

AI for Business

The Wharton School

Carleigh Jaques

SVP, General Manager Cybersource

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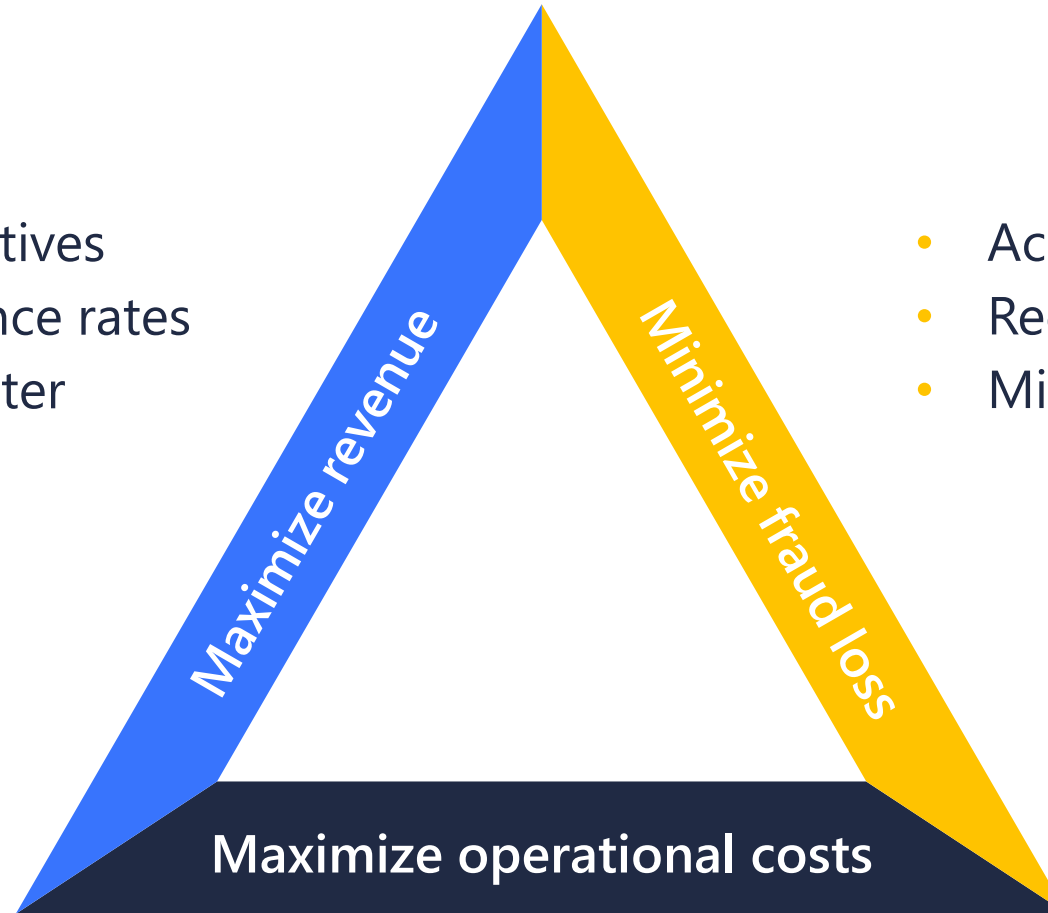
VISA



Businesses must balance competing objectives

- Reduce false positives
- Increase acceptance rates
- Review orders faster

- Accurate detection
- Reduce fraud rate
- Minimize chargebacks



- Maximize automated decisioning
- Streamline review process
- Maximize data and system integration

Data characteristics –

What makes for a good model..

