

Adaptive Decisioning in Document Forensics

AI-powered document automation finely tuned to your business needs

Your business is unique, and no one knows your services and the risks you're willing to assume better than you. At the same time, you have to be aware of the compliance requirements that come with document-heavy industries like banking, lending, and payment processing. And don't forget: no two customers are the same.

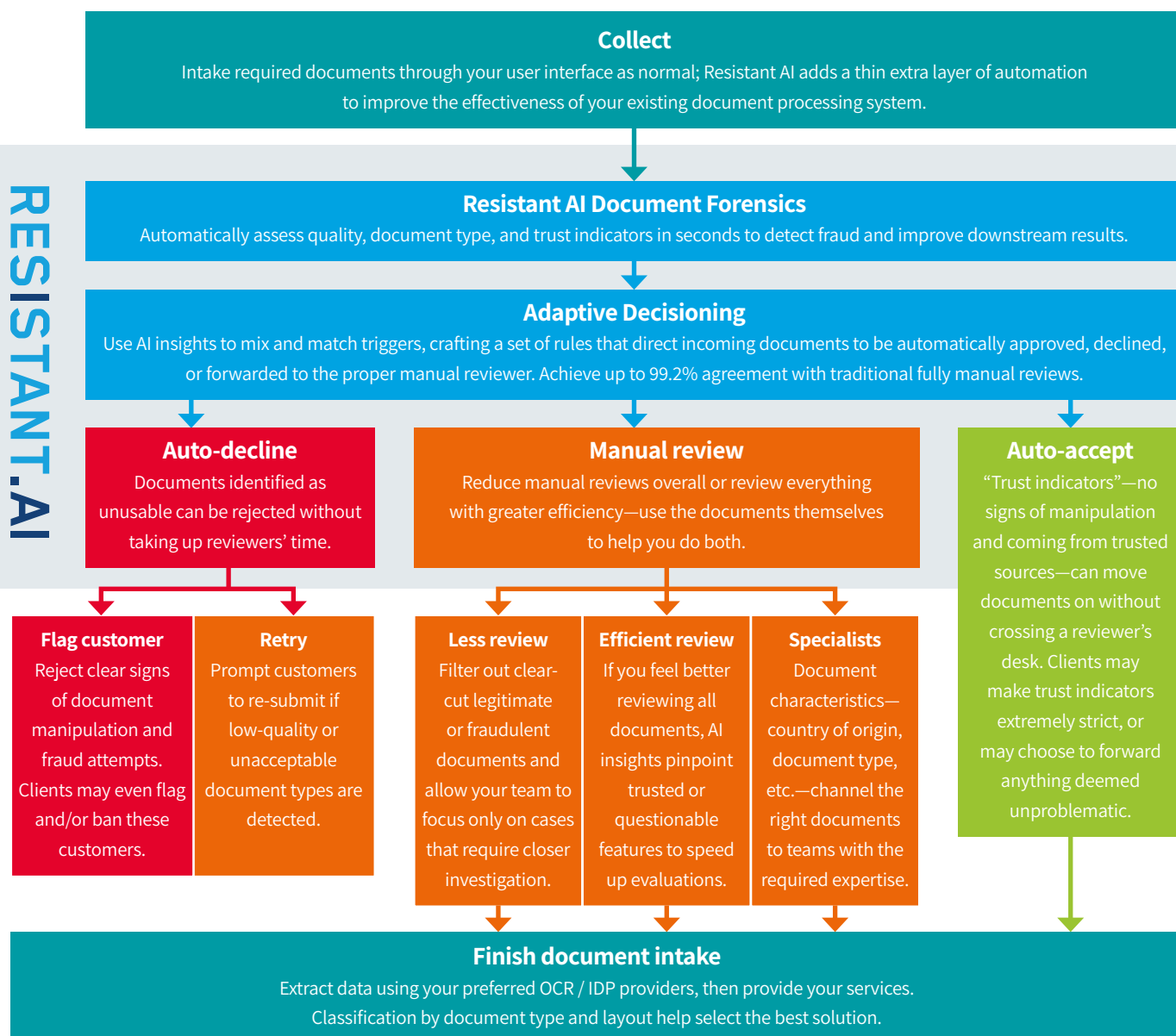
Balancing all of these factors is easier said than done. Since evaluating risk is best carried out on a case-by-case basis,¹ you need to decide whether each customer's documents satisfy both your business goals and your risk appetite before establishing a relationship with that

customer. The solution is usually large teams undertaking slow manual document reviews—prone to both errors and overcorrections—on growing numbers of cases. This is where artificial intelligence comes in.

