Capgemini

Case Analytics Workbench

An Agentic AI solution for intelligent and efficient fraud case management

Outdated case management tools induce operational inefficiencies

Fraud investigation and compliance management within financial services have reached a critical inflection point. As financial institutions deal with escalating operational costs and intensified regulatory demands, the pressures placed upon investigative and compliance teams are becoming increasingly severe. Recent research highlights this challenge, indicating that for every $1 lost directly to fraud, financial firms incur a total of $4.45 in associated costs, reflecting broader impacts such as remediation, legal fees, and reputational damage.[1] This mounting financial burden has significant implications, placing extraordinary strain on teams already operating under tight resource constraints and highlighting the need for efficient, specialized solutions.

At the core of these operational challenges lie outdated technologies and manual processes, exacerbated by fragmented and decentralized data sources. Investigative teams frequently navigate multiple, siloed systems to aggregate crucial case information, resulting in excessive manual labor, higher potential for errors, and prolonged case resolution cycles. In addition, the rapid emergence of complex financial products and transaction platforms—including crypto-assets and digital payment services—introduces additional layers of complexity, further highlighting the inadequacies of traditional investigative tools and the critical need for sophisticated, real-time monitoring capabilities.

Existing market solutions generally fall short of meeting these nuanced demands. Institutions are often forced to choose between generic case management systems, ill-suited to the specialized needs of financial services investigations, or highly specialized platforms that are prohibitively expensive. Addressing these pressing gaps requires a solution tailored explicitly to the complex landscape of financial services. Capgemini's Case Analytics Workbench meets this market need, enabling financial institutions to streamline investigative processes, reduce operational risk, and deliver superior compliance outcomes with a comprehensive, scalable, cost-effective solution.

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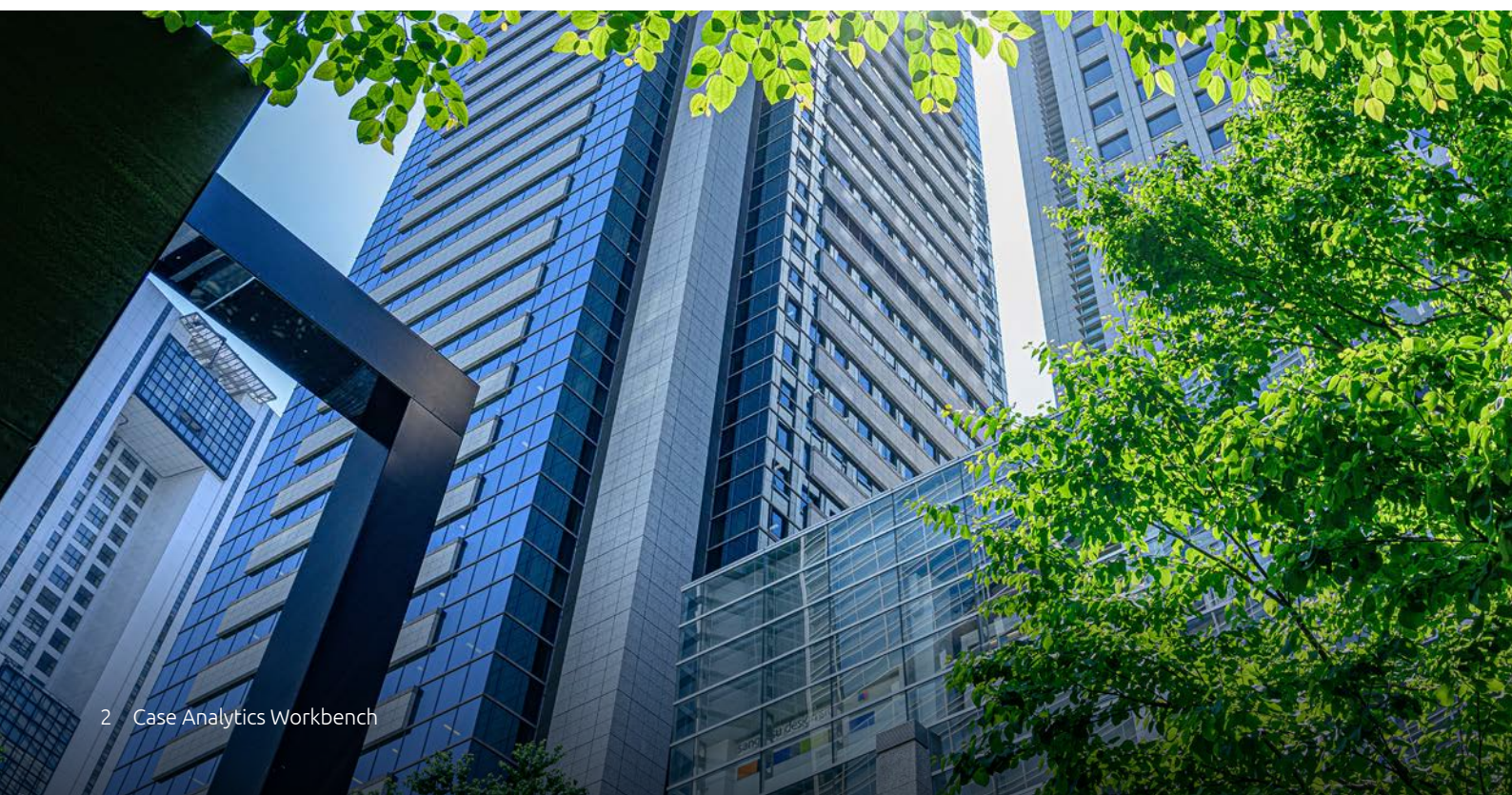
Capgemini's Case Analytics Workbench

