THE DATA COMPANY

YOUR DATA | OUR EXPERTISE

SA Taxi
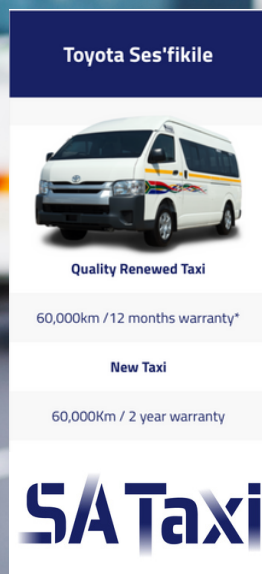
CASE-STUDY

DataWalk

CASE STUDY: SA TAXI
FRAUD ANALYTICS AND MANAGEMENT DASHBOARDS

- **The Data Company** initially engaged with **SA TAXI** to provide a **6-week Proof of Value.** During this exercise, we demonstrated the **benefits of the DataWalk** solution.
- The **scope of the POV** focused on **specialised accounts** *(accounts perceived to have been taken up with fraudulent intent)* and **links within a new and existing business.**
- Post the successful delivery of the **Proof of Value** with **all requirements criteria met**, we **engaged in a 12-week exercis**e from the **installation of the DataWalk solution** in our **client's environment** and r**equirements gathering** to the successful **closing out** of the project **post-implementation review.**
- During this phase, the solution was i**ntegrated with SA TAXI's bespoke developed data warehouse solution** to ensure **data is refreshed** and **imported daily** enabling **improved fraud detection and mitigation** in keeping with the **goals set out** at the commencement of the engagement.
- The **data models and rules** as identified in the **POV** were **further refined** and **enhanced**, **scoring models adjusted** and **training extended** to additional users.
- **SA TAXI** has now **gone live** with the solution, and since then we have added **additional use cases** in the **fraud analytics space** for **short term insurance** around **syndicate fraud, internal payment fraud** and **usage of telematics.**

ABOUT SA TAXI

- Over **20 years of Taxi Expertise.**
- Their Taxi's travel over **4 million kilometres per day!**
- **SA Taxi,** the smart choice for **"Taxipreneurs"** offering taxi vehicle **finance**, **insurance**, **rewards**, as well as **additional products.**

OPERATIONS

- A **vertically integrated business** utilising specialist capabilities, **enriched proprietary data & technology** to provide **developmental finance, insurance,** and **other services.**
- **Empowering SMEs** and creating **shared value opportunities** thus ensuring the **sustainability of their respective industry.**
- **A critical pillar of the public transport sector, servicing most of South Africa's working population.**

CASE STUDY 1: SA TAXI
FRAUD ANALYTICS | SPECIALISED ACCOUNTS

CHALLENGE

- **Retrospective Goal:** Run the **SPECIALISED ACCOUNTS*** through **SA TAXI's insurance books** to **establish** if there are **links between** the **existing customers on book** and the **customers identified as specialised customers** - **the possibility of repossessing the vehicle.**
- **Proactive Goal: Run new applications** through the **specialised accounts** with a view to **circumventing financing** and or **insuring** the customer who has **potential fraudulent intent** *(declining finance/insurance applications)*

> ***SPECIALISED ACCOUNTS ARE DEFINED AS:**
> - Customers who are not contactable
> - Customers where no payment has been received
> - Customers who have vehicles that are not producing a tracking signal
> - Customers whose vehicles have a last known cross-border location

SOLUTION

Full implementation comprised several stages as noted below:

- **Mobilisation Period**
- **Stage 0:** Installation of the DataWalk Software on the client environment
- **Stage 1:** Conduct pre-implementation analysis in scheduled workshops.
- **Stage 2:** Work with the client to define the data model.
- **Stage 3:** Data Supply, Integration & Imports configuration.
- **Stage 4:** Scoring Engine adjustment made where applicable.
- **Stage 5:** Acceptance tests & Production Deployment Guide Delivery
- **Stage 6:** Engaged with the business and technical teams in training exercises to familiarise the team with the DataWalk system.
- **Stage 7:** Formally closed out a successful delivery post-implementation.

