Team: Number One

Karolina	Larisa	Miguel	Elisa	Lamia
Data scientist, technical analyst	Business Analyst, Data enthusiast & PM	Front end & Back end Developper	Senior data scientist	Data analyst

Anti-fraud predictive ML model

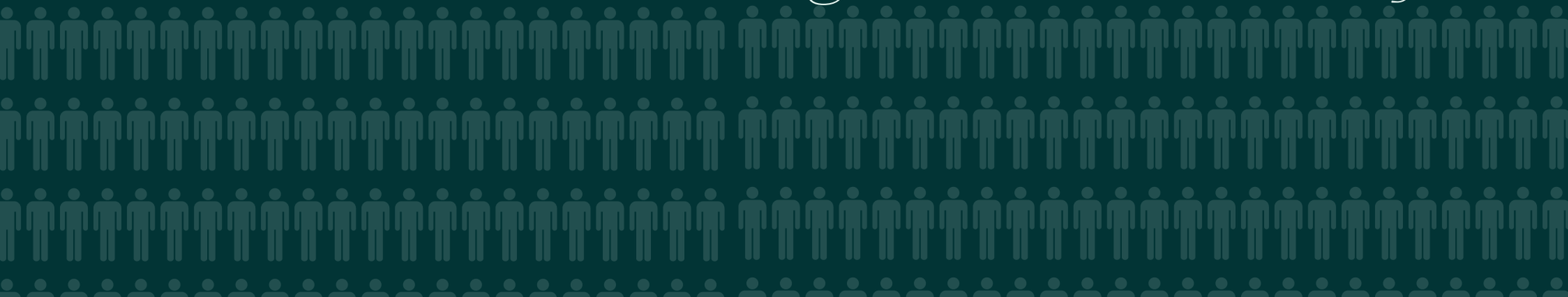
Reinforcing trust and CX

Number One Team - Hack'n'Lead Zürich 2019

Credit Suisse

1.5 CHF trillion is laundered every year

A challenge for data analysts



Credit Suisse

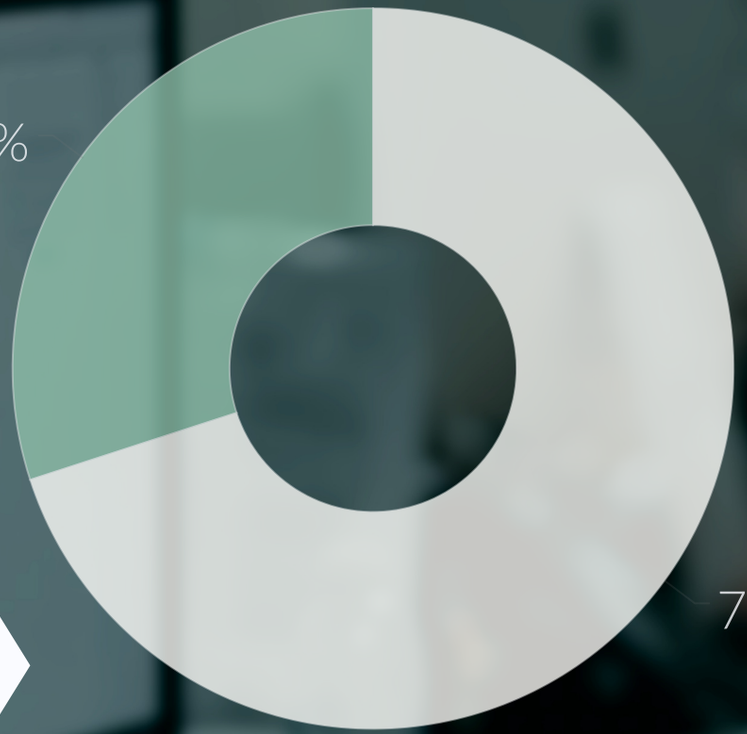
2029

Increased extenal risk

Fraud models diversification & potential

Increase of channels online

Lack of customer education



Internal Fraud

External fraud

Source: Netguardians research, 2018

Credit Suisse

High Value Customer - Moments of risk

installs a new app

has an online calendar

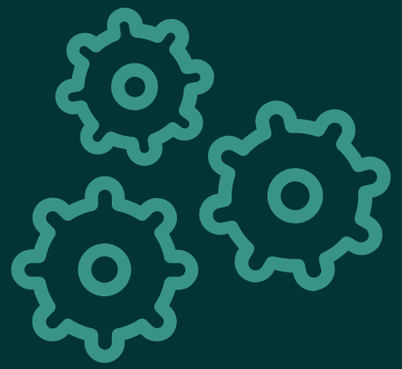
shops online at a favorite brand, in another location

