

MX risk & Fraud™



m2m
group



MX+ Risk & Fraud

MX+ RISK & FRAUD provides security and safety expertise that helps manage the critical stages of the data lifecycle from authentication to business continuity through traceability.

MX+ RISK & FRAUD applies best practices and technologies that protect financial institutions, cardholders and retailers against card fraud and insecure transactions.

Benefits for the cardholder



Increases safety for the consumer during any multichannel transaction



Litigation cases are dealt swiftly and with transparency

Benefits for the client



Reduces issuer and acquirer fraud altogether
Real time prevention, automated processing and alerts,
behavioral patterns analysis, tracking suspicious profiles

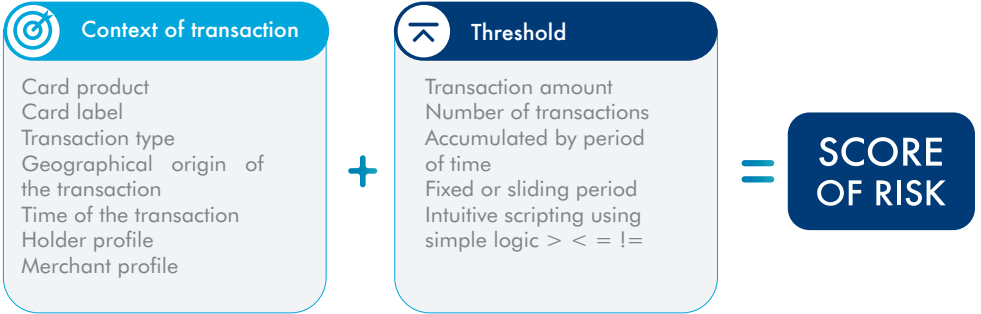


Swift reactivity to new fraudulent methods
Setting new rules is facilitated



Reputation for reliability

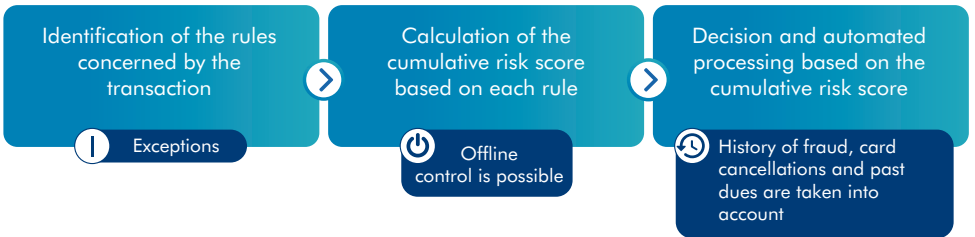
MX+ provides a comprehensive and flexible risk calculation engine



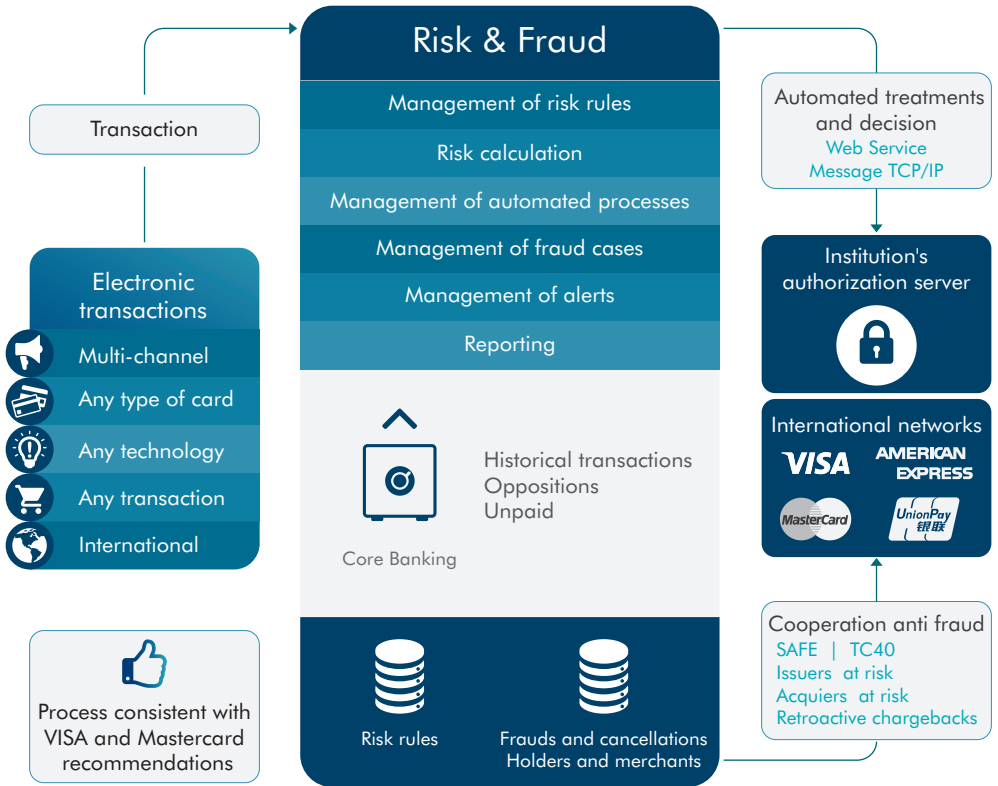
Simulation software
For testing new rules

Transaction history analysis
Merchant and cardholder behaviors

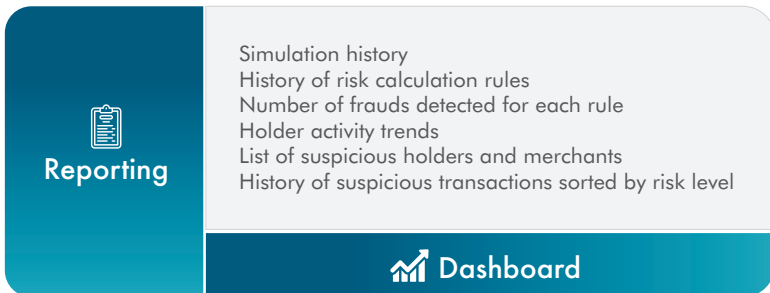
MX+ provides an automated risk management process



MX+ Risk & Fraud is a comprehensive solution



MX+ allows a high traceability of risk



Machine Learning

Key features & Benefits

Scoring is done based on behavioral patterns that are continuously learning in real-time.

