



STOP THE MISUSE Purchase Card Monitoring







Purchase card programs and manual approvals alone **do not prevent** company asset misuse.

86% of all fraud cases concern purchase card misappropriation schemes, including fraudulent disbursements. They can last **12-18 months** before detection, ending in median loss of **\$100,000** per case.¹

Oversight applies AI powered analytics to monitor **100%** of purchase card activity, accurately detecting errors and wasteful spending, and spotlighting habitual offenders.

We save our typical clients over
\$500,000 annually

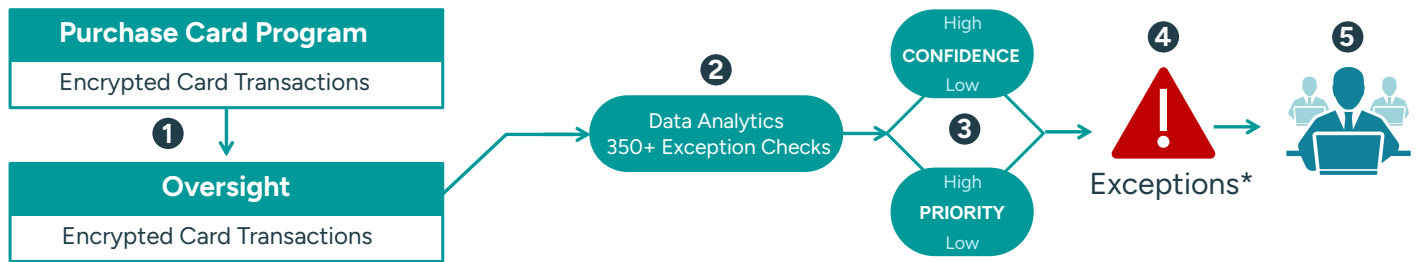
AI powered Purchase Card Monitoring spots and stops duplicate payments, non-compliant spending, and fraud, by:

-  **Proactively identifying** all spend risk, automatically analyzing every purchase to detect errors and suspicious card use.
-  **Prioritizing next action** through overall confidence and risk scoring, allowing urgent, pinpoint focus on greatest threat transactions.
-  **Monitoring and analyzing every transaction, non-stop**, recognizing non-business spending, split payments, and risky merchants, with duplicate entries detection capability across siloed travel and expense and accounts payable platforms.
-  **Alerting compliance teams** to unusual card activity, prompting immediate transaction review, direct employee communication, and escalation to management.
-  **Spotting policy non-compliance patterns** across employees, business units, merchants, and spend categories, and exposing program vulnerabilities, to enable risk mitigation and controls adjustment.
-  **Reducing overall spend** by eliminating non-compliant behavior, maximizing cost savings and card rebates, and cutting up to 90% of audit time and effort.



Ask your Account Executive to tell you how Purchase Card Monitoring
with the Power of AI will deliver for your organization.

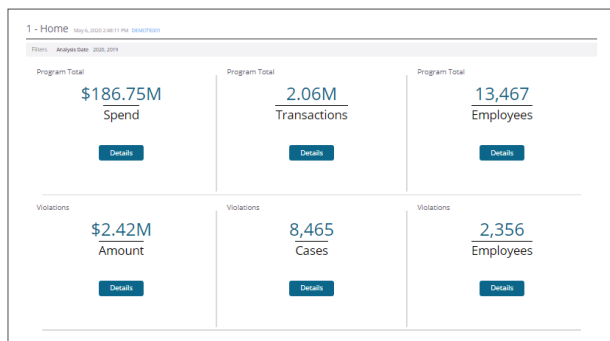
HOW OVERSIGHT WORKS



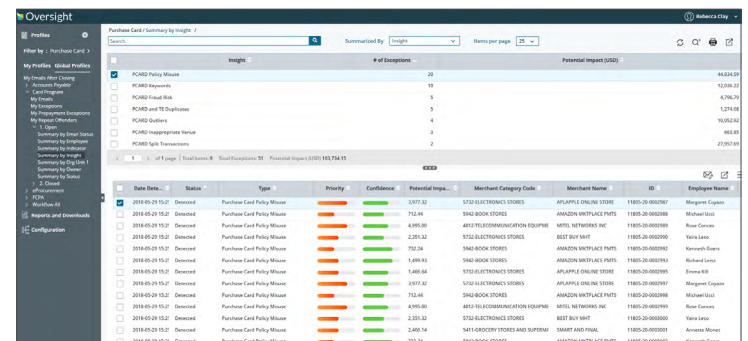
1. Data is extracted from Purchase Card Program
2. Advanced analytics are performed using 350+ data checks to identify exceptions*
3. System applies priority and confidence scores to "risk-rank" the exceptions*
4. Exceptions* are generated, each with details summarizing why the transaction was flagged
5. Auditors review exceptions*, address confirmed issues, mitigate spend risk, and capture audit trails all in one place

* **Exceptions** are transactions that have been flagged for something out of the ordinary and need further review.