makes a donation for tax purposes

pays regular invoices

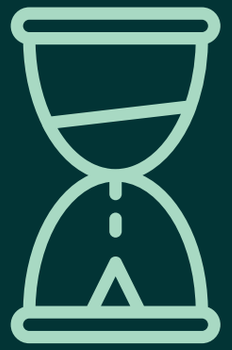
has social media presence

Solution



AUTOMATED

Data driven detection and prediction model



REAL TIME

Detect Money Laundering Faster
Increase Trust with customers

SIMPLE

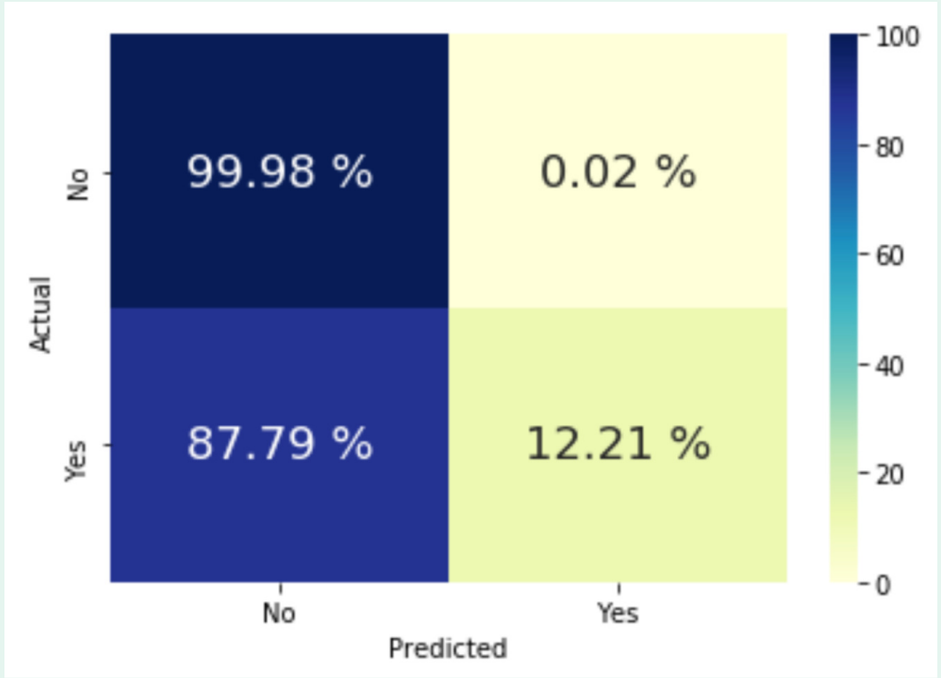
Visual. Dynamic. Precise.

