



SIMPLY TAKE CONTROL



SmartCase™ v1



The Business Challenge

New technology is allowing customers to engage in a real-time, self-service manner with businesses, through more and more channels. This new multifaceted engagement model, coupled with the rapid evolution of new payment types, is creating a complex point of sale revolution. This, in turn, is creating more data and the need to be able to make decisions quickly and accurately.

As the amount and complexity of legislation grows (e.g. AML, KYC, PSD2, PCI etc.), the need to ensure that there is a consistent approach to documentation grows accordingly. With the move towards omni-channel solutions and information sources, and the resultant documentation that needs to be captured in different formats, organisations are facing ever more complex workflows to assimilate this information.

This adds time for business processes to be followed, and cost, both from a systems perspective as well as the multiple staff required to carry out the work. This in turn, adds significant operating expense for a business, as well as introducing inefficiency into the system. These records should be pulled into a core data repository to offer one single, secure source of the truth.

To help with this, The ai Corporation (ai) has developed its SmartCase™ solution, which can be integrated to a company's fraud system or offered on a stand-alone basis.



The Solution

SmartCase™ is designed to manage the digital assets (such as fraud, documents, cheques, contracts etc.) associated with suspicious activity reporting (SAR) across large and diverse organisations. It has been built as a best of breed industry solution for the process of fraud and criminal investigation, components derived with contribution from some of the leading global investigators. It is intuitive with a “big button” approach, as well as a customer configurable approach to tailor the desktop experience.

SmartCase™ is a tried and tested solution derived from the same core platform that is used by the US Law Enforcement Agencies and British Police Forces, to ensure that evidence can be fully audited to prevent tampering, before submission to the legal authorities.

The platform is proven and deployed by investigative teams today and is architected to be flexible and “configured” to suit the specific organisational processes, resource profiles and evidence types of differing user organisations.

The solution is compliant with existing ISO standards (such as ISO27005 for evidence compliance) and the team continue to track and adopt emerging standards.

By implementing SmartCase™, an organisation will have the ability to raise an investigation from the alerts console, at which point the case management system would capture all relevant information pertaining to the card, merchant, transaction etc.

The following list gives a high-level overview of some of the core functionality and shows how an organisation could benefit in its execution and recording of relevant



processes and resultant information. Such elements could be delivered in a single package or a phased/roadmap approach:

- Enable the assignment of cases to individuals, based on their access authority and/or associated to a queue of cases to be worked in sequence, or in the priority order.
- Record actions taken from relevant departments e.g. credit, fraud, alert management, sales, so a complete picture of the transaction history is captured.
- Actions and comments logged cannot be updated once they have been committed to the system, except by an administrator's instruction and are fully audited to ensure comments are not removed or changed at a later date.
- Enables users to raise a case without an alert being created.
- Changes the case management flow for different types of cases.
- Allows users to upload and store documents and evidence, including EFT receipts, customer invoices, correspondence, site CCTV etc.
- The system has the ability to upload new identification and document templates, such as driver's licenses, banks statements, invoices, transaction receipts etc.
- Enables users to search through historic cases and documents, to aid the identification of suspicious names & addresses.
- Allows authorised users to maintain a negative watch list, for example site names and addresses, for investigators to assess new cases against and where required, add data to the fraud rule set to identify new cases associated with the negative data.
- Provides dashboard views and reporting to track the status of a case, for example whether they are open or closed, how long they have been open, who the owner of the case is and the severity of the case based on exposure to the bank or processor.
- Enables an overall admin view to provide reporting on all cases.
- Has the ability to diarise a case for 'n' weeks and report on which cases are diarised.
- Ability to attach letters to the case, faxes, memos and emails in all formats.
- Ability to set up reminders in the case manager to take an action.
- Ability to assign case to credit and/or other department.



- Ability to create different queues and alerts for different user groups, such as credit risk underwriting, portfolio management and the AML team.
- Watch list reporting – Ability to create fully configurable reports from the watch list database.
- Watch list alerts – Ability for the system to alert when there is an item merchant/card/principal that matches the entity that was placed on the “watch list”.