A new approach for investigative teams

Capgemini's Case Analytics Workbench is an advanced, purpose-built analytics and investigations platform specifically tailored to address the unique challenges faced by financial services organizations. Designed in collaboration with subject matter experts and powered by Agentic AI, the solution provides investigators, compliance teams, and technology teams with a unified platform to streamline case tracking, automate repetitive tasks, and significantly improve collaboration.

At the heart of our solution is a centralized analytics workbench that eliminates the complexity and inefficiency associated with traditional case management systems. The Case Analytics Workbench consolidates fragmented data sources—internal and external—into a single, intuitive interface, removing the need to manually aggregate data from multiple siloed systems. This unified approach drastically reduces manual interventions, minimizing errors and improving overall productivity.
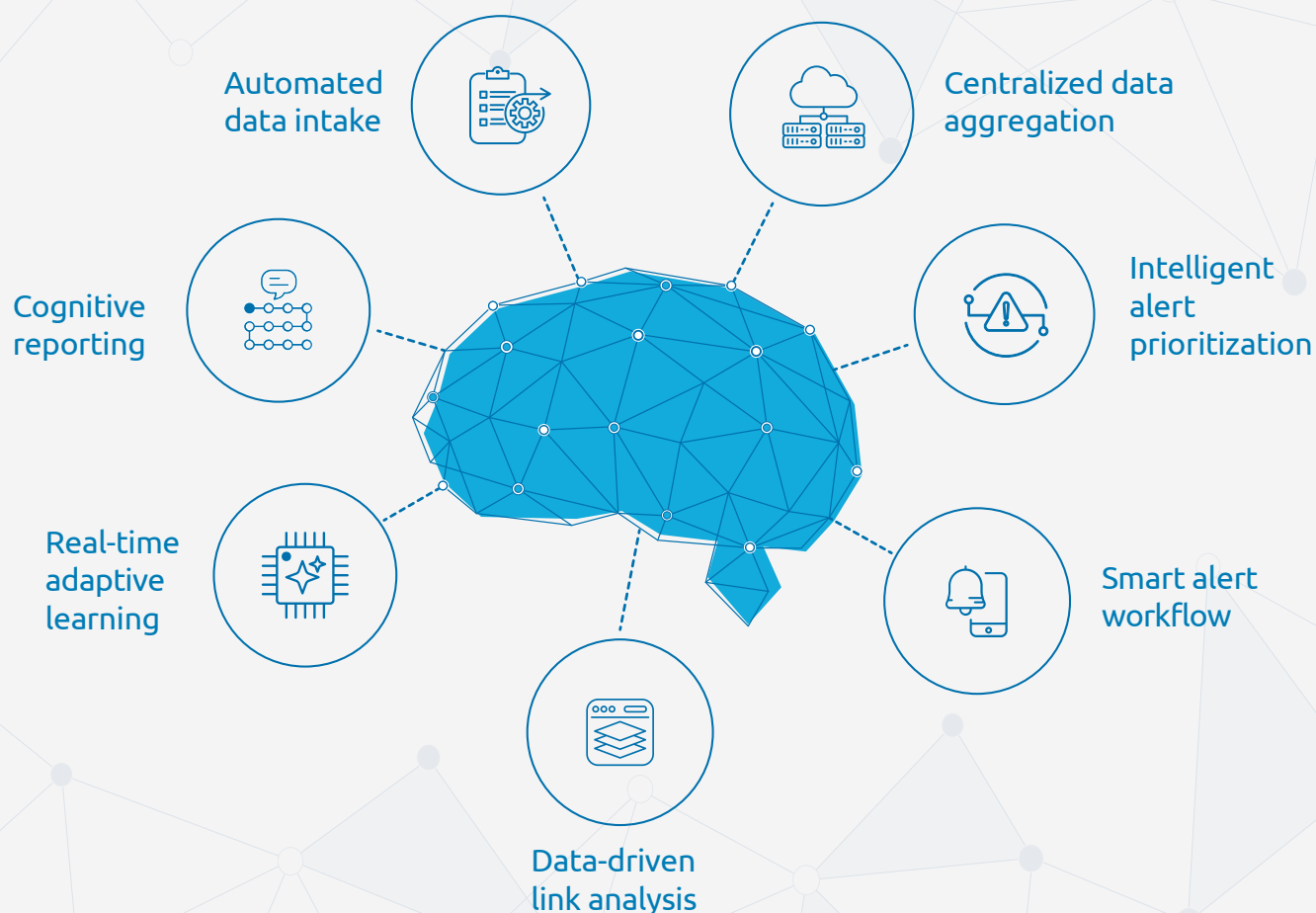
Integrated artificial intelligence (AI) and machine learning capabilities further optimize the investigative process. By automating repetitive tasks and applying sophisticated analytics for rapid identification of fraud patterns, our solution enables analysts and compliance teams to respond proactively, rather than reactively, to emerging threats.

