YOUR DATA. YOUR WAY. NO LIMITS.
One solution for financial crime threats.
KEY MILESTONES

- **2017**: 1st Customer Go-live
- **2018**: More Than 2 Billion Transactions Screened
- **2019**: Visa Innovation Program Finalist
- **2019**: Advanced PeP & Sanctions Screening
- **2019**: More Than 2 Billion Transactions Screened
- **2020**: Machine Learning and AI
Our clients screen billions of transactions per year.
• 3 times reduction of fraud rates;
• Reduced referral rate of transactions sent for manual review;
• 50% reduced chargebacks;
• More efficient use of time; - both for manuals review and rules creation/deployment;
• Reduced of system decline transactions with more than 41.5%;
• Increased acceptance rate;
• Increased customer satisfaction with lower false positives;
• Creation of multiple accounts was eliminated;
• Efficient, comprehensive AML screening was achieved.

Notolityx’s Fraud Management solutions have proven to be very flexible, reliable and effective solutions for iCard. Our fraud cost declined quickly after the go-live date. Further chargeback reduction is being observed and we continue to see improvements almost two years after deployment.”

Martin Marinov
Head of Risk at iCard
KANTOX CASE STUDY

NOTO TECHNOLOGY INCREASES EFFICIENCY AND FRAUDULENT ACTIVITY DETECTION WITH A SHARP DOWNTURN IN FALSE POSITIVES

Kantox chose NOTO to replace its legacy AML and fraud prevention system, achieving a 75% reduction in payments false positives.

STATEMENTS

“As Kantox grew, we needed to address the additional burden on the compliance team. We required a highly flexible transaction monitoring solution that would allow us to develop complex AML and fraud monitoring logic. We chose NOTO and as a result, we are able to more quickly detect fraudulent patterns and monitor suspicious activity more efficiently.

Solution scalability was our second most important requirement, along with a user-friendly interface that supported us with effective case management. The implementation of NOTO has been extremely useful and has met our compliance needs while providing a high-quality, automated service for our clients.”

Ana Muschici
Kantox AML and Fraud Prevention Manager

RESULTS

Minimized Fraud/AML risk exposure:
- 100% increase in case escalations
- Minimized fraud rate and maximized AML/CTF risk mitigation
- 100% increase in the number of payments referred for review
- Improved customer experience
- 90% reduction in manual reviews for payments to non-high-risk countries
- 75% fewer false positives across all payments

Increased efficiency:
- Improved automated decision-making for payments authorization
- Manual review rates are now between 1-3%
- Behavioral data available for review boosted decision-making
- User-friendly interface with intuitive navigation to streamline company workflow
Product Features
ONE SOLUTION FOR ALL OF REGTECH AND FRAUD NEEDS

Introducing a next generation decision making platform

- No more templates or simple, inflexible rules and lists
- Build your custom profiles and decision policies, relevant to your business
The Rule engine is the core of NOTO. It is truly agile and can deliver a multitude of complicated real time decisions.

NOTO users can create unlimited number of rules and policies. New rules can be created, tested and deployed in a matter of minutes with just a few clicks.

Score or recommendation or both:

• NOTO rules can have a custom user-defined outcome;
• NOTO rules can return multiple outcomes, including configurable calls to 3rd party tools and systems.

Processing of complex events takes no longer than several milliseconds.
RULE DEVELOPMENT – VALIDATION, TESTING & DEPLOYMENT

NOTO rule development suite offers:

- Unlimited number of complex rules and rule sets
- Automated rule logic validation
- Manual rule validation - NOTO users can create test transactions to test own rules
- Rule testing, using live and historical data simulations
- Fast rule deployment within seconds
A Profile is a single or compound data aggregation that describes an entity's financial or non-financial activity over time.
NOTO Device intelligence feature delivers extensive set of device insights.

Device data is merged with payment or account details and can be used for enhanced decision making.
REAL TIME LINK ANALYSIS

Real time linking ("RTL") allows you to identify and take instant decisions for linked transactions. RTL is user specified and configurable.

