

## AWARDS AND RECOGNITION:

Fintech Nexus: Top Service Provider Award, 2023

Business Intelligence Group: Artificial Intelligence Excellence Award, 2022 and 2023

US FinTech Award: Banking Tech of the Year, 2022

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

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

## **HEADQUARTERS:**

San Francisco, California

FOUNDED: 2000

74/100 top U.S. banks Brighterion AI delivers scalable, end-to-end artificial intelligence and machine learning trained on Mastercard's global network intelligence. Built with care and governed by strict data standards, Brighterion AI starts delivering results from day 1. With an unsurpassed ability to learn, adapt and scale, our AI helps our customers save millions of dollars every year.

**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 acquiring and issuing banks, payment providers, healthcare payers and more to detect fraud and money laundering.

**Key customers:** Brighterion serves more than 2,000 customers worldwide, including 74 of the 100 largest U.S. banks, processing over 150 billion decisions annually.

## Top reasons to choose Brighterion

- **1. Proven Al technology:** Our patented Smart Agents technology enables exceptional personalization, accuracy, adaptability and greater insights across data. Our customers experience 2–4 times increased detection rates and 99.9999% uptime.
- 2. Proprietary data intelligence: Brighterion has leading expertise in extracting intelligence from high frequency data. Building on Mastercard's unique position in the payments world, we have the advantage of using proprietary network intelligence to enhance precision and detection above and beyond our clients' own datasets.
- **3. Modeling:** Our full-stack, state-of-the-art modeling allows us to create off-the-shelf machine learning solutions that are production-ready today. Brighterion also develops custom models in 6–8 weeks using our proprietary suite of data science, machine learning and ensemble technologies.
- **4. Unrivaled deployment and scalability:** Brighterion's advanced AI solutions allow for easy deployment in the cloud or on-premises. Our highly scalable models are proven while in production, achieving lightning-fast response times of <10 ms on-premises and 100–120 ms in the cloud.
- **5. Data responsibility:** We adhere to industry-leading data responsibility practices with embedded model governance and product design principles. We are committed to responsible, human-centered data innovation and product design.
- **6. Customizable modules:** Brighterion's exceptionally accurate scoring can be complemented with powerful, user-friendly interfaces, including Rules Management, Case Management and Business Insights modules.