

Corporate facts at a glance

AWARDS AND RECOGNITION:

Constellation Research: 2021 Business Transformation 150 list, Sudhir Jha, Mastercard Senior Vice President and Head of Brighterion, 2020

The Business Intelligence Group: 2020 Fortress Cyber Security Award for Threat Detection, 2020

Emerging Payments Association: Best Use of Payments Data/AI in Financial Services, October 2019

Aite Group: "Most Scalable Platform," *Aite Group, AIM Evaluation: Fraud and AML Machine Learning Platform Vendors*, March 2019

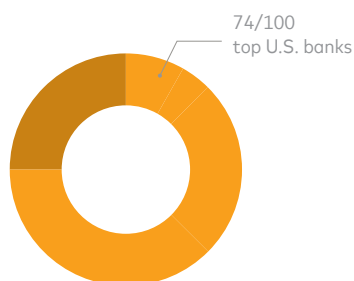
Gartner, Inc.: Cool Vendor Award, 2017

Morgan Stanley: Fintech of the Year Award, 2017

HEADQUARTERS:

San Francisco, California

FOUNDED:
2000



Brighterion, a Mastercard company, was founded in 2000 and acquired by Mastercard in 2017. Brighterion offers a portfolio of AI and machine learning technologies, run by Smart Agents, a patented end-to-end process that continuously updates and improves results.

Our solutions stop payment, omnichannel and acquirer fraud, reduce credit risk and delinquency, fight financial crime, prevent healthcare fraud, waste and abuse, and more.

What we do: Brighterion's AI platform brings a powerful, distributed file system specifically designed to store knowledge and behaviors. This distributed architecture allows lightning speed response times below 10 milliseconds on entry-level servers as well as end-to-end encryption and traceability. The distributed architecture also allows for extraordinary ability and resilience to disruption as it has no single point of failure. Our customers benefit from 99.9999% uptime.

Markets served: Brighterion's AI solution secures billions of decisions monthly and is used and trusted by many of the world's leading organizations, including payments, compliance, financial institutions and healthcare.

Key customers: Brighterion serves 74/100 of the largest U.S. banks and more than 2,000 customers worldwide, processing nearly 100 billion decisions annually.

Top 5 reasons to choose Brighterion:

- 1. Unrivaled technology**—Distributed architecture delivers 2–3 times improved detection with 10–20 times fewer false positives.
- 2. Unsurpassed scalability**—Scalability over twice that of our closest competitor, with 62,000 decisions per second in production resulting from streaming infrastructure with no underlying databases (Aite Group).
- 3. Unmatched efficiency**—The benefits of advanced AI in as little as 6–8 weeks with AI Express, the quickest time to value in our industry. We use any data, in any format, enrich it, and build a model specifically for your unique goals.
- 4. Stable and experienced**—Dedicated to artificial intelligence and machine learning for over 20 years. After a 10-year successful relationship, Brighterion was purchased by Mastercard in 2017.
- 5. Future-proofed platform**—Model increases in value through adaptive learning that improves results over time, delivering significantly lower operational costs.