



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.

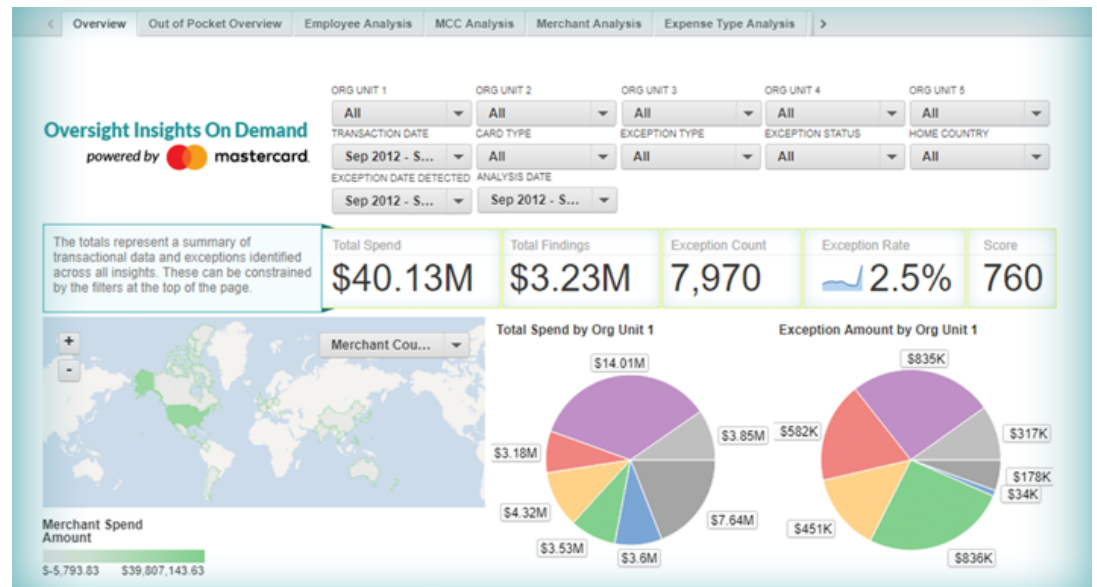


Case Management

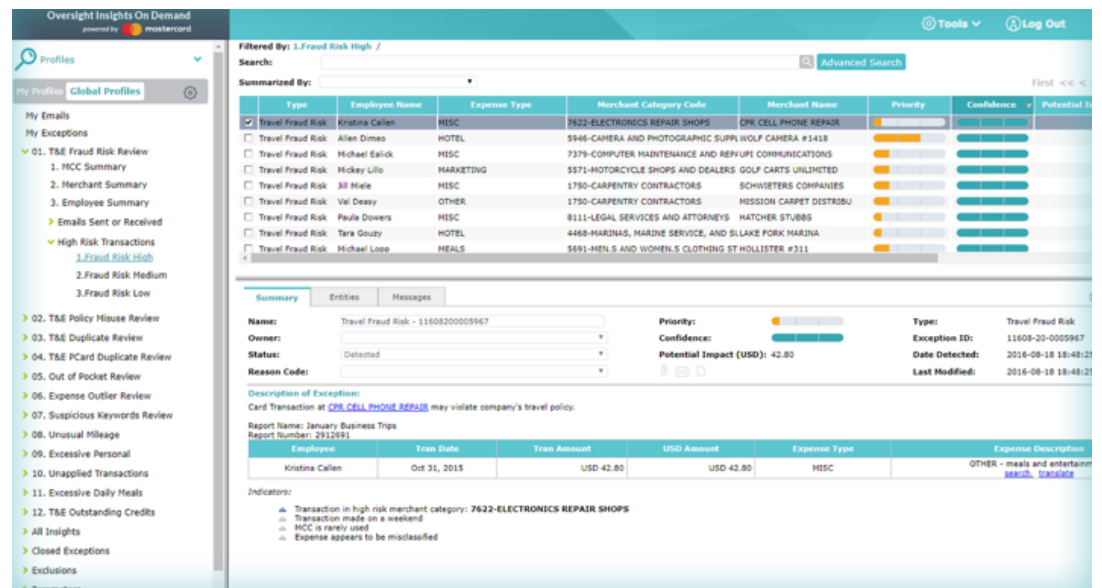
Provides a connection between risk analysis and resolution management, to take necessary actions to investigate potential fraud, waste, and abuse.

IOD has 2 powerful interfaces:

Dashboard - an executive and management focus



Workbench - a focus on operations and audits



Dashboard

Workbench

Focus	Executive and program management	Operations and audit
Purpose	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
Action	Sophisticated filtering and drill-down capabilities to facilitate analysis and data export	Email capability with pre-populated transaction data
Reporting	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.