

# No False Positives and No False Negatives

## *The Ultimate Solution to Preventing Fraud*

As most of you know, a “false positive” is a falsely detected alert which is not truly a fraud case. A “false negative” is a real fraud case that has been missed by the fraud detection algorithm. **The best fraud prevention solution must have No False Positives and No False Negatives.**

The top Artificial Intelligence (A.I.) experts in the world have disclosed that the best A.I. algorithms can only detect fraud alerts with about eighty percent (80%) accuracy. Therefore, a fraud detection software product will naturally have more false negatives (i.e., fraud losses) when it is tuned to have less false positives. On the other hand, it will naturally have more false positives (i.e., false alerts) when it is tuned to have less false negatives.

Moreover, different financial institutions may have very different perspectives about fraud prevention. For example, if a financial institution treats fraud losses as unacceptable, some managers may be fired when the financial institution suffers large fraud losses. Therefore, the financial institution may tune its fraud detection algorithm to eliminate all false negatives (i.e., fraud losses). As a result, it may hire many fraud investigators to work multiple shifts 24 x 7 to handle the large number of false positives (i.e., false alerts).

In comparison, if a financial institution treats fraud losses as acceptable, the financial institution may tune the fraud detection algorithm to have less false positives (i.e., false alerts) and accept the fact that they may have false negatives (i.e., fraud losses). As a result, fraud investigators of the financial institution only work during normal business hours.

The conclusions are summarized below:

1. No single fraud detection software product “by itself” is sufficient.
2. No fraud investigators want to work 24 hours a day, 7 days a week.
3. “No False Positives and No False Negatives” is the only standard acceptable to all financial institutions because it ensures no fraud losses.



**Therefore, financial institutions need “a Network of Computer Systems” that work “24 x 7” to ensure “No False Positives and No False Negatives.”**

After intensive research and development, AI OASIS® has incorporated seventeen (17) patents to establish the renowned United A.I. Network® which uses *a network of intelligence – well known as ubiquitous A.I., the most advanced and comprehensive A.I. technology* – to overcome all the weaknesses of a single fraud detection software product. Additionally, the United A.I. Network works 24 hours a day, 7 days a week to drastically reduce the labor-intensive and time-consuming fraud investigation workloads. Most importantly, the United A.I. Network ensures “*No False Positives and No False Negatives*” for all types of financial institutions of any size.

First, the United A.I. Network uses the most advanced A.I. algorithm to ensure that there are no false negatives. Then the United A.I. Network automatically sends all detected alerts to the account holders so that they can easily verify the transactions for the financial institution.

**The United A.I. Network is the ultimate solution to preventing fraud with No False Positives and No False Negatives for all financial institutions 24 hours a day, 7 days a week.**

The United A.I. Network can save a great deal of money for financial institutions in terms of salaries, expenses, and most importantly, a significant amount of fraud losses. For a typical financial institution with \$1 billion in asset size, the United A.I. Network can save up to several million dollars per year. Because of the patent protection, *only* the United A.I. Network can deliver such unprecedented, advanced capabilities. Please contact AI OASIS today to save millions of dollars annually and become the leader in your marketplace.



**Call Today**

**Save \$Millions!**

**AI OASIS®**