



## Wismut Labs Pte. Ltd.

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# Capabilities Sheet - Banking / Payments / FinTech

## Core Competencies

Wismut Labs offers a variety of capabilities spanning Data & Decision Sciences, Digital Transformation, Emerging Technologies (including Deep Learning), and Scalable Infrastructure. Selected competencies include:

- **Payments Risk / Fraud Solutions**
  - Merchant Compromise Detection; and Deceptive Merchant Detection
  - Real-time Fraud Scoring
- **Retail Banking Client Analytics**
  - Predictive Analytics (using open standards such as PMML or PFA)
    - E.g., real-time scoring for ATM withdrawals; identifying customers' personas; or anticipating customers' potential life changing events.
  - Customer & Merchant Segmentation
    - E.g., market-specific analysis; monetisation of data into benchmarking services; enabler for propensity engine & fraud engine.
  - Customer Retention Analytics
    - E.g., churn analysis (baseline to improve loyalty).
- **Data Strategy**
  - Data QC (quality control) & QA (quality assurance).
- **Intelligent Audio and Video Analytics** (based on Deep Learning)
  - Customer Demographics Capture
    - E.g., real-time pedestrian, face, and object detection; and real-time age range, gender, emotion vector, and engagement estimation.
  - Customer Engagement Tracking and Satisfaction Estimation.
  - Mobile Face Authentication
    - E.g., face verification, face posture correction, and advanced face authentication via secret action sequence detection.

## Selected Proof Points

- **Next-generation Merchant Compromise Detection System** for top-tier global payments network: Uses advanced machine learning techniques to detect anomalous behaviours at the merchant & consumer levels.
  - Generating 7 figure and 8 figure revenues in first and second years, respectively.
- **Central Analytics Environment** for regional mobile payments provider.
- **Real-time Fraud Scoring Engine** for regional mobile payments provider: Deploys machine learning techniques to score consumer transactions based on consumer's past behaviour and (optionally) location data.
- **Merchant Dashboard** for top-tier global payments network.
- **PoC of Next-generation Payments Architecture and Infrastructure:** 1B mobile touch points; ability to capture non-payment transactions enabling persona models, decision behaviours, and predictive analytics.