MX+ software self-discovers fraud patterns, freeing fraud operators and risk managers from the need to manually code complex fraud detection rules.

STATE-OF-THE-ART PERFORMANCE

Artificially intelligent algorithms that automatically adapt your business patterns and get progressively smarter

WORKS AT BIG DATA SCALE

Processes millions of transactions/day within milliseconds without compromising accuracy for performance

DEPLOYS IN RECORD TIME

Single environment for data modelling and runtime enables production deployment in 10-12 weeks vs. 6 to 12 months with legacy systems

Machine Learning
Beyond Real Time
Multi-tenancy
architecture

TRANSPARENT RESULTS

MX + Whitebox machine learning algorithms provide full transparency into factors driving risk scores.

OMNICHANNEL OMNIDATA

Works on any channel, any device, through a multitude of internal and external data sources

RECOGNIZES CUSTOMERS NOT SEGMENTS

MX + Segment of one approach drives superior accuracy by continuously profiling for every single customer or merchant.

MX+ powers connected commerce for banking and payments, from buyers to sellers and everything in between, MX+ keeps commerce and payment safe.

Buyer side

Seller side



ACCOUNT OPENING	TRANSACTION FRAUD	NETWORK RISK SCORE	MERCHANT ONBOARDING	CHECKOUT FRAUD MANAGEMENT	PROGRAM ABUSE	MARKETPLACE FRAUD
Enrollment for new credit/debit card and user applications	Transaction risk scores for merchants and banks	Transaction risk scores in real-time sent to issuers	Managing portfolio of merchants including high-risk categories	Preventing payment chargeback reversals, penalty fees, merchandise loss	Scoring for internal and external promotions and loyalty abuse	Transaction scoring for fraud related to shipment abuse

MX+ scores risk based on hyper-granular segment-of-one profiles, and gives precise understanding of individual customers, accounts, transactions or devices.

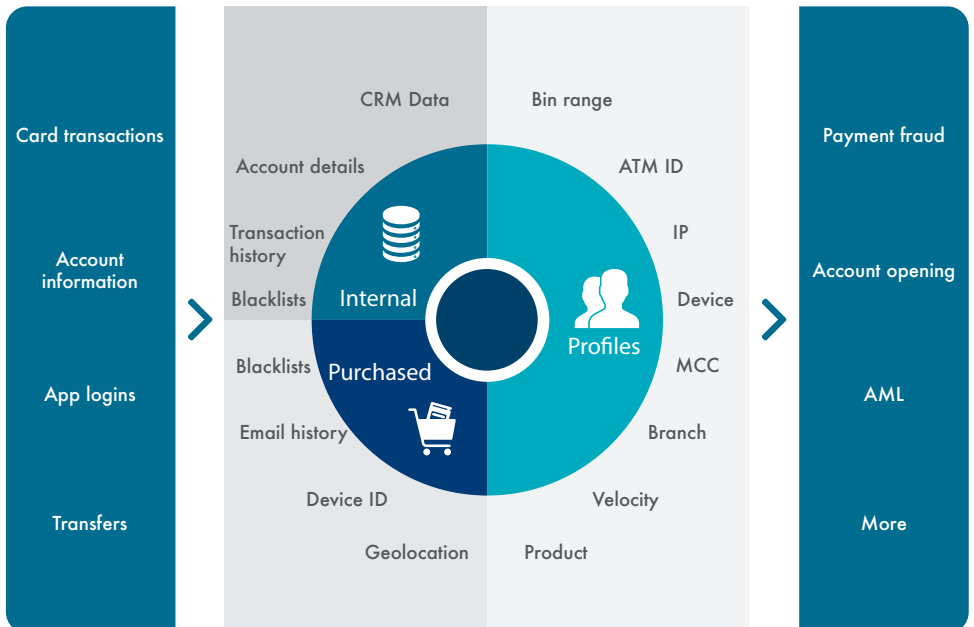


Thousands of data points

- Average monthly transaction amount for location
- Average daily transaction amount for IP
- Average monthly transaction amount for location
- Monthly variance by product type
- Hourly transaction velocity

MX + processes hundreds of millions of profiles in real-time navigating through thousands of decision trees

Comprehensive customer view across channels and accounts



Big Data

MX+ leverages modern database technology, such as NoSQL and Hadoop, allowing the system to scale to ultra-high volumes of information in real-time. The system enriches transactions with detailed profile information such as social network or mobile device data. MX+ graphical user interface bridges the gap between data science and risk domain expertise, allowing non-technical fraud analysts to interact with the system.

Omnidata sources

Omini-data capabilities score and make decisions based on both historical data and new information streams from multiple sources.

MX+ is a data agnostic platform that can ingest data from sources (file, database or API) using input adapters.



Omnichannel

Tap into all Customer channels





HEADQUARTERS

16, Rue Ibn Khalikane, Palmier, 20340
Casablanca, Morocco

Phone: +212 (0)522 43 53 00
Fax: +212 (0)522 43 53 13
moreinfo@m2mgroup.com



www.m2mgroup.com