Credit Suisse

Vision

Current Model

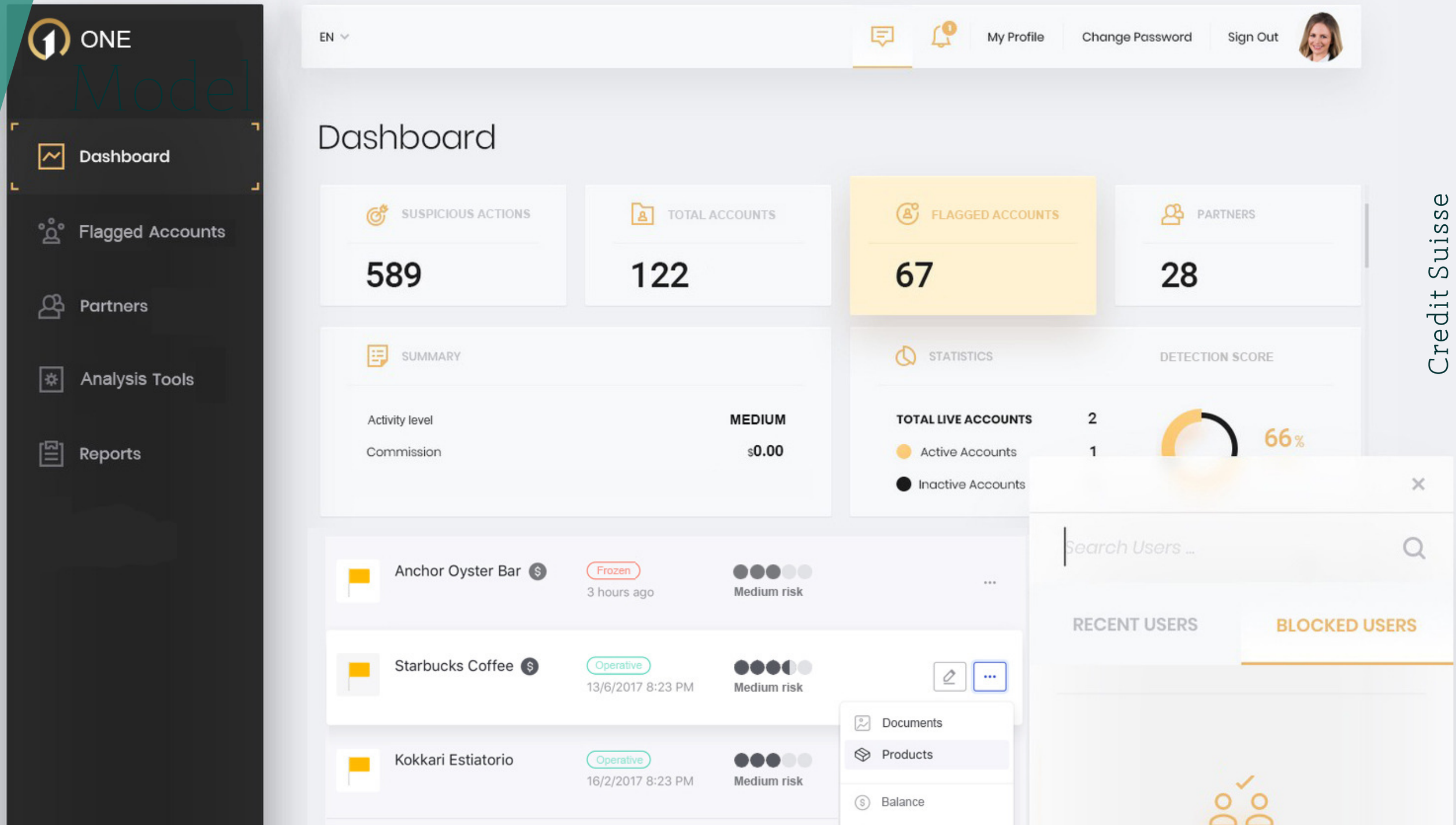
Random Forest



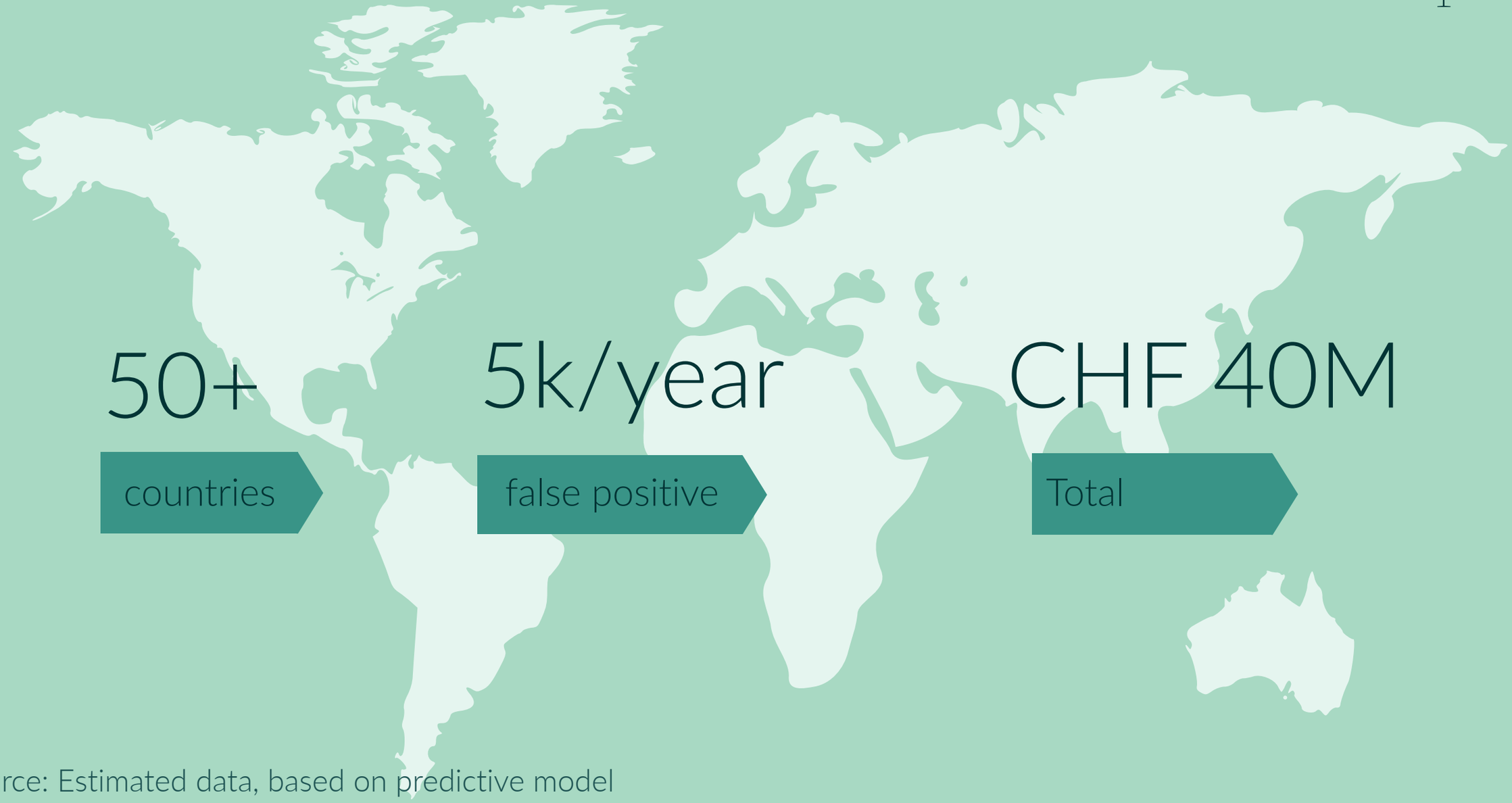
Next steps

Additional customer data:

- Nationality + Days spent in a risky country
- N. of transactions in a day variation
- ATM withrawals in risky countries
- Same day input and ATM output


ONE
Model
Dashboard
Flagged Accounts
Partners
Analysis Tools
Reports
EN
My Profile
Change Password
Sign Out
Dashboard
SUSPICIOUS ACTIONS
589
TOTAL ACCOUNTS
122
FLAGGED ACCOUNTS
67
PARTNERS
28
SUMMARY
Activity level
MEDIUM
Commission
$0.00
STATISTICS
DETECTION SCORE
TOTAL LIVE ACCOUNTS
2
Active Accounts
1
Inactive Accounts
66%
Anchor Oyster Bar
Frozen
3 hours ago
Medium risk
Starbucks Coffee
Operative
13/6/2017 8:23 PM
Medium risk
Kokkari Estiatorio
Operative
16/2/2017 8:23 PM
Medium risk
Documents
Products
Balance
Search Users ...
RECENT USERS
BLOCKED USERS
Credit Suisse

POTENTIAL: Fraud Reduction Economic Impact



50+

countries

5k/year

false positive

CHF 40M

Total

Source: Estimated data, based on predictive model

Credit Suisse

Detect fraud faster. Support our project. Vote Number One.

Credit Suisse