Oversight's integrated dashboard gives full, differentiated visibility into P-card spend by business unit, employee, spend category, merchant and more.



Our workbench is a patented case-management system, prioritizing exceptions by risk, to best guide your resolution focus.



Date	Status	Type	Priority	Confidence	Potential Impact	Merchant Category Code	Merchant Name	Employee Name
2018-09-09 15:27	Download	Purchase Card Policy Misuse	High	High	\$372.32	5732 ELECTRONICS STORES	APPLE ONLINE STORE	Margaret Capen
2018-09-09 15:27	Download	Purchase Card Policy Misuse	High	High	\$72.44	5942 BOOK STORES	AMAZON WHOLESALE PARTS	Michael Gault
2018-09-09 15:27	Download	Purchase Card Policy Misuse	High	High	\$4,955.99	4812 TELECOMMUNICATION EQUIPMENT	NETSCAPE INC	Ryan Gorman
2018-09-09 15:27	Download	Purchase Card Policy Misuse	High	High	\$2,353.32	5732 ELECTRONICS STORES	BEST BUY MINT	Nate Lauer
2018-09-09 15:27	Download	Purchase Card Policy Misuse	High	High	\$72.24	5942 BOOK STORES	AMAZON WHOLESALE PARTS	Kenneth Gault
2018-09-09 15:27	Download	Purchase Card Policy Misuse	High	High	\$1,491.53	5942 BOOK STORES	AMAZON WHOLESALE PARTS	Michael Gault
2018-09-09 15:27	Download	Purchase Card Policy Misuse	High	High	\$1,466.49	5732 ELECTRONICS STORES	APPLE ONLINE STORE	Emma Ritt
2018-09-09 15:27	Download	Purchase Card Policy Misuse	High	High	\$372.32	5732 ELECTRONICS STORES	APPLE ONLINE STORE	Margaret Capen
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2018-09-09 15:27	Download	Purchase Card Policy Misuse	High	High	\$2,466.54	5411 GROCERY STORES AND SUPERMARKETS	SMART AND FINAL	Aracelis Wilson
2018-09-09 15:27	Download	Purchase Card Policy Misuse	High	High	\$72.24	5942 BOOK STORES	AMAZON WHOLESALE PARTS	Kenneth Gault

THE BEST ROUTE TO ENDING MISUSE & COMPLIANCE

- Our AI Powered Analytics**
 With more than 350 different analytics to identify risk right across your employee purchase card transactions
- Permanently Pinpointing Risk**
 By applying our advanced, purpose-built and AI powered data analytics to analyze every purchase, comparing data over time and across siloed systems to identify spend risk
- Strengthening Controls**
 By detecting errors and wasteful spending, exposing habitual offenders, and providing the necessary visibility to put in more effective controls and quickly address bad behavior
- Regulatory Compliance**
 Through identification of 'concealed' FCPA violations, including significant expenses incurred on entertainment, donations, gifts, and sponsorships; plus, flagging of high-risk attendees (politically exposed) and FCPA keywords.²
- Data Visualization**
 From a dashboard that instantly enables you to track KPIs, monitor PCard spend, and access advanced reports, to inform true insight-driven program and policy changes.
- Industry Leading Technology**
 Across two decades, Oversight has analyzed 36M P-card transactions, totaling \$13.2B in spend, by applying advanced techniques, including machine learning and global risk indicators

WHO IS OVERSIGHT

Oversight leads globally in bringing the power of AI to spend management and risk mitigation solutions for large enterprises. Based in Atlanta, GA, Oversight works with many of the world's most innovative companies and government agencies to digitally transform their spend audit and financial control processes.

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1. If a customer subscribes to multiple solutions, Oversight can also look across systems to identify duplicate entries between AP, P-card, and Travel & Expense
2. Oversight also has an add-on component for FCPA monitoring