



Data mining and case  
management solution

**FOR THE FEDERAL GOVERNMENT UNDER SMARTPAY 3**

Exclusively available from Mastercard for SmartPay 3, Insights On Demand™ (IOD) is an unparalleled risk detection and data analysis tool which meets all Master Contract requirements for data mining.

**Help reduce the time and effort to monitor, detect, and address instances of fraud, waste, and abuse.**

IOD uses artificial intelligence and advanced statistical techniques to identify transactions with a high probability of fraud, waste, and abuse. IOD can accommodate multiple data feeds (HR, Concur, SAP, etc.). Delivered in a hosted, supported, and managed SaaS model.

IOD leverages best practice analytics based on 14+ years of experience in the marketplace with hundreds of customers including Fortune Global 5000 companies and government agencies. Analytics are configured to agency risk preferences.

**Insights On Demand, key points of difference:**

**Artificial Intelligence**



Industry-leading technology allows for analysis of patterns of behavior and trends, rather than simply analyzing individual transactions.

**Enhanced Data Visibility**



Users can take action upon analyzing assigned exceptions identified by the system. Provides sophisticated filtering and drill-down capabilities to facilitate analysis and data export to Microsoft Excel and other standardized formats.

**Program Auditability**



Detailed workbench helps to ensure all workflow actions, emails, cardholder responses, attachments, and notes are captured in one place. Includes audit trail with easy export capability.

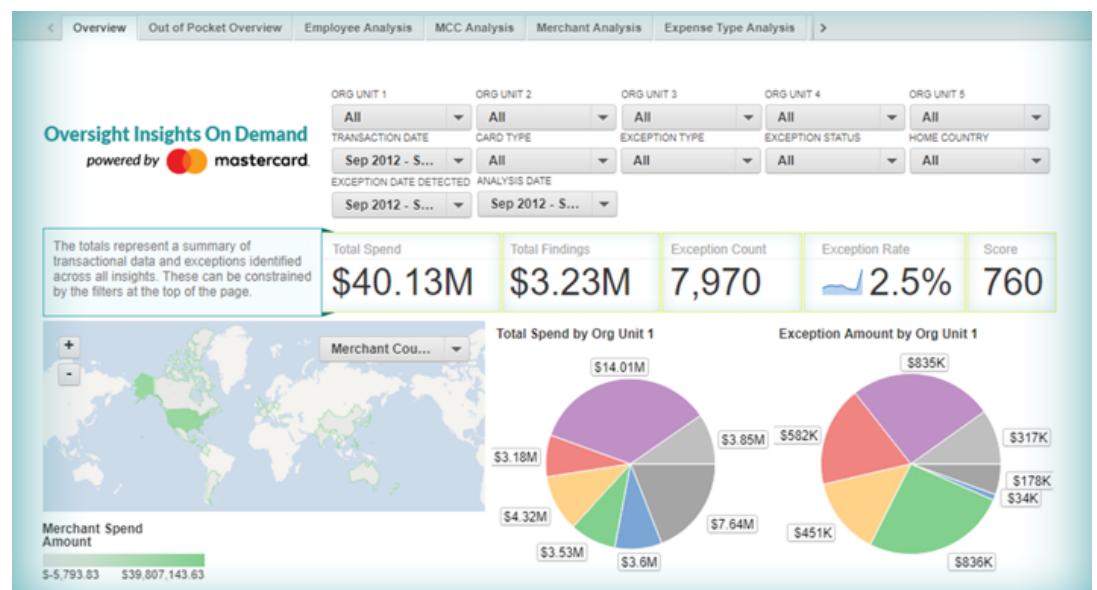
**Case Management**



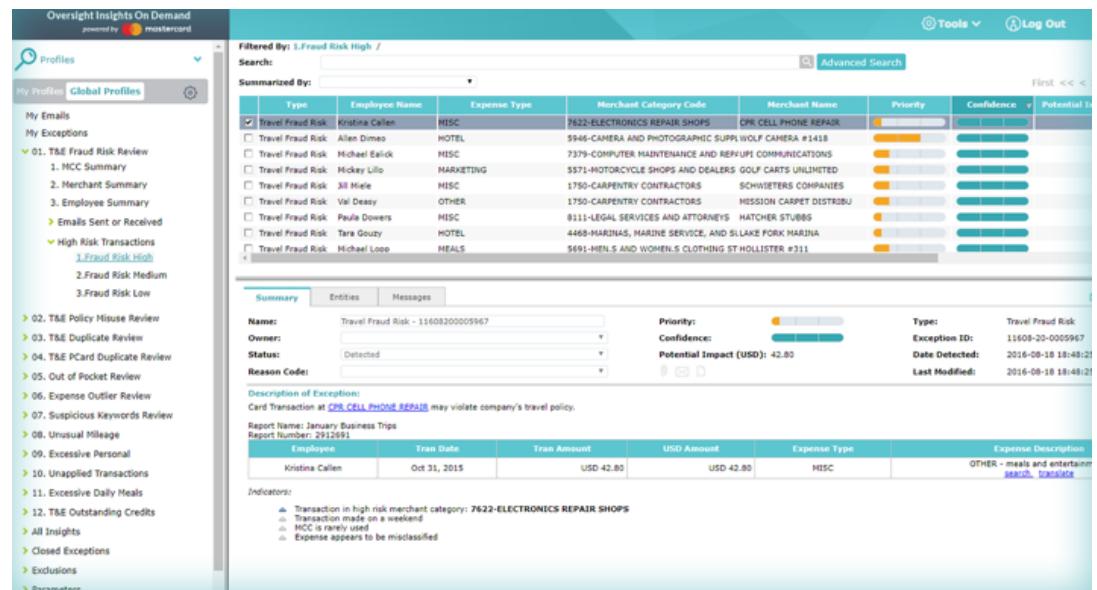
Provides a connection between risk analysis and resolution management, to take necessary actions to investigate potential fraud, waste, and abuse.

## IOD has 2 powerful interfaces:

### Dashboard - an executive and management focus



### Workbench - a focus on operations and audits



Dashboard		Workbench
<b>Focus</b>	Executive and program management	Operations and audit
<b>Purpose</b>	Benchmark and trending Aggregate and graphical views of spending, exceptions, workflow movement and root cause	Presents exceptions according to level of risk Review, research, and resolve: integrated case management workflow
<b>Action</b>	Sophisticated filtering and drill-down capabilities to facilitate analysis and data export	Email capability with pre-populated transaction data
<b>Reporting</b>	Generate standard and ad hoc reporting with one click	Generate standard and ad hoc reporting with one click

**Transaction Monitoring within IOD:**

- Detects high-risk transactions and patterns of misuse
- Flags outliers by spend category, merchants and employee
- Detects split purchases that circumvent transaction limits
- Recognizes geographic areas with high numbers of suspect transactions
- Spotlights expenses with suspicious keywords or phrases
- Identifies duplicate card submissions
- Detects excessive and suspicious out-of-pocket activity
- Identifies duplicate or unusual mileage activity

**Resulting benefits of IOD**

Over a short period of time and as awareness spreads within an organization, a "culture of compliance" develops and the number of exceptions declines.

**For more information or to request a demo on Mastercard SmartPay 3 solutions, please contact your Mastercard account representative.**