

Brighterion Smart Agents

Brighterion AI is powered by its patented Smart Agent technology, providing personalized, real-time decisions for critical business operations.

One customer experienced the following benefits after switching to Brighterion AI:

ANOMALIES DETECTED

+200%

FALSE ALERTS

8,300 → 300

RULES TO MANAGE

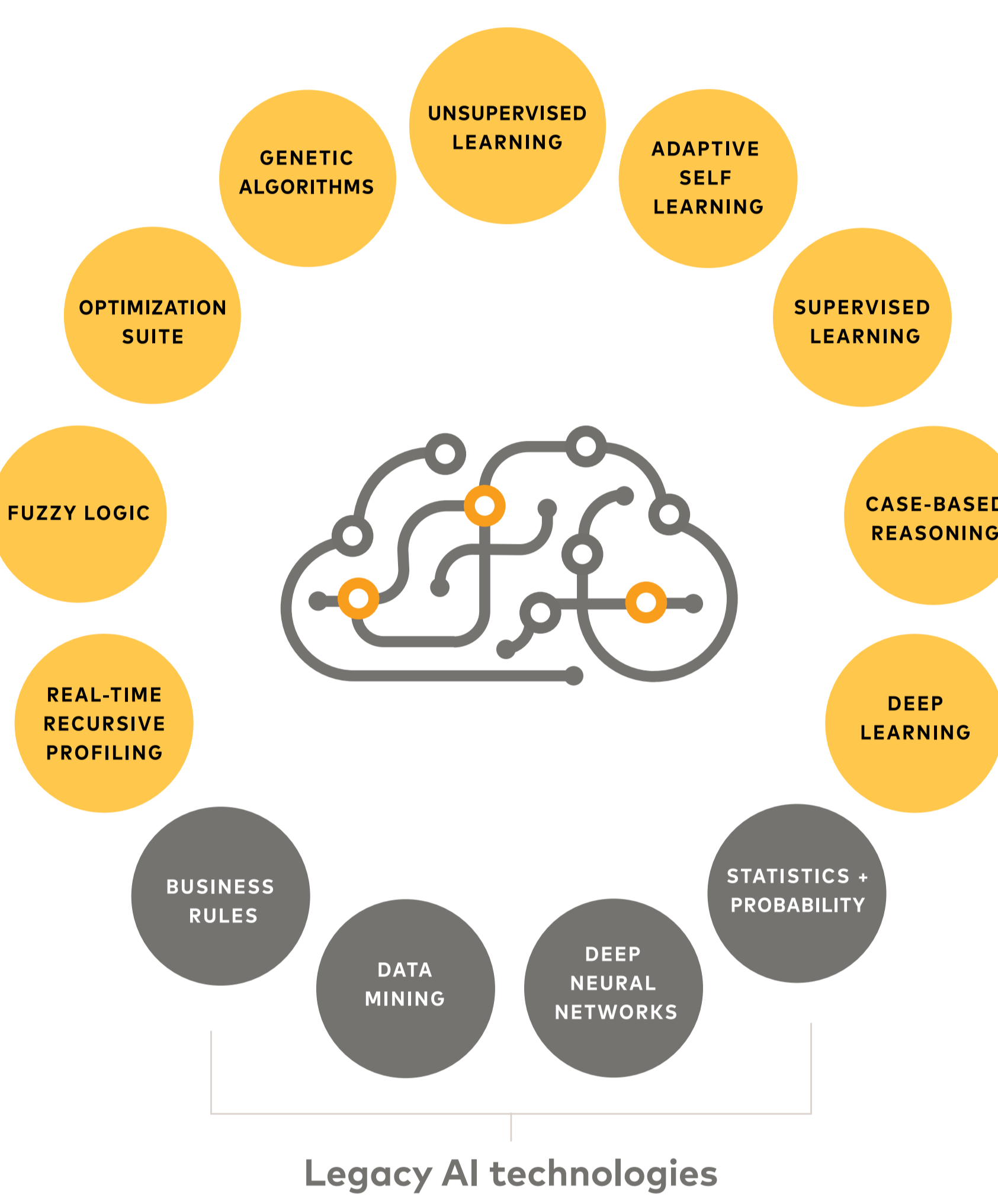
50,000 → 12



What are Smart Agents?

Smart Agents are an end-to-end suite of profiling and modeling technologies that continuously adapt and improve results. They use a seamless combination of AI tools to deliver personalized decisions in milliseconds to consumers, cardholders, business leaders, or other entities. Smart Agents provide evolving models that scale with your data, increase detection rates, and decrease operational costs and false positives.

The tools of Smart Agent technology



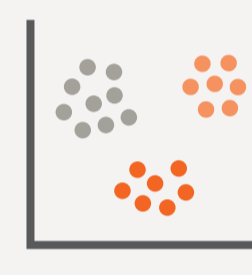
DATA VERSATILITY

Creates robust profiles on entities from all your data sources and multiple channels regardless of volume, velocity, or complexity



SEGMENT OF ONE

Enables decision making specific to each profile based on its unique behavior and traits



UNSUPERVISED LEARNING

Overcomes legacy limitations through personalization, adaptability and self-learning to automatically identify and respond to anomalous activities

Limitations of legacy AI + ML

1 2 3 4 5

Database driven

Expensive data warehouses and servers
Potential for data breaches and system failures

Narrow business rules or case-based logic

Can't identify new behaviors
Often based on yes/no logic

Thousands of false positives that need to be manually assessed

Most alerts are false and based on narrow rules
Wastes time and money on investigations

Limited self learning

Can't adapt to new unidentified behaviors
Doesn't automatically update profiles

Lack of personalization

No individualized profiles for each entity
Use static, generic categorization

How Smart Agents are different: scalable AI modeling and storage



How Smart Agents work

1. Data collection

Collects data on individual entities (e.g. users, accounts, devices) directly from customer's data streams in real time

2. Data tracking

Create and associate unique identifiers to each entity to track over time

3. Data enrichment

Consolidate entity data into a single dataset, while adding or removing data fields based on statistical relevance

4. Model development

Build, train, and iterate AI model to identify patterns based on incoming entity behaviors

5. Entity scoring

Generate a real-time score for each individual entity, which feeds into the customer's decision engine (e.g. for relevant targeting, risk flagging)

6. Adaptive learning

Refresh the model's knowledge based on the evolving data patterns of individual entities

New entity data feeds back into model development

60K+

Decisions processed per second

99.99999%

Guaranteed uptime

<math><10^{M/S}</math>

Response time

10-20X

Fewer false positives

2-4X

Increased detection rates

Industries we serve



Payments



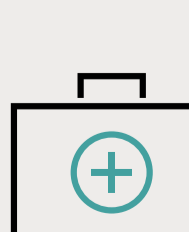
AML & Compliance



Financial Institutions



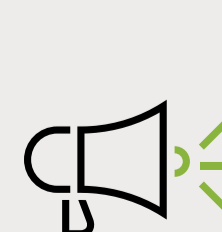
Financial Markets



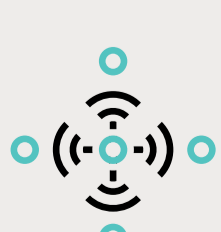
Healthcare



Security & Defense



Marketing



Internet of Things