



DATASHEET

# Merchant Monitoring

Results achieved by  
one global acquirer

## \$50m

Fraud reduction in U.S. YOY

## 33%

Reduction in cases  
generated YOY, improving  
operational efficiency

## 12%

Adverse Action Rate (AAR)  
leading to more efficient  
case investigation

## Balance profitability with risk through intelligently trained, market-ready AI

Financial institutions (FIs), including acquirers, payment service providers and payment facilitators, are under more pressure than ever as e-commerce transactions increase and fraudsters become more sophisticated.

Risk management solutions are needed to help balance revenue growth with merchant risk for new and ongoing merchants.

With Mastercard's Merchant Monitoring solution, your analysts will work efficiently with fewer false positives and spend more time focused on high-risk cases.

### Accurate and efficient: the advantage of global intelligence

Many FIs use transaction fraud monitoring solutions to assess merchant risk, or merchant monitoring solutions that base their scores on individual transactions. Because they focus on individual transactions, they return high rates of false positives, miss hidden fraud patterns and fail to present a holistic view of the merchant.

Mastercard's Merchant Monitoring is designed and optimized specifically for merchant risk management using our proven Brighterion AI platform. The accuracy of this solution is enabled by decades of experience extracting high-quality intelligence from transaction data\* and our knowledge from working closely with acquirers, PSPs and payment facilitators.

The AI model is trained using this experience and our global network intelligence, learning patterns of fraud as well as normal/acceptable merchant behavior. With Mastercard's global network of 210 countries and territories, the breadth of transaction data is vast. This holistic/macro view enables anomalous pattern recognition that informs a precise risk score for each merchant to identify the likelihood of loss.

The result is increased accuracy, fewer false positives and more efficient workflows.

\* All Mastercard transaction data has been aggregated and anonymized when used to build AI and ML models.

## KEY BENEFITS

- Achieve ROI from day one
- Experience a light lift with minimal effort and data requirements
- Empower your fraud analysts with accurate risk scores
- Be transparent with innovative explainable models
- See improved results with a solution optimized specifically for monitoring merchant risk

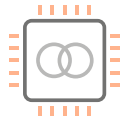
## KEY FEATURES

- Full stack, state-of-the-art machine learning toolkit allows for off-the-shelf models that are production-ready today
- Industry-leading data responsibility practice, embedded human-centered data innovation and product design principles

## WITH FULL INTEGRATION

- Rapid deployment is enabled using cloud-based API, multi-tenant, PCI-certified MC Connect integrated modules
- A modern and configurable interface with customizable Rules, Case Management and Insights modules
- Unrivaled deployment speed and scalability, allows for easy implementation
- Lightning-fast response times of 100-120 ms (cloud) and 10 ms (on-premise) and high resiliency

## Choose Merchant Monitoring-as-a-Service or full integration



### As-a-Service

Merchant Monitoring-as-a-Service requires zero integration. This removes the need to integrate into the payments flow or transfer data. Simply provide a list of merchants and Brighterion AI scores them based on transactions made on the Mastercard network. Reports are received via Tableau and each merchant is assigned a risk score from 0-100, with 100 being the highest risk. Analysts can sort the report to show the riskiest merchants first.

If a reliable merchant receives a high score, the analyst may wait to see if they receive another high score. If they are flagged again, the analyst can choose to follow up with manual review or start an investigation.



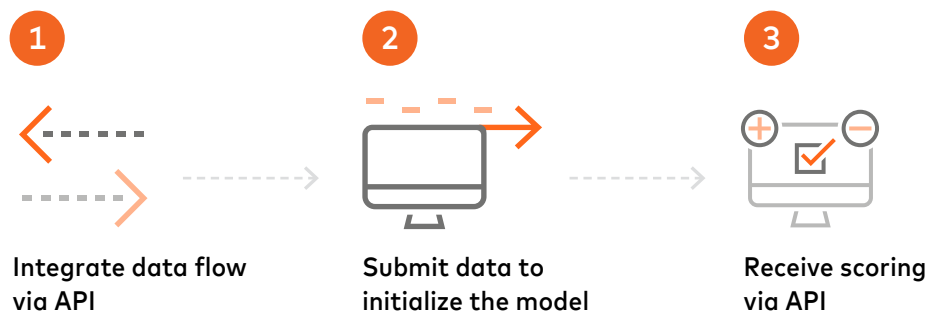
### Full integration to manage workflow in-house

The full-integration option puts Mastercard's Merchant Monitoring technology in your hands. Integrate via the cloud-based API and be ready to deploy in just a few weeks. This option scores transactions made on any payment network.

Analysts can adjust their risk threshold and access reporting on their own time frame to suit investigators' workloads. How cases are generated or closed out may indicate the "sweet spot." Thresholds can be tweaked to facilitate more productive workflows.

Analysts can batch close low-risk merchants. If they happen to accidentally close any high-risk merchants, those accounts will score high again and be caught.

## How full integration works



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

