

# IBM FRAUD ÇÖZÜMLERİ

13 Mart 2014  
Ahmet Can Sezgin



# IBM has a strong history helping clients address Fraud and Financial crimes

## Banking



**Anti-Money Laundering  
Enterprise Fraud  
Management**

IBM has implemented **over 70% of the Global Tier 1 Bank's AML** systems

### Business Outcomes

- **Reduced fraud by 30%** while improving on AML Reporting Requirements
- **40% improvement** in Suspicious Transaction Reporting
- **80% productivity** saving

## Insurance



**P&C and Healthcare  
Claims fraud**

**Over 60 global Insurers** use IBM software for fraud

### Business Outcomes

- **\$17M savings** in first 4 months of use
- **70x faster settlement** on legitimate claims
- **403% ROI** in 3 months
- Reduced investigation referral window from **45-60 days to 1-3 days**

## Government



**Medicare/Medicaid Fraud  
Revenue/Tax Fraud**

IBM has delivered **50+ implementations**

IBM i2 has **50+ installations in Federal** Government

### Business Outcomes

- Identified **\$75m in fraud recoupments** in the first 12 months of use
- One provider charged **>800 days worth of billings** in a single year
- **Stopped more than USD16 billion in fraud** in 2012

## Healthcare



**Health Insurance  
Claims fraud**

IBM has more than **30** client implementations for

**Healthcare payers**

### Business Outcomes

- **Identified 200 facilities** with questionable outlier behaviors
- Identified **>\$20M in potential recoveries**
- Potential incremental recoveries of **\$20M+** per year

# MoneyGram International, Inc. leverages technology to help ensure regulatory compliance and mitigate fraud

---

**\$37.7 million halted**  
in fraud in one year

**40% increase**  
in ability to identify fraudulent  
transactions

**72% reduction**  
in consumer fraud complaints in  
one year



**Business Challenge:** MoneyGram International faced pressure to keep up with fraud and compliance regulations affecting the international business landscape.

**The Solution:** Understanding who its clients are is helping MoneyGram International identify and stop fraudulent, unauthorized money transfers, thereby addressing a common problem for financial institutions worldwide. Using a powerful, algorithms-based software platform, MoneyGram International has new insight into “who’s who?” “who knows whom?” and “who does what?” as it analyzes transactions to identify known and unknown people attempting to move money.

With the solution, MoneyGram International can quickly identify questionable patterns, proactively enact processing rules, and quickly become compliant with new regulations, preventing thousands of customers from losing funds to fraud.

# Grupo Bancolombia uses data mining to identify potentially fraudulent transactions

---

**40% increase**  
in identifying suspicious transactions

**200% increase**  
in reporting capabilities

**80% increase**  
in analysis productivity



**Business Challenge:** To adhere to stricter governmental reporting requirements, Grupo Bancolombia needed to analyze millions of daily transactions to identify current and potential fraud.

**The Solution:** The bank deployed predictive data-modeling software that helped it more easily and quickly detect transactions that were part of potential money-laundering operations. By detecting and analyzing expected and typical patterns of over 1.3 million transactions per day, the solution prevents, detects and reports potentially fraudulent banking activities that may stem from criminals and terrorists.

“With the data mining system, we generated productivity savings of nearly 80 percent.”

— Francisco Ruiz, Head of Compliance, Bancolombia



## Examples of Banking and Insurance ROI attained



**40% increase**  
in identifying suspicious transactions

**200% increase**  
in reporting capabilities

**80% increase**  
in analysis productivity



**90% reduction**  
in the referral time of fraudulent claims. From 14 days to under 24 hours

**50% reduction**  
in the time to identify subrogation opportunities

**403% ROI**  
And investment payback in just **3** months



**\$37.7 million halted**  
in fraud in one year

**40% increase**  
in ability to identify fraudulent transactions

**72% reduction**  
in consumer fraud complaints in one year