CASE STUDY 2: SA TAXI
FRAUD ANALYTICS | INSURANCE CLAIMS FRAUD

CHALLENGE

- **Retrospective Goal:** Using customised rules, detect fraudulent claims, entities, and other related elements. Utilise Link Charts to uncover connections among entities and identify patterns indicative of syndicate networks.
- **Proactive Goal:** Apply the specialised rules to evaluate new claims and loan applications, aiming to prevent fraudulent financing and ensure that customers with potential fraudulent intent are identified (resulting in the rejection of finance or insurance applications).

KEY BENEFITS

- **Empowers the client to leverage the advanced functionalities and capabilities of the DataWalk Software in their own operational environment,** facilitating smooth data analysis and investigation processes.
- A **customised data model** that accurately mirrors the data landscape, improving the effectiveness of data processing and reporting in identifying syndicate networks and fraudulent patterns.
- **Enhanced investigation tools** for **identification and examination of duplicate payments and questionable claims.**
- **Utilising telematics data** to **pinpoint areas with a high frequency of accidents,** providing valuable insights for accident hotspot identification.
- A versatile solution that **can adjust and scale** alongside the growth of SA Taxis, accommodating evolving fraud trends and meeting the rising demands of the organisation.

DataWalk

DataWalk is a graph analytics platform using AI and ML to solve fraud challenges

DataWalk is a scalable, no-code, graph analytics software platform.

DataWalk's **graph analysis** foundation enables you to **connect all your data**, **understand structures**, and **identify patterns** in large, highly connected datasets through an **intuitive knowledge graph.**

DataWalk effectively **supplements case management** and **monitoring systems**, **weeding out false positives** and **improving the number of successful escalations**.

Graph is all about **identifying** and **analysing relationships** and **connections** between **data elements**, which can very effectively **address key regulatory requirements** that otherwise are very difficult to handle. Combining graph with **Artificial Intelligence** enables you to **identify hidden relationships** and other **suspicious behaviours** with remarkable accuracy.

Graph technologies are game-changers in this fight of **combating fraud** and can provide new capabilities and compelling benefits to help organisations in **eliminating frauds of a different nature.**

ALL YOUR DATA CONNECTED IN ONE PLACE FOR INSTANT ACCESS

Integrate your data sources and existing systems to get a holistic crime risk assessment of your customers, contractors, and employees.

- Fraud detection and investigations
- Financial crimes 360
- AML (Anti-Money Laundering) alerting
- and investigations
- Dramatic reduction of AML false positives
- 360-degree KYC analysis
- Customer Due Diligence
- AI/Machine Learning
- Other non-investigative sorts of applications
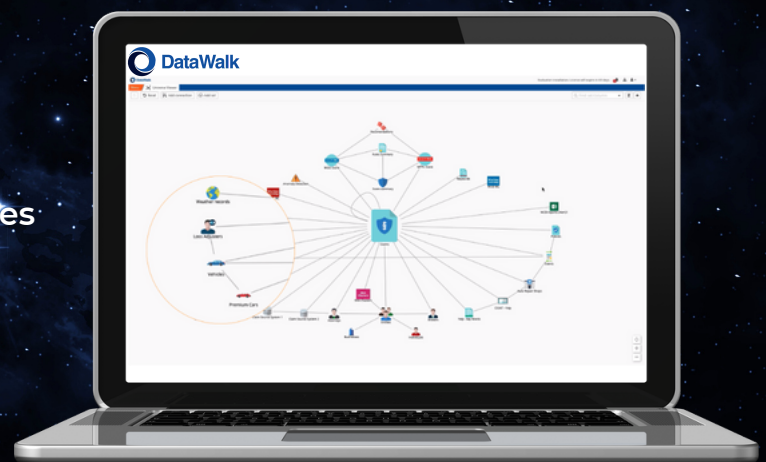
INTELLIGENCE ANALYSIS
Connect all your data & quickly generate quality intelligence

