

# 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 card present and card not present 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

In 2017, the fraud team at a regional financial institution with \$10 billion in assets deployed Sonar. Before Sonar, this bank's card fraud had increased to \$700,000 annually and they were reissuing 25 percent of their cards.

Sonar drove significant savings over a two-year period, by optimizing their re-issuance process, pinpointing more accurately which cards will go fraudulent and reducing overall re-issuance, significantly lessening call center and chargeback volumes, and freeing up resources. In addition, the bank was able to apply this process to newly acquired riskier card portfolios to achieve more savings.

## Cards Reissued Monthly:

### Before Sonar

4,100

### After Sonar

1,662

## Monthly Fraud Losses:

### Before Sonar

\$58,300

### After Sonar

\$37,740

\$307,602

Annual Savings

19%

Decrease in Fraud Loss



## The Rippleshot Difference



Identifies CPP from breached merchants daily, ranked by fraud impact



Delivers advanced analytics to reduce card not present 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