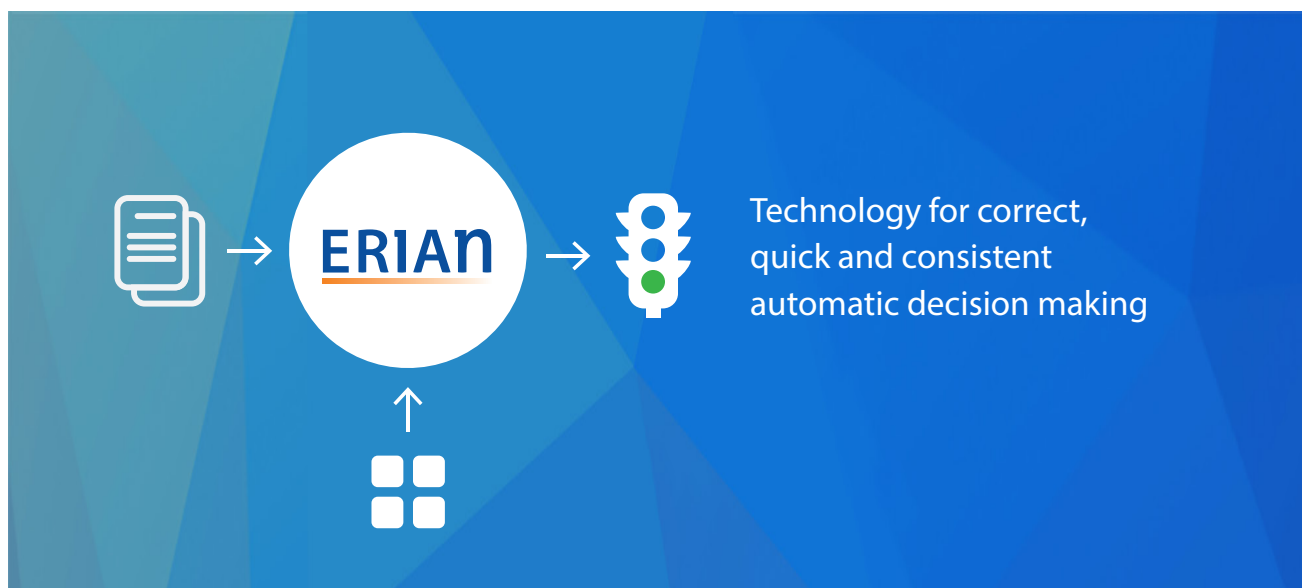


## Reveal fraudsters, minimize the risks / ERIAN is able to learn, store and use the input and know-how of the firm's most experienced people



### ERIAN, the self-learning system

The system has the capability to detect various types of fraud (credit, insurance etc.). Performs credit assessment and checks the willingness of applicants to repay loan. The system is also able to reveal internal frauds and ensures transaction compliance.

### Usage scenarios

- » **Evaluation of credit applications** - Credit bureau with detailed justification and recommendations for further action
- » **Recovery of claims** - Optimization of the debts' collection process
- » **Insurance** - Formal checks and fraud detection applicable on healthcare statements, upon negotiation, change and disposal of other types of insurance
- » **Customs** - Formal checks and fraud detection of customs declarations, application of regulation
- » **Safety** - Passenger risk analysis for air transport sector, protection of the Schengen area
- » **Methodology** - Internal audit

*The system evaluates and decides according to specific rules which are set and managed by end-users themselves. No need for support from the supplier or your organization's internal IT department.*

## Advantages

- » **Substitutes experience** – Collects and stores knowledge of the most experienced colleagues, so the quality level does not drop even if people at the firm change.
- » **Self-learning** – The system is self-taught and adaptive, it is capable to aid end-users by suggesting appropriate risk-limiting rules.
- » **System rules** are set by end-users themselves, no need to request IT department 's assistance and wait there for months
- » **Auditability** – Transparent system structure allows documenting, explaining and justifying every single decision retrospectively by presenting a list of decision-making rules applied to evaluate each individual case.
- » **Straightforward customization** – The system is easily adaptable and customizable which facilitates creation of tailor-made versions according to every client's specific requirements.
- » **Top value** – No comparable competing system on the market has a lower price tag, who says quality has to be expensive?
- » In cases which cannot be evaluated automatically by the machine, the system helps to maximize the efficiency of the whole evaluation process by providing expert decision-makers with relevant background information for each case in a clear and structured form.
- » Automatic system decision-making evaluates each case according to set rules which consider important data of all types - expert, ad-hoc analyzes and statistical models.
- » The system enables you to make immediate decisions because of its ability to process millions of evaluations in a snap. Unlike other similar systems, ERIAN also comes with guaranteed performance levels, no performance decline in time.
- » Guarantees also the quality of rules which are applied on historical data simulations.
- » Enables and facilitates the use of various data sources and decision-making services.

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### About KOMIX company

KOMIX s.r.o. is a Czech company with 25 years of tradition and experience in IT. It specializes in supplying custom designed IT systems and applications as well as integration and transformation projects. KOMIX also provides consulting services related to the information systems development as well as quality assurance, testing and operation. Our mission is to use ICT technologies to make people's lives easier, their work more effective and provide companies with a long-term competitive advantage.

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