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AI Investigation Agent for Issuers and Acquirers

Scoring systems, behavioral rules, graph analytics, network-level detection and all other fraud detection tools flag suspect transactions for review. Once flagged, transactions become cases that typically require between 2 to 4 hours of manual investigation by dispute, fraud and AML team analysts. That time is used to gather information from 8 to 10 in-house and third-party systems. Only then can a judgment be made whether to approve or decline an ecommerce sale or request additional information from a cardholder.

The information gathering aspect of a dispute analyst's job comprises about 80% of a reviewed transaction. And for most merchants, the operational costs tied to suspected fraud increase along with an increase in the number of flagged transactions.

Roe offers AI technology that writes an actionable narrative about flagged transactions in about 10 minutes. Its agent pulls relevant information from in-house and third-party warehouses that store card data, KYC records, device fingerprints, dispute history, merchant files, transactions, onboarding documents and login events. Information never leaves those systems.

The AI agent automates the most tedious aspect of a dispute, fraud and AML analysts' jobs and provides them a reason in writing as to why a decision was made. Roe's qualitative and quantitative analysis details the full trace of what was checked and what was found. Because they don't simply receive a score or rule hit, analysts can immediately use their expertise to act on a suspect transaction.

Roe's AI agent works 24/7. This means that dispute analysts can start their workday taking actions, which greatly shortens the time between a flagged transaction and its resolution.

Agent technology from Roe can be applied to a growing number of use cases, including merchant onboarding and continuous review. Acquirers can customize risk policies pertaining to merchant category code fit, business registration, web presence, volume pattern and prior chargebacks. User interfaces for analysts can be simplified to deliver red flags identifying low, medium and high risks as well as green flags that indicate approval.

One added benefit of Roe's technology is that clients can use results of AI-based investigations to obtain a deeper level of data about suspect transactions and use those signals to better train their machine learning models.

Customers of Roe include Affirm, eBay, Kalshi, Dutchie and Crossmint.

Roe, which has received $3.5 million in funding, will work with potential customers on proof of concept tests to demonstrate the value of its AI investigations.

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Roe

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