Key features of Capgemini's Case Analytics Workbench

- **Automated data intake –** Ingests fraud alert, event, and claims data from internal detection and call center applications in an automated fashion.

- **Centralized data aggregation –** Integrates multiple data sources seamlessly, providing a unified, comprehensive view of all relevant customer and case information on one central platform.

- **Intelligent alert prioritization and disposition** **–** Automatically risk scores and classifies alerts based on a range of criteria, including the identified fraud indicators, historical trends, and real-time data, ensuring accurate prioritization.

- **Smart alert workflow –** Automatically assigns the alerts and cases to investigators based on expertise, risk level, and resource capacity balancing with in-built customization that allows financial institutions to tailor the workflow as required.

- **Data-driven link analysis –** Identifies the connection between key entities such as customer, accounts, transactions, and data points such as IP addresses, device IDs, phone numbers, email addresses, and visualizes these relationships for effective case reviews.

- **Real-time adaptive learning –** Establishes an ongoing cyclical mechanism between the internal detection systems and the insights from fraud investigations to help fine-tune the risk models periodically and improve efficiency.

- **Cognitive reporting –** Creates data-driven reports with key performance metrics and actionable insights for senior management and leadership teams.

- **Integrated user dashboard –** Streamlines all essential tools and data into one intuitive interface, giving real-time insights and seamless control. Designed for efficiency and clarity, it empowers users to manage workflows, track performance and make smarter decisions all in one place.

Case Analytics Workbench

Automated data intake

Centralized data aggregation

Cognitive reporting

Intelligent alert prioritization

Real-time adaptive learning

Smart alert workflow

Data-driven link analysis

Use case
Automated case categorization

Business challenge

Financial institutions frequently struggle with the manual intake, sorting, and prioritization of incoming fraud alerts and notifications. This time-consuming process involves dedicated resources assessing each alert individually to determine severity, categorizing them, and assigning them to appropriate teams for further investigation. Manual categorization often leads to inefficiencies, potential errors, and delayed responses, particularly in high-volume environments.