SUPPLEMENTAL AML ALERTING
Quickly comply with challenging regulations

FRAUD DETECTION
Find suspicious patterns and networks across all your data

DataWalk
ANTI-FRAUD SOFTWARE

Automatically Identify Potential Crime Rings and Other Suspicious Behaviour to Reduce Fraud Losses
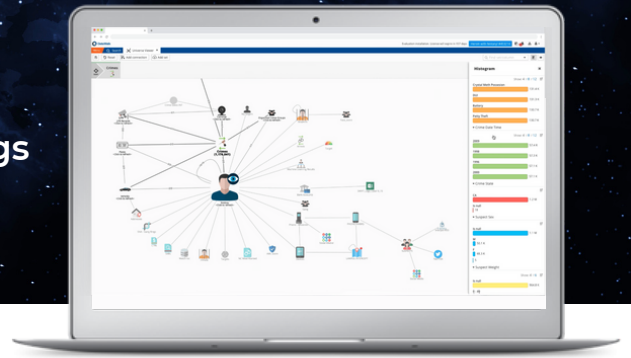
USE ALL YOUR DATA

- **DataWalk Anti Fraud Software:**
  - **Import and connect data:** Integrates internal and external data sources.
  - **Rule generation:** Allows easy creation of rules.
  - **Visualisation tools:** Provides link charts and reports for data analysis.
- **DataWalk Universe Viewer (Knowledge Graph):**
  - **Abstraction layer:** Simplifies complex data into a visual model.
  - **User-friendly interface:** Enables non-technical users to interact with data easily.
- **Scale-Out Architecture:**
  - **Seamless scalability:** Supports vast amounts of data efficiently.

AUTOMATICALLY DETECT AND MONITOR ORGANISED CRIME GROUPS

- **Extended Graph Technology:**
  - **Graph algorithms:** Includes algorithms for tasks like identifying organised crime clusters.
  - **Automatic detection and alerting:** Alerts when new entities connect to these identified crime group clusters.

DataWalk

DETECT FRAUDS WITH REMARKABLE ACCURACY

- **No-code "Batch-Mode" Detection:**
  - **Rule and score creation:** Allows users to create and modify rules and scores.
  - **Inclusive capabilities:** Incorporates expert rules, graph algorithms, and machine learning models.
- **Iterative Tuning:**
  - **Optimising rules and scores:** Customers achieve true positive rates of over 90% through iterative tuning over time.

DRAMATICALLY ACCELERATE INVESTIGATIONS

- **Pre-Connected Data:**
  - **Comprehensive view:** Immediate access to information about individuals, claims, events, or contracts.
  - **Visualisation and analysis:** Utilises powerful link analysis and graph algorithms for understanding relationships.
- **Data Sources:**
  - **Inclusive data:** Includes public records services, open-source data, social media, and other connected data sources.

QUICK AND SEAMLESS START

- **Quick Installation:**
  - **Rapid setup:** Can be installed within minutes, either on-premise or in the cloud.
  - **Speedy data integration:** Data import and connection completed within hours.
  - **Fast results:** Initial results can be delivered within a few days or even less after installation.

For A Broad Range Of Anti-Fraud Use Cases

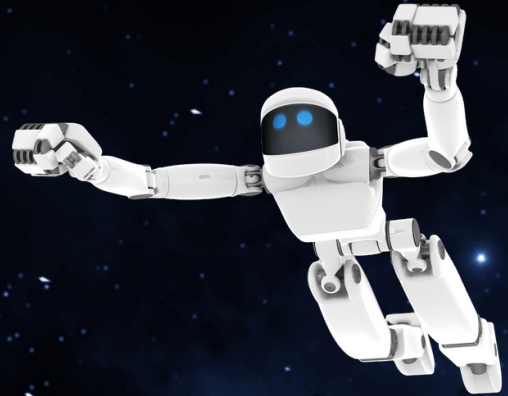|			
Financial Crime 360	Retail Fraud/ORC	Unemployment Fraud	Auto Insurance Fraud
Procurement Fraud	Health Insurance Fraud	Fraud, Waste, and Abuse	Application Fraud

> ## "HELPING ENTERPRISES ACCELERATE THEIR DIGITAL TRANSFORMATION JOURNEY AND TURNING DATA INSIGHTS INTO ACTIONS".
>
> *Kali Bagary, CEO The Data Company Technologies Limited*

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