MerchSentAI Process Flow

[ Phase 1: Data Enrichment ]

Raw merchant descriptor → Clean and standardize → Identify legal entity, category, location

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[ Phase 2: Screening & Sanction Checks ]

Enriched merchant profile → Cross-check watchlists + run media analysis → Assign sanctions/adverse-media flags

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[ Phase 3: AI-Powered Merchant Fraud Analysis ]

Track transaction patterns and behavioral signals → Apply rules + ML anomaly detection → Generate fraud-risk score & alerts