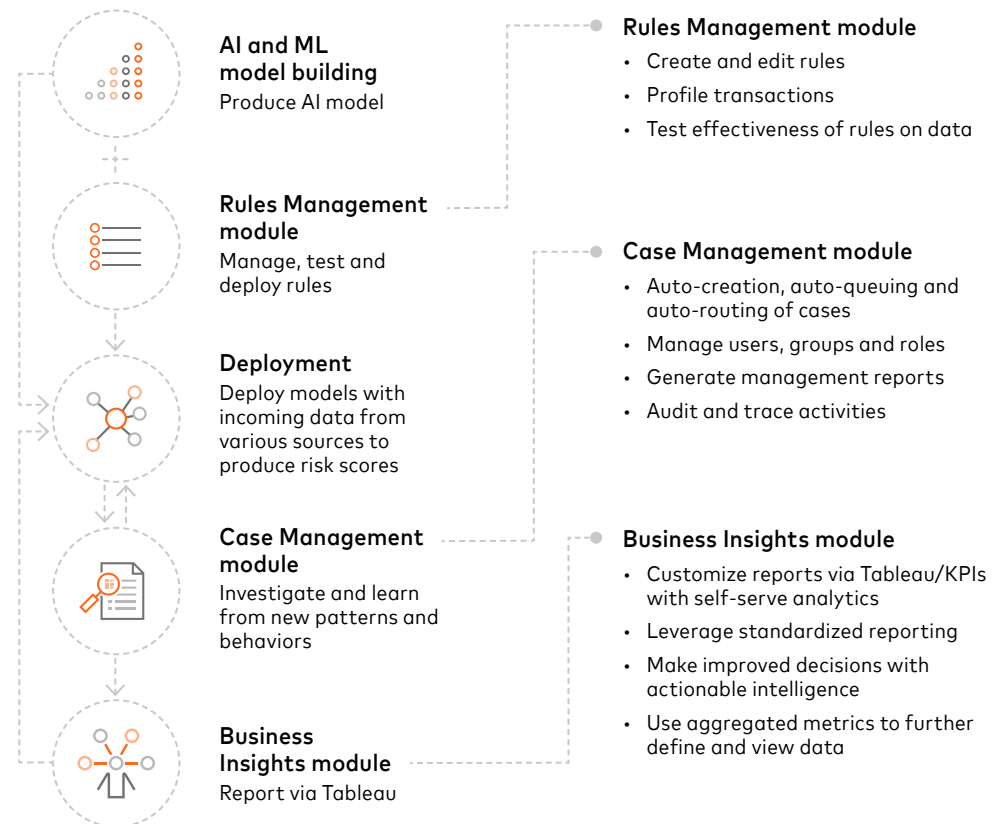decisions processed annually

99.99%
average uptime

KEY FEATURES

- Mastercard-hosted AWS cloud provides fast, reliable connectivity and rapid deployment

- Lightning fast response times and resiliency of 100–120 ms (cloud) and <10 ms (on-premises)

- Unrivaled scalability, processing over 150 billion transactions a year with 99.99% average uptime

- Industry-leading data responsibility practice, embedded human-centered data innovation and product design principles

- Proprietary Mastercard network further enhances precision and detection above and beyond our clients' data

How it works

Brighterion AI is a scalable end-to-end solution with exceptionally accurate scoring. These AI scores can be complemented with an intuitive and powerful user user interface, including customizable, optional Rules Management, Case Management and Business Insights modules.

AI and ML model building
Produce AI model

Rules Management module
Manage, test and deploy rules

Deployment
Deploy models with incoming data from various sources to produce risk scores

Case Management module
Investigate and learn from new patterns and behaviors

Business Insights module
Report via Tableau

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

Case Management module
- Auto-creation, auto-queuing and auto-routing of cases
- Manage users, groups and roles
- Generate management reports
- Audit and trace activities

Business Insights module
- Customize reports via Tableau/KPIs with self-serve analytics
- Leverage standardized reporting
- Make improved decisions with actionable intelligence
- Use aggregated metrics to further define and view data

To learn more contact one of our **AI experts** →   Visit our **website** →