Our solution

Capgemini's Case Analytics Workbench, powered by Agentic AI, offers a cutting-edge solution to fully automate the categorization, prioritization, and response to incoming fraud alerts and suspicious activity notifications. Utilizing advanced AI-driven capabilities, the system instantly analyzes and assesses the severity and fraud risk of each alert. This enables investigators to quickly close out low-risk alerts so they can focus their time and resources on high-severity fraud cases that require further investigation. The solution also features an integrated notification system that provides real-time reminders, ensuring adherence to established response deadlines.

Example categorization scenarios

Low-risk cases:

- **Response timeframe:** Within 24-48 hours

- **Typical characteristics:** Unauthorized access ruled out, false positives, minor access or credential-related issues, transactions below accepted monetary-loss thresholds.

- **Example scenarios:** Multiple failed login attempts, small-value transactions flagged as potential false positives, initial device login from an unfamiliar but low-risk location

Moderate to high-risk cases:

- **Response timeframe:** Within 12-24 hours

- **Typical characteristics:** Sudden changes in account behavior requiring detailed analysis, potentially suspicious but unconfirmed fraud activity.

- **Example scenarios:** Multiple new payee accounts added in a short timeframe, transactions originating from flagged regions or involving unknown devices, multiple accounts logging in from the same suspicious IP address

Critical cases:

- **Response timeframe:** Immediate action required (within 0-4 hours)

- **Typical characteristics:** Incidents involving large sums, VIP accounts, significant policy violations, or confirmed fraud attempts, including multiple red flags indicating organized criminal activity.

- **Example scenarios:** Account Take Over (ATO), high-value transactions leaving customer accounts unexpectedly, recognizable patterns such as mule accounts or synthetic identity fraud, direct links to known fraudulent entities or criminal networks

Comprehensive support from discovery through delivery

Successfully implementing Capgemini's Case Analytics Workbench requires a thoughtful, customized approach. We understand that each financial services organization faces unique operational challenges, regulatory environments, and technological infrastructure limitations. Therefore, our implementation methodology begins with an in-depth assessment of your existing operations, processes, and technology landscape, ensuring the solution is precisely tailored to meet your organization's distinct needs.

Discovery and planning

- **Comprehensive operational assessment:** Our experts analyze your current investigative processes, data environments, and case management workflows. This initial stage identifies critical inefficiencies, data silos, integration gaps, and manual processes that slow investigative response and inflate costs.

- **Customized roadmap development:** Based on our initial assessment, we develop a detailed, actionable implementation roadmap. This roadmap outlines clearly defined milestones, specific technology integrations, required resources, and timelines, ensuring transparency and effective project management throughout the deployment process.
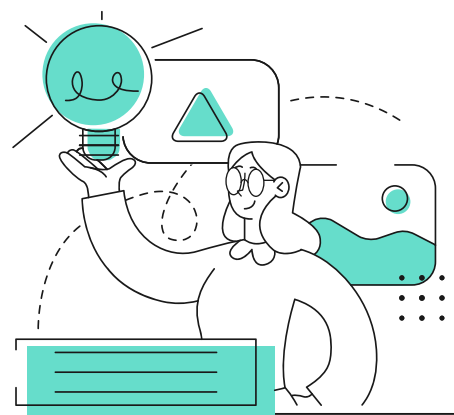
Solution deployment and integration

- **Centralized platform setup:** Deploy the analytics workbench leveraging Azure's scalable and secure cloud infrastructure, aligning seamlessly with your existing IT ecosystem. Our team manages the integration of diverse internal and external data sources, employing robust connectors, API calls, and automated data ingestion methods.

- **Integration with existing systems:** The workbench integrates seamlessly into your existing operational environment, including connections with internal risk engines, data lakes, and external databases. API integration ensures minimal disruption to existing business processes, enhancing operational continuity.

- **Configuration and customization:** The solution is configured to match specific investigative and compliance workflows within your organization. Configurations include tailored dashboards, risk models, case categorization logic, and automated alert workflows that precisely align with your business requirements.
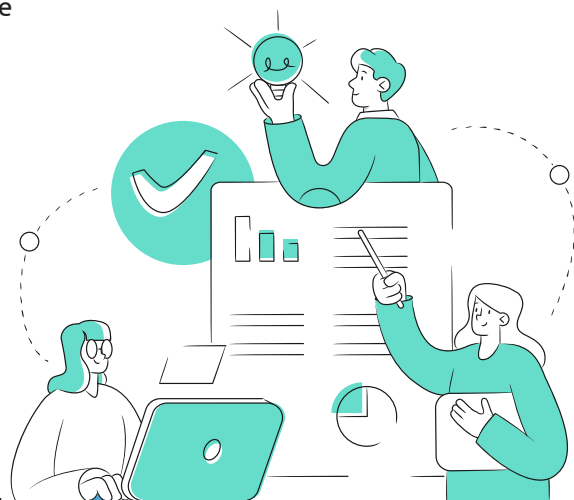
User training and adoption

