

# BusinessForensics

## Enterprise Fraud - Risk Management Solution

### Banking and Insurance model

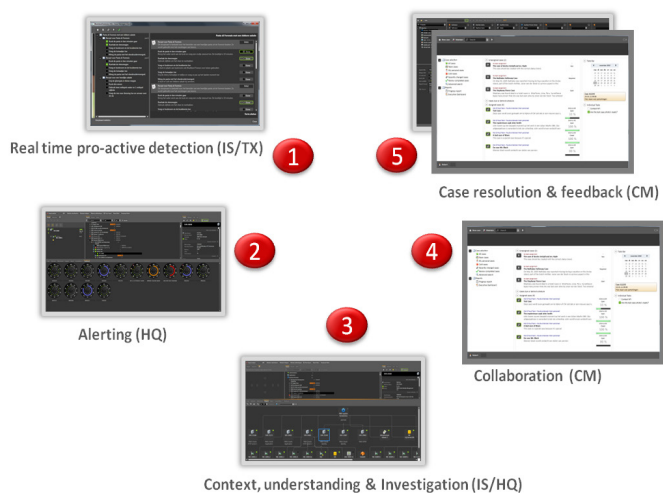
#### Introduction

Enterprise fraud management software supports the detection, analyses and management of fraud across users, accounts, products, processes and channels. True EFM solutions should also analyze behavior between related users, accounts or any other entities, looking for organized criminal activity, fraud rings, corruption or misuse.

BusinessForensics provides those capabilities in one integrated and generic solution. It provides maximal flexibility and return on investment because adapting it to your specific business requirement takes customization rather than programming.

BusinessForensics is used for:

- First party fraud
- Insider fraud
- Account take over
- Application fraud
- Mortgage and credit fraud
- AML & Terrorist financing
- Electronic payments fraud
- Claims fraud
- Organized crime and fraud rings
- Process adherence for Internal Audit



#### Key benefits

- Configurable, scalable open platform
- Full range of detection mechanisms to reduce false positives (rules, profiling, social network analysis).
- Open and generic architecture for maximum flexibility and future readiness
- One platform for multiple fraud models and use cases
- Big Data architecture
- Manage the complete fraud & risk life cycle
- Rich user interface
- Full forensic and compliance feature set included e.g. encryption of data, logging, versioning.

#### Our approach

BusinessForensics offers an integrated solution based on ground breaking insights in how to combat fraud, handle risk and be compliant.

We combine 15 years of experience in different areas such as AML, Telco fraud, forensic investigations, Business Intelligence and database technology with extreme performance into one single and comprehensive solution based on the latest technology available.

We believe that:

- Modern solutions should be easy to use, providing maximum unified user experience
- Solutions should be customizable rather than require extensive programming
- Solutions should be integrated, supporting the full life cycle of business processes
- Have an open architecture that allows re-use of existing investments.
- Solutions should incorporate state-of-art forensic capabilities such as entity link analysis, to be used manually and during real-time detection mode.

One integrated enterprise solution supports the full life cycle of fraud and risk processes thus supporting a closed loop scenario.



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## BusinessForensics can enable your company to:

- **Become and remain compliant** - with increasing complex and evolving regulatory requirements
- **Beat the fraudster** - Criminals are taking a more systematic, sophisticated and professional approach
- **Combine profiling with rules**- Traditional rule based systems are known to fraudsters thus enabling them to avoid thresholds
- **Adapt to change** - BusinessForensics can be changed at any time to meet your changing demands without programming
- **Get a holistic View of your customers** - Use our unique HQ database to store structured and unstructured data on the fly
- **Apply entity link analyses**; building networks of all available internal and external data into one environment
- **Monitor, profile and detect transactions in real-time** - Achieve huge throughput times, even include context data during analysis (e.g. social networks).
- **Make implementation more cost effective** - BusinessForensics offers next generation architecture to be more flexible and implement solutions agile and cost effective.

## BusinessForensics® - the solution

- **Real time analysis** - Integrated real time, in-memory detection using an advanced combination of rules, profiles and context to detect anomalies.
- **Social Network Analysis** - Advanced mathematical analysis functions such as betweenness centrality, closeness centrality, eigenvector centrality etc. to reveal hidden networks.
- **Risk scoring** - Use external- and external data sources to score data for KYC/CDD alike processes.
- **Data Management** - Object oriented architecture data-base that can handle unlimited amounts of entities, events, relationships and transactions. Datamodel customizable even in production mode .
- **Fuzzy matching** - Integrated solution for advanced identity matching. Automatic search to discover possible matches and non-obvious relationships between people, places, and other objects.
- **Integrated investigation workbench** - Powerful investigation environment to (visually) conduct investigations. All relevant data is pre-processed and presented. Use advanced functions like timelines, geographical representations, social network analysis etc to simplify complex investigations.
- **Email Discovery** - Import and analyse large amounts of email and find fraud related information fast.
- **Case Management** - Provides integrated enterprise Case Management tooling for power users and case workers via a forms driven portal. Based on possible detected fraud or risk, automatically specific cases can be generated and assigned via predefined storyboards.
- **Reporting** - Use the build-in Query by Example module to generate reports for internal and external use.
- **Cybercrime** - Analyse billions of events in real-time to discover cyber attacks in the complete network. Visualize and investigate cyber attacks.



## Why BusinessForensics?

Implementing BusinessForensics will help you to get in control and thus save fraud cost and minimize risk. It does not change your operations, does not require extensive programming, and allows you to comply swiftly. Because BusinessForensics is an integrated environment your team will be much more productive and you will be able to respond to almost any situation in real-time.



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