

# Rippleshot Sonar

*Pinpoint. Predict. Protect.*



Analyzes 10x more incidents; 4x faster than CAMS and ADC alerts



Reduce annual fraud losses by 15-25%



Reissue with 99% accuracy



Reduce reissue volume up to 80%



Reduce chargeback costs by 15-20%



Reduce call center costs by 15-20%

## AI-Based Fraud Analytics Platform for Today's Banks and Credit Unions

Sonar uses machine learning on millions of card transactions from a network of banks and credit unions to detect and deliver a daily view of compromised merchants, cards at risk, and suspicious transactions with more frequency and higher accuracy.

With Sonar, financial institutions:

- Reduce CP and CNP fraud
- Reduce call center costs and chargebacks
- Avoid unnecessary reissuance
- Improve decision rules
- Improve cardholder satisfaction

Sonar's machine learning and predictive analytics tools give financial institutions the power to manage card growth and risk today as well as the ability to address the fraud problems of tomorrow.

**Efficiency of Machine Learning.  
Accuracy of Predictive Analytics.  
Clarity of Human Insight.**

# Sonar Use Case

## \$17B Asset Financial Institution

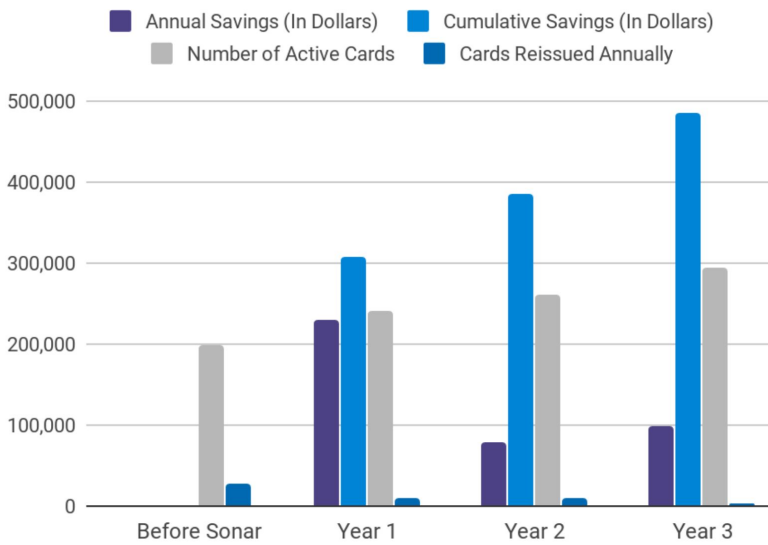
Before implementing Sonar, the financial institution had monthly fraud losses of \$130,000 and was reissuing 14% of its total active cards. After using Sonar, the financial institution is now only reissuing 0.1% of all cards.

The end result is a cumulative reissuance savings of \$400,000 and a fraud loss reduction of 31%.

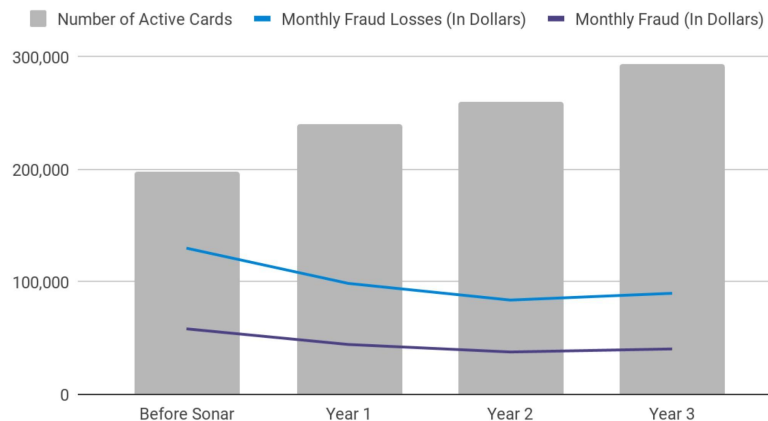


### The Rippleshot Difference

## Reissuance Savings vs. Active Cards



## Monthly Fraud vs. Active Cards



Identifies CPP from breached merchants daily, ranked by fraud impact



Delivers advanced analytics to reduce CNP fraud



Detects big and small compromised accounts that Mastercard and Visa overlook



Provides daily reports of breach exposure data, including location and number of cards affected



Identifies cards at highest risk of fraud, enabling prompt action



Reduces manual processing and unnecessary card reissuances