By layering AI on top of your existing document processor, you can complement fraud checks and speed up the review process with automated yet hyper-granular verdicts. Adaptive Decisioning is the linchpin to balancing your business's specific needs, risk appetites, and legal requirements more quickly and accurately than you ever imagined.

Choose individual attributes that channel documents to appropriate workflows

Work with us to personalize and automate decision trees based on the documents you receive and your risk appetite. Here's a simplified example of a workflow that reduced one client's manual reviews by 90%.



¹ FATF, “FATF clarifies risk-based approach: case-by-case, not wholesale de-risking” (FATF-GAFI.org, 2014)

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Translate your risk-based approach to specific triggers

Adaptive Decisioning can streamline customer interactions in any industry that relies heavily on efficient document processing. In seconds, scanning and classifying each document with Resistant AI looks deeper—beyond what is simply on the page. More than just screening for forgeries and fraud rings, this provides the raw material for triggers that help you decide what to do with each document.

By “switching” on or off any of the hundreds of document attributes examined by Resistant AI, you can fine-tune which documents you want to work with, which you don’t, and which might require more in-depth consideration.

Here are just some of the attributes that can be considered:

- **Document type:** What kind of document is it—do you accept bank statements, energy bills, invoices, ID cards, all of the above, none of the above?
- **Authority:** Who issued the document—do you require documents from a known entity or are you okay considering organizations that need extra looking into?
- **Country:** Which country was the document issued in—do you only operate in certain countries, or are you casting a wider net?

- **Format:** What type of file is it—do you want to work only with native PDFs, are Word documents acceptable, and what about easily manipulated PNG screenshots?

- **Indicators:** What are the results of our analysis—should some AI-identified attributes, like the program that created a file or the quality of an image, be bigger warning signs than others?

Adaptive Decisioning can be refined such that outcomes match manual risk assessments up to 99.2% of the time.

More efficient paths to the verdicts you need

Speedier reviews

Once we’ve worked together to identify the factors and combinations that apply best to the documents you’re receiving, it’s time to define what happens once specific triggers are tripped. This too relies on your risk appetite and existing workflow.

For instance, a client working in a conservative, high-risk industry might want to put human eyes on every document for every case. Adaptive Decisioning’s document classification can automatically divert specific document types to specific areas of expertise—an Arabic-speaking department for Arabic documents, ID specialists skilled at passport confirmation—without slow, dull manual sorting. This same client can also use the detailed, explainable indicators highlighted by our AI—this section appears to be different text, that image was photoshopped—to zero in on concerning areas and speed up individual investigations. All the decisions are still made by reviewers, but are helped along by added insights.

Accurate verdicts, automatically

Adaptive Decisioning can also be applied to organizations wishing to reduce the time, stress, and overhead associated with large numbers of manual reviews. Here, finely honed triggers can lead to automatic approval, automatic rejection, or automatic escalation.

For example, a PDF with 90% similarity to previously detected attempts at fraud—perhaps the metadata is identical to previous documents or the techniques used to alter documents can only indicate fraud—can be rejected outright. On the other hand, documents returning a “trusted” verdict—our AI detects no manipulations, characteristics like logo and layout are in line with a genuine document—can be approved straight away. Those landing in between—some indicators are warning signals but require human confirmation—are passed on to manual reviewers, who now have time to truly evaluate each case with help from explainable, enriched insights.

Our outcomes are so finely tuned that only 10% of documents might be passed on for manual review at all. For one company that had been reviewing every document by hand, this 90% reduction in reviews was tangible across the entire business—fewer bottlenecks and more clients welcomed to their platform in less time than ever before.

Maintain accuracy

99.2%

of Adaptive Decisioning verdicts agree with human reviews

Reduce bottlenecks

90%

reduction in manual reviews