Quantity

The bigger the data set,
the better

Depth

The more attributes
associated with the data set,
the better

Labeling

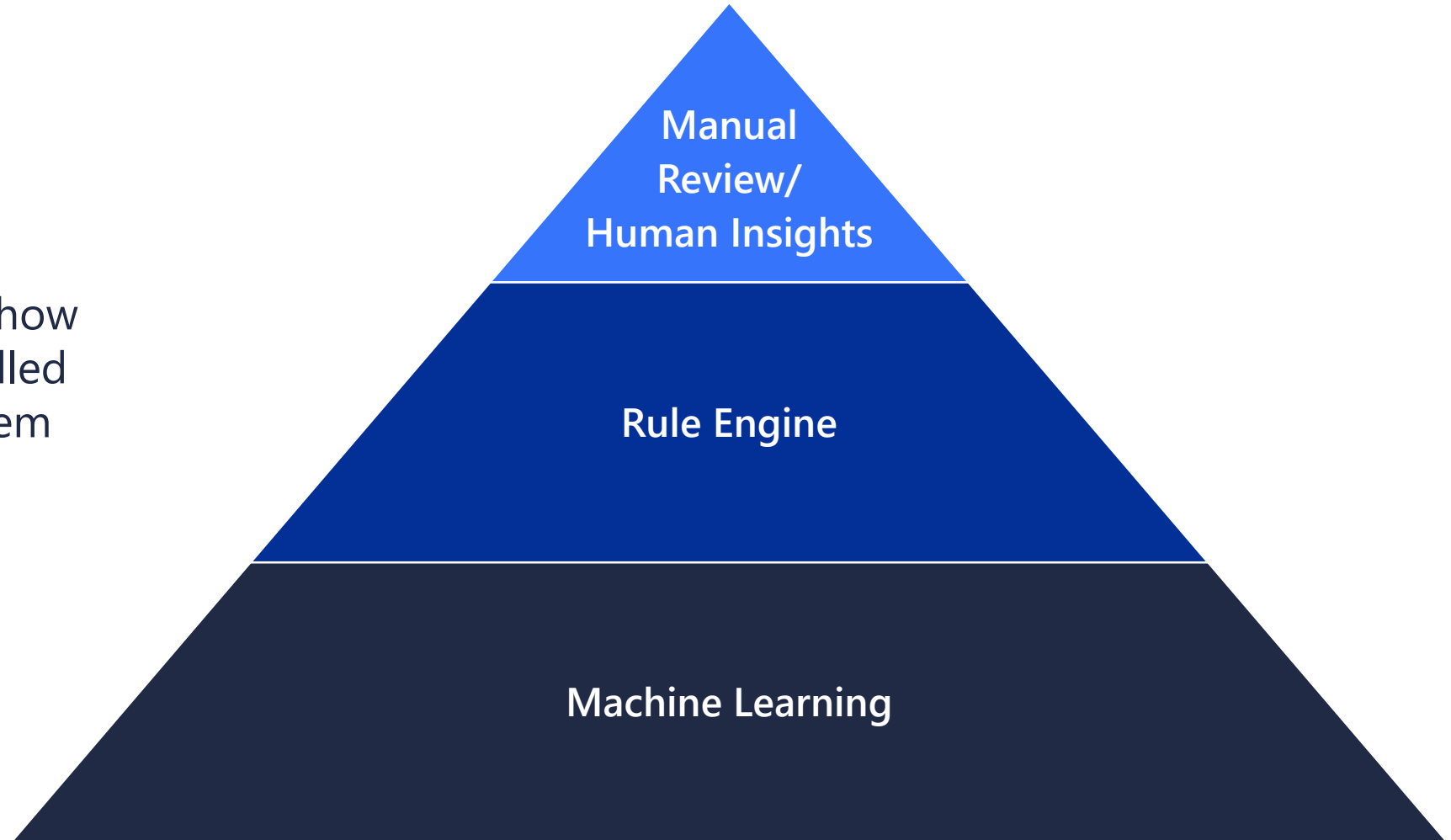
The more outcomes
associated with the model,
the better

No silver bullets...

Business strategies built around operating leverage & complementary capabilities

Goal

Balance the distribution of how many transactions are handled by each portion of the system



Application of framework to a product set

Manual Review

Improvements at this level reduce manual review time and/or improve accuracy of decisions.

Rules Engine

Improvements at this level reduce efforts for analysts while increasing their accuracy. This in turn reduces load at the upper level.

Machine Learning

Improvements at this level don't make decisions but make decision making at all higher levels simpler.

