

## ERIAN / Fraud detection system

*With an increasing number of electronically processed agendas and transactions of various types, the need to establish or improve automatic decision-making increases. Therefore, the KOMIX company has created the ERIAN system, Business Rules Management System (BRMS). Using rules of varying degrees of complexity, ERIAN is able to analyze large amounts of data from various sources and carry out decisions that are accurate, fast, consistent and transparent.*

### **Turbulent environment**

The current period is characterized by rapid changes in the economy, market, legislation and regulation. Similarly, the demands of customers are rising; they wish to be served by any channel at a time that suits them, conveniently and quickly.

Such an environment places high and conflicting demands on volume, speed, accuracy, consistency and transparency of decision-making.

ERIAN is the right tool to increase the agility of your business, so it gives your business department full control over the entire decision-making process.

### **Basic features of the ERIAN system**

#### **Autonomous decision making**

The system assesses transactions. According to the entered rules, it analyzes the data of the request and historical data records in the internal or external registers.

#### **Expert's work support**

The system provides detailed instructions to an expert for subsequent assessment.

#### **Sophisticated detection**

Searching context based on an approximate match as well. Smooth connection to the data mining models.

#### **Rules of different complexity**

The system allows working with both simple and very complex rules. The rules are based on mathematical methods as well as on expert knowledge.

#### **Auditability**

Thanks to the audit of rule versions you can always re-prove which rule version was used to assess each specific case.

#### **Inspection depth management**

The level of detail for inspection can be set arbitrarily incl. e.g. night or incidental detailed checks, calculation of the aggregated items for relevant cases only, etc.

#### **Inspection scope management**

Optimizing the calculation by detailed focusing on every rule (e.g. above a specified limit only, for a specific type of agenda, etc.). Only the relevant rules are applied for each case.

#### **Automatized tests of rules**

You can check and prove that the rules behave as expected anytime.

### **Types of fraud and risk groups**

Using the ERIAN system, you can detect fraud coming from all groups, i.e. clients who are individuals, corporate customers, agents, and, last but not least, fraud coming from your own employees.

### **Operating channels and stages of the business relationship**

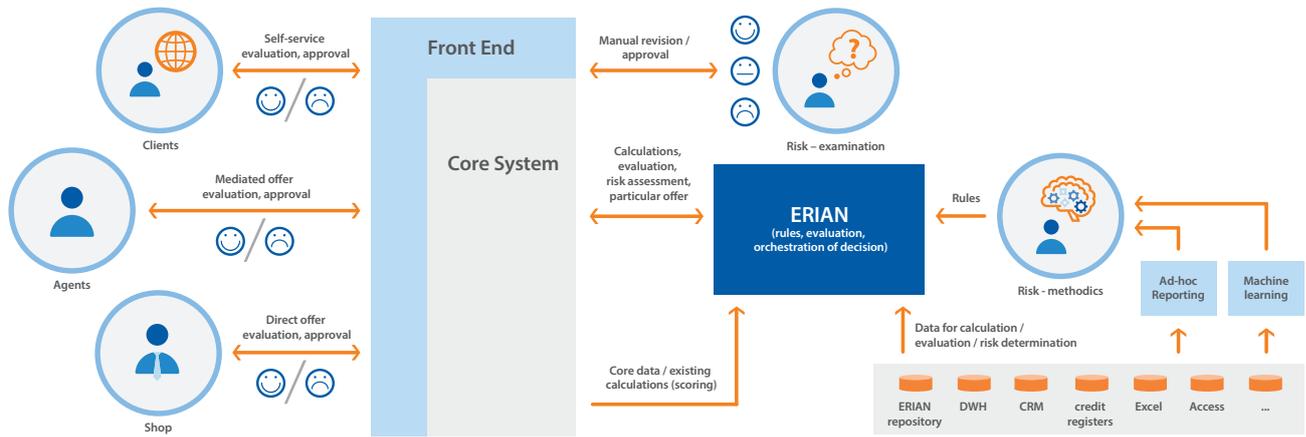
The ERIAN system allows you to carry out detection in all stages of the business cycle, i.e. for new customers at the beginning of a business relationship, in stages of changed conditions of service, at the moment of transaction completion, etc.

ERIAN supports work with all operating channels, from traditional channels such as branches, written correspondence through electronic channels like call centres and e-mails to modern online communications such as web, mobile applications, etc.

### **Used data**

The ERIAN system naturally supports a rich data structure. First of all, it is the analysis of a specific request, transaction or fulfilment. In addition, these are the features of a transaction, client, the features of a particular product in relation to the relevant legislation and the specific situation.

ERIAN analyzes the current and historical data from internal resources of the organization as well. Of course, there is a connection to the branch registers (credit registers, AML registers, etc.) Finally, ERIAN also assesses aggregated data from all sources and keeps it; for example, the transaction is suspicious if some its parameters are similar as parameters of the transactions processes previously.



## The main advantages of the ERIAN system

- » *Complex decision-making – opportunity to solve very complex problems, integrate multiple agendas (Fraud detection, Scoring, etc.), combination of mathematical models and expert experience, clear system of rules, reasons for decisions.*
- » *Speed and scalability – practically instant decision-making, millions of assessments during a short time frame, guaranteed maintaining of performance through inspection depth and scope management.*
- » *Flexibility – simple and secure addition of aggregated and otherwise derived items and indicators, data sources, etc. without IT support.*
- » *Rapid implementation – since we are the creators of the ERIAN system, our team of experts has full knowledge and is able to clearly and quickly resolve any situation.*

## Key business benefits of the ERIAN system

### Less fraud

You will perform more accurate fraud detection and control. Thanks to comprehensive logics at searching related links, you can also reveal fraud which might otherwise remain hidden while allowing the transactions of problem-free clients to run smoothly at the same time.

### Cost savings

You will free up your IT department because the changes in rules are carried out by the business users. Your risk experts will be freed of routine actions and allowed to do work with maximum added value.

### Flexibility

With the ERIAN system, you will set up your own decision rules and optimize them continuously so you will gain the ability to react to new types of risks. The ERIAN system is the right tool to improve agility of your business because it gives your business departments full control over the entire decision-making process

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## About the KOMIX company

KOMIX s.r.o. is a Czech company established in 1992. It specializes particularly in supplying custom designed information systems or applications as well as integration and transformation projects. KOMIX also provides consulting services focused on information system development as well as quality assurance, testing, and operation. Our mission is to use ICT to improve people's lives, facilitate their work, and provide companies with a long-term competitive advantage.

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