

## Digital Fraud Review Panel

Digital Twins Detecting Fraud & Collusion



# Digital Fraud Review Panel



## Digital Twins in procurement fraud & collusion detection

### Procurement / Accounts payable - Collusion Challenge

Fraud costs organizations billions of dollars every year. Existing payment system controls include “approval” processes to deter fraudsters; however, this control fails when fraudsters collude with senior staff to override the control and approve fraudulent payments - essentially “beating” the system. Without any red-flags being raised, employee collusion remains one of the most difficult modus operandi to detect; therefore, this type of fraud often continues for years.

**Merlynn Decisioning Digital Twin** technology is redefining how organizations detect and prevent payment fraud, exposing collusion and other loopholes which criminals exploit.

### DIGITAL TWIN Solution

Merlynn Digital Twin Technology enables organizations to deploy a digital team of external fraud experts within existing payment systems, to monitor payment activity in real-time.

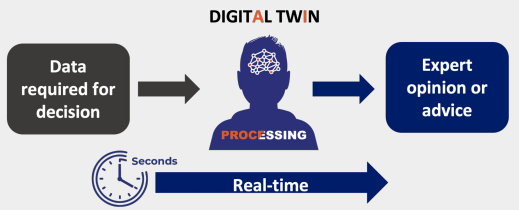
This Digital Fraud Review Panel acts as an independant, second set of eyes removing the opportunity to collude with internal resources.



Digital panel of forensic auditors & investigators

### What is a Merlynn Digital Twin?

Merlynn Digital Twins are AI replicas of human experts' decisions, opinion or advice - in this case the fraud experts' identification of suspicious activity. Digital Twins analyze transactions and respond exactly as the human expert would. Digital Twin decisions are available in real-time, 365 days a year and 24/7



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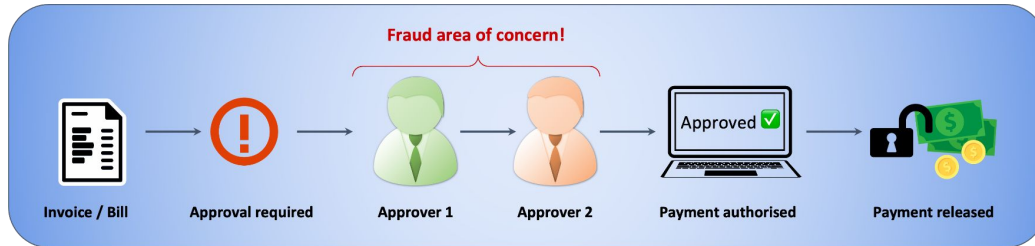
### Challenge with existing control protocol

#### System control:

Higher risk / value payments require approval, generally from management.

#### Control failure:

Control fails when the approver or approvers are acting in collusion with fraudsters and approve fraudulent payments.



### Solution :

#### Deploy a digital team of external fraud experts within your payment system to:

- monitor payment activity in real-time
- identify potential fraud
- stop the payment before the money flows out of the organization.



Digital panel of  
forensic auditors & investigators

### Why it works

- ★ Internal resources cannot interact or collude with the independent Digital Fraud Review Panel.
- ★ Real-time detection enables organizations to block suspicious payments before the money flows out of the organization, as opposed to more traditional auditing methods which occur retrospectively.

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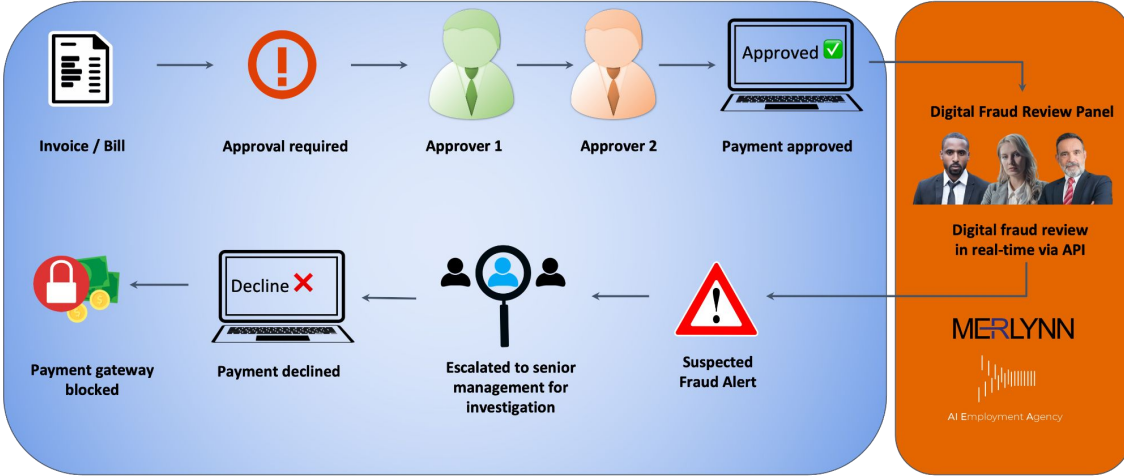


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### How it Works

1. The Digital Fraud Review Panel is integrated into the accounts payable component of the existing system, after the payment approval by the regular approver.
2. The Panel digitally reviews the transaction for suspicious behavior. The response is returned in real-time via API.
3. Potential fraud detected by the Panel raises an alert and escalates the payment for further investigation.
4. The rationale for the “flagged transaction” is logged for audit or regulatory scrutiny down the line.
5. Payment is blocked until senior management has investigated and approved the release.

Workflow including Digital Fraud Review



Merlynn Intelligence Technologies is a leading Decision Intelligence company focused on democratising access to human expertise. Merlynn’s proprietary Tacit Object Modeler (TOM™) technology captures the insights and intuition of human experts to create their Decisioning Digital Twins. The AI Employment Agency is Merlynn’s platform from which organizations access Digital Twins via API, to integrate them into existing systems.

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For more information visit [www.merlynn-ai.com](http://www.merlynn-ai.com)

Available on  
SAP Store: [Merlynn Digital Twin](#)  
or SAP API Hub: [api.sap.com](http://api.sap.com)