- **Expert-led training:** We deliver comprehensive, hands-on training sessions tailored specifically for your compliance, fraud investigation, and technology teams. Training focuses not only on technical functionality but also practical use-cases, ensuring users quickly gain confidence and proficiency in leveraging the full capabilities of the workbench.

- **Change management and adoption support:** We provide dedicated change management support, helping your organization seamlessly transition from legacy systems to our advanced Case Analytics Workbench. This support includes user onboarding, role-based access setup, and clear communication of process enhancements to accelerate user acceptance and adoption.

Continuous optimization and support

- **Real-time monitoring and optimization:** Post-deployment, our team monitors platform performance against key performance metrics, quickly identifying and addressing potential bottlenecks or areas for enhancement. Regular feedback loops with users ensure the solution remains aligned with evolving operational needs and regulatory changes.

- **Performance analytics and feedback integration:** Continuous performance analytics allow us to optimize and refine the solution over time. We proactively implement improvements based on user feedback, evolving business requirements, and regulatory demands to ensure sustained long-term value and effectiveness.
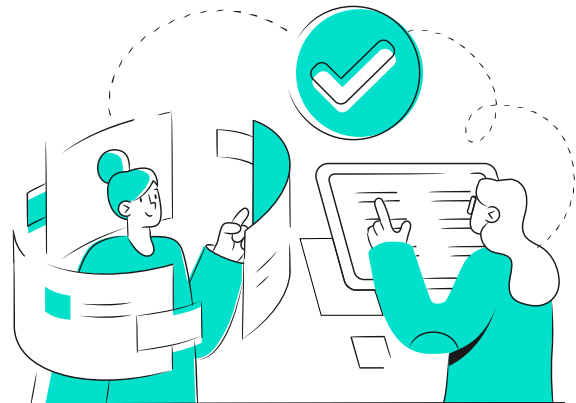
A new standard in fraud investigations and compliance management

Fraud investigation and compliance management within financial services stand at a critical juncture. Legacy workflows, manual processes, and fragmented data sources are no longer viable in a landscape of rapidly evolving fraud threats and increasingly rigorous regulatory demands. Institutions unable to modernize their investigative operations will continue facing escalating operational costs, regulatory vulnerabilities, diminished customer satisfaction, and severe financial repercussions stemming from undetected or unresolved fraud incidents.

Capgemini's Case Analytics Workbench is purpose-built to resolve these challenges, empowering financial institutions with a robust, centralized, and intelligent platform designed explicitly for

investigative and compliance workflows. By integrating advanced AI-driven automation, seamless data aggregation, and powerful analytics into a single intuitive interface, our solution enables financial services firms to achieve operational efficiency, significantly reduce false positives, and streamline their investigative processes.

The time to act is now. Contact Capgemini to schedule a demonstration of the Case Analytics Workbench and discover firsthand how your organization can transform fraud investigations and compliance into a strategic advantage. Together, we can build a resilient, efficient, and future-ready operation.

[1] https://risk.lexisnexis.com/about-us/press-room/ press-release/20240424-tcof-financial-services-lending

Data-powered financial services

Contact us to learn how we can help your organization harness the power of data using AI, machine learning, process automation, and more.

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About Capgemini

Capgemini is a global business and technology transformation partner, helping organizations to accelerate their dual transition to a digital and sustainable world, while creating tangible impact for enterprises and society. It is a responsible and diverse group of 340,000 team members in more than 50 countries. With its strong over 55-year heritage, Capgemini is trusted by its clients to unlock the value of technology to address the entire breadth of their business needs. It delivers end-to-end services and solutions leveraging strengths from strategy and design to engineering, all fueled by its market leading capabilities in AI, cloud and data, combined with its deep industry expertise and partner ecosystem. The Group reported 2024 global revenues of €22.5 billion.

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