RTL can identify directly and indirectly related events. RTL can also be used during investigation and manual review by analysts / Antifraud team members.

RTL sample detection path:
DATA MAPPING

Supported data types:
- Text, Number, IPV4, Boolean, Time Interval, Geo Coordinates and Date.

Data mapping key features:
- Unlimited number of fields
- Fields can be edited in real time without any downtime
- An unlimited number of indexed data fields defined by the user
- Unique data mapping is supported across different channels
Define case management typologies and manual review flows that make sense to your organization with a few clicks.

Organize and segregate different internal company functions without having to silo your data and lose global oversight.

Automate any process by configuring custom callbacks.
Emailage

Emailage is a global fraud prevention leader. Using only an email address, Emailage can help reduce fraud.

Refinitiv

Refinitiv provides financial software and risk solutions – delivering news, information and analytics, enabling transactions, and connecting the global community.

Iovation

Stop fraud in real time with device recognition technology and a global fraud detection and prevention network, consisting of billions of known devices.
Use Cases
FRAUD PREVENTION

- Deploy complex and sophisticated real-time strategies
- Detect newly emerging fraud patterns
- Iterate and improve your real time strategy faster than the fraudsters
• Collect data throughout all stages of the user journey

• Identify in real time any suspicious activity based on AML profiles and definitions specific to your business

• Identify any changes in financial activity at any level - user, merchant, or country.
CREDIT RISK

- Monitor and identify any changes in merchant sales volumes in real time
- Calculate credit exposure on live data for any specific merchant vertical
- Set specific merchant trading limits and thresholds
PeP & SANCTIONS

• PeP Sanctions lists are very often unstructured, and do not follow certain format

• More than 95% of all potential matches are false positives

• Create custom PeP & sanctions lists within NOTO

• Define sophisticated matching criteria
• Collect data from all interaction points from the customer journey.

• Develop customer profiles that detect any abnormalities in log-in or financial transaction behavior.

• Identify accurately legitimate user activity.

• Intercept account takeover as it develops.
INTERNAL FRAUD

NOTO is truly data agnostic so it can process any internal user-initiated event from:

• Any back-office admin system

• Any user physical location - branch, office, store

• Access to this internal fraud setup can be limited only to specialized internal functions
WHITE LABEL OPTIONS

• White label NOTO to any client or sub merchant

• Keep control over global policies and limits

• Empower sub users with the full functionality of NOTO

• Turn NOTO into additional revenue stream
Architecture & Deployment
Swiss knife solution for all Fraud Prevention, Risk and Regtech needs.

- **FLEXIBILITY**: NOTO is truly data agnostic
- **SCALABILITY**: NOTO scales horizontally
- **PERFORMANCE**: NOTO delivers millisecond responses
OMNI CHANNEL DATA ORGANIZED YET NOT SILOED

- Transaction History
- Account Details
- CRM Data
- Blacklists
- Device ID
- Geolocation
- Social Media
- Email Reputation
- Bin Range
- ATM ID
- Device
- Card
- IP
- MCC
- Branch
- Velocity
- Product

 INTERNAL

THIRD PARTIES

ACCOUNT INFORMATION
- CARD TRANSACTIONS
- APP LOGINS
- TRANSFERS

PAYMENT FRAUD
ACCOUNT OPENING
AML
MORE

NOTO
WHAT HAPPENS IN LESS THAN 5 MILISECONDS

PARSE TRANSACTION DETAILS

CALCULATE PROFILES

RUN RULES

- Fraud results
- AML results
- Routing results
- Other results
ARCHITECTURE & TECHNOLOGY

User Device Fingerprint Targets

Device ID Information

Event Management

Internet / Intranet

API Gateway

Guardian

Orchestration Layer (ZK)

Oauth 20 Storage (Redis)

Messaging (Kafka)

Main Storage (HBase)

Client OLTP System

Real-time Screening Data Sync

Oculus Client

Java

NGINX

Cloudera

API-FEST

NOTO
IMPLEMENTATION & DEPLOYMENT

SAAS

HYBRID SETUP

ON-PREMISES
Q&A