Business Benefits

SmartCase™ offers end-to-end coverage for detection, scoring, alerting, workflow processing and reporting of suspicious activity to make sure nothing is lost across the enterprise. It supports the full investigation life cycle and, with ai's integrated case management platform, an organisation can improve staff productivity and help meet regulatory obligations in a cost-efficient manner.

The tool enables fully auditable processes and is designed to streamline investigations and follow-up activities.

SmartCase™ supports the new financial regulation dictating that suspicious activity reporting (SAR) carried out by financial institutions must be fully auditable.

The tool enables and supports the financial institution to track transactions that may be suspicious and that need to be reported throughout an organisation in a controlled manner. SmartCase™ is a flexible solution that supports multi-jurisdictional reporting and streamlines submission to the financial crime enforcement unit or other 3rd parties.

Find and prevent suspicious activity with:

- An extensive library of detection models specifically designed for the banking, finance, securities and insurance industries
- Advanced analytics profiling capabilities allow for multi-level, flexible monitoring
- High-quality alerts focus investigations on the issues with the highest priority
- Automated reporting and regulatory filing that eases AML compliance requirements.



Executive Summary

In today's omni-channel global marketplace a 'consumer self-service' revolution is well underway. Together with the move to 'instant mobile access', it means that large multinational organisations face a real dichotomy of needing to implement first class front of house services, but are using ageing back office systems. Add to that, a plethora of new security and compliance requirements, as fraudsters and criminal gangs become ever more sophisticated.

It is quite evident to most observers that large multinational institutions back-office systems are under ever increasing strain. Financial organisations and large merchants are taking a piecemeal approach to integrating creaking legacy systems with new digital solutions. This amalgamation of real-time and batch applications, often creates high cost human endeavour and complex processes that simply dilutes profit and adds cost.

It is clear that agile, flexible and real-time tools and software are essential for future success. ai has a long and exciting heritage as one of the world's leading companies in risk management. For over 20 years, ai has provided solutions to some of the world's largest financial institutions, international merchants and other major payment service providers.

SmartCase™ is designed to manage digital assets (such as fraud alerts, documents, contracts, images, CCTV) associated with suspicious activity reporting (SAR) across large and diverse organisations. It is a tried and tested solution that is used by the US Law Enforcement Agencies and British Police Forces to ensure that evidence can be fully audited to prevent tampering, before submission to the legal authorities.



The focus of SmartCase™ is Information ergonomics i.e. bringing together multiple sources of information into a single environment and then using a modern user experience to combine, annotate and summarise the reporting and decision making process.

ai's global customer base, enjoy outstanding products and services which are based on making things simple for them – they are truly self-service and easy to use. This means customers can make decisions and implement them immediately, unlike many competitor products.

Today, ai's self-service fraud detection rules engine is considered by many industry thought leaders to be the best in the world. Their unique solutions, including new state-of-the-art neural technology, protect and enrich payments experiences for more than 100 banks as well as some of the largest merchants and processors across the globe.



Case Study

The technology behind SmartCase™ is in use today by multiple British Police Forces, as well as US Law Enforcement Agencies (FBI) to ensure that evidence can be fully audited to prevent tampering, before submission to the legal authorities. Currently it is the only technology that is formally accredited as being an acceptable way to bring such evidence into the legal system.

SmartCase™ is also in use at one of ai's strategic Clients to monitor all relevant multi-media evidence assimilated during the investigation of a potentially fraudulent transaction.



What Next

The potential deployments for SmartCase™ are significant. However, at ai we are constantly evolving the product and looking to expand into further areas such:

- The recording and analysis of payer and payee cheques in relation to customer initiated activity.
- Account profiling - The ability to view all documentation in relation to each other providing a holistic view of the customer and ability to track their engagement lifecycle.
- Mobile application offering “on the go” access to open cases, add evidence and escalate appropriately.

Please contact ai if you would like to discuss SmartCase™ further.



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