




# ThetaRay Transaction Monitoring Fintech

## Trusted payments

The global payment landscape continues to evolve through digitization, with fintech businesses rapidly expanding in number with the services they offer to users worldwide. Whether customers are looking to move, save, borrow or invest money, fintechs can now support their customers' goals.

With the fintech industry's expanded remit comes increased responsibility. Fintechs must not only adhere to anti-money laundering (AML) regulations but also effectively implement screening measures and procedures to detect potential illicit activities.

They must safeguard their business and customers from unauthorized transactions. Failure to do so could result in regulatory fines, reputational damage, and loss of customers.

 <h3>Detect unknowns</h3> <p>Detects and recognizes anomalies and finds unknowns outside of normal behavior, including completely new typologies, with an unbiased machine learning approach.</p>	 <h3>Cost effective</h3> <p>Delivers reliable results, ThetaRay AI matched 90% of true positives in unlabeled dataset.</p> <p>Significantly reduces analysts' time spent on investigations.</p> <p>Provides comprehensive coverage for cross-border and domestic payment detection.</p>	 <h3>Grow business</h3> <p>Identifies risk accurately and precisely, enabling you to grow your business with confidence in countries and segments considered to be high risk.</p>
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## ThetaRay detects financial crime effectively

ThetaRay Transaction Monitoring is a cloud-native SaaS solution for fintechs. It efficiently detects money laundering and other financial crimes, allowing for the growth of new business opportunities through trusted and reliable payments.

Using advanced, unbiased machine learning that can detect new and unpredictable typologies, or "unknown unknowns," the solution analyzes data dynamically without relying on predefined scenarios or models. This unique approach factors in dozens of risk indicators associated with financial crimes to paint a clear picture for compliance teams seeking to accurately identify suspicious activities.

The solution is fully configurable with multiple out-of-the-box risk indicators covering all major global risk typologies and was developed in partnership with leading fintechs. Organizations can take advantage of having pseudo-customer identities to create proxies of customers to isolate high-risk originator or beneficiary (non-customer) activity to identify complex risk patterns.

ThetaRay's solution architecture also supports an optional rules layer to bolster real-time decision making.

 <h3>Intuitive machine learning</h3> <p><b>Unknown-unknown detection &amp; Alert accuracy improvement</b></p> <ul style="list-style-type: none"> <li>› Multiple data sources analysis</li> <li>› No need for semantic understanding or data labels</li> <li>› Insights from incomplete data</li> <li>› Abnormality detection following normality defining</li> </ul>	 <h3>Risk-based alerting</h3> <p><b>Red flags coverage &amp; Investigation efficiency improvement</b></p> <ul style="list-style-type: none"> <li>› Alerting by a composition of alert indicators (features)</li> <li>› "Red flag" coverage by risk indicators</li> <li>› Presentation by the level of activity with respect to the population and customer segmentation.</li> </ul>	 <h3>Multi-layer detection</h3> <p><b>Comply &amp; Evolve</b></p> <ul style="list-style-type: none"> <li>› Unsupervised &amp; semi-supervised machine learning analysis engine</li> <li>› Can be applied to existing rules-based systems</li> <li>› Deterministic rules analysis engine: for use when data exists or for deterministic patterns</li> </ul>
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### Grow your business with trusted payments

- › Satisfy regulators and open revenue streams with new corridors
- › Fast and easy out-of-the-box implementation, even within days
- › Avoid blocking and/or slowing down transactions
- › Reduce false positives
- › Reduce investigation time significantly
- › Lower operational & compliance costs
- › Identify unknown cases/patterns of behavior
- › Accelerate partner ecosystem growth



ThetaRay Transaction Monitoring supports fintechs with expanding their business opportunities. The solution analyzes transactions, and client/payer/payee data to **define normality and detect anomalies** indicating potential money laundering activity.

Fintechs of all sizes benefit greatly from ThetaRay's unparalleled detection capabilities. Results include low alert volumes, reduced false positives, fast and easy implementation and detection of previously unknown suspicious typologies.