



Hello Team,

This email is regarding transactions made using the card:

Account Holder: Na[REDACTED]en
Card Number: xxxx xxxx xxxx 7431
Statement Period: 11 Apr 2025 - 11 May 2025

Please find the flagged transactions below:

Trans_ID	Date	Description	Amount in AUD	Flag Reason	Remarks
T-346812	2025-04-11	dan murphys 4046 southern rvr aus	21.95	Category: liquor store	
T-346816	2025-04-17	splend australia darlinghurst aus	399	Multiple transactions with the same Vendor	
T-346818	2025-04-24	splend australia darlinghurst aus	400	Multiple transactions with the same Vendor	
T-346820	2025-05-01	splend australia darlinghurst aus	399	Multiple transactions with the same Vendor	
T-346821	2025-05-08	splend australia darlinghurst aus	423.02	Multiple transactions with the same Vendor	

Kindly reply to this email with your remarks in the 'Remarks' Column of the table.

Regards,
Credit Card Monitoring System

AI-Powered Credit Card Compliance

CCAI_Creditcardstatements							
Trans_ID	Date	Desc	Amount_AUD	Flag_Reason	Category	Flagged	Remarks
T-347001	1/15/2025	dan murphys 4046 southern rvr aus	21.89	Category: liquor store	liquor store	<input checked="" type="checkbox"/> TRUE	Rejected
T-347029	1/30/2025	dan murphys 4257 cannington aus	47.99	Category: liquor store	liquor store	<input checked="" type="checkbox"/> TRUE	Rejected
T-347032	2/5/2025	dan murphys 4257 cannington aus	23.00	Category: liquor store	liquor store	<input checked="" type="checkbox"/> TRUE	Rejected
T-347043	1/15/2025	dan murphys 4046 southern rvr aus	21.89	Category: liquor store	liquor store	<input checked="" type="checkbox"/> TRUE	Rejected
T-347074	2/5/2025	dan murphys 4257 cannington aus	23.00	Category: liquor store	liquor store	<input checked="" type="checkbox"/> TRUE	Rejected
T-347011	1/21/2025	wevolt pty ltd bentley aus	4.77	Multiple transactions with the same Vendor	ev charging	<input checked="" type="checkbox"/> TRUE	False Positive
T-347012	1/21/2025	wevolt pty ltd bentley aus	13.86	Multiple transactions with the same Vendor	ev charging	<input checked="" type="checkbox"/> TRUE	False Positive
T-347014	1/22/2025	wevolt pty ltd bentley aus	13.65	Multiple transactions with the same Vendor	ev charging	<input checked="" type="checkbox"/> TRUE	False Positive
T-347015	1/22/2025	wevolt pty ltd bentley aus	2.70	Multiple transactions with the same Vendor	ev charging	<input checked="" type="checkbox"/> TRUE	False Positive
T-347035	2/6/2025	kwik n kleen bentley bentley aus	20.20	Multiple transactions with the same Vendor	carwash	<input checked="" type="checkbox"/> TRUE	False Positive

Ensuring every transaction meets your compliance standards

AI-Powered Credit Card Compliance Solution

The Problem

Manual review of corporate credit card transactions is time-consuming, prone to human error, and often misses hidden non-compliant or risky patterns. This increases exposure to financial, reputational, and regulatory risks.



Our Solution

An intelligent automation system that ingests credit card statements, extracts and classifies transactions, and flags potential non-compliance using **business rules** and **machine learning models**. All flagged cases are routed to managers for review and decision-making.

Key Benefits

Time Saved

Automatic parsing, classification, and rule-based flagging.

Cost Efficiency

Enables organisation-wide transaction reviews instead of limited spot checks, reducing overall risk and auditing costs.

Compliance Coverage

Identifies suspicious patterns based on business rules and ML models.



*Video will open in a new browser window

Current: Automated Flagging



Prohibited Categories

(e.g., gambling, online entertainment etc.)



Fraud Detection: Same card used in distant places with unrealistic time gaps.



Vendor Spike Detection: Unusually high spend with one vendor in a short span.

Roadmap: Upcoming Features

Direct API Ingestion: Directly ingest credit card transactions via secure APIs instead of manual uploads.

AI-Driven Anomaly Detection: Use ML models to identify complex fraud patterns beyond location-specific checks.

Dynamic Policy Updates: Automatically sync rules with the organisation's policy

Hello Team,

This email is regarding transactions made using the card:

Account Holder: Naufal Niz
Card Number: 51632130(xxxx xxxx xxxx)
Statement Period: 11 Apr 2025 - 11 May 2025

Please find the flagged transactions below:

Trans_ID	Date	Description	Amount in AUD	Flag Reason	Remarks
T-346800	2025-04-11	dan murphys 4046 southern rvr aus	21.95	Category: liquor store	
T-346804	2025-04-17	splend australia darlinghurst aus	399	Multiple transactions with the same Vendor	
T-346806	2025-04-24	splend australia darlinghurst aus	400	Multiple transactions with the same Vendor	
T-346808	2025-05-01	splend australia darlinghurst aus	399	Multiple transactions with the same Vendor	
T-346809	2025-05-08	splend australia darlinghurst aus	423.02	Multiple transactions with the same Vendor	

Kindly reply to this email with your remarks in the 'Remarks' Column of the table.

Regards,
Credit Card Monitoring System

Email Received by the Manager

Trans_ID	Date	0.0 A...	Vendor	Location	Flag Reason	Flagged	Remarks
T-347035	2/6/2025	20.20	kwik n kleen bentley bentley aus	bentley aus	Multiple transactions with L...	TRUE	False Positive
T-347001	1/15/2025	21.89	dan murphys 4046 southern rvr aus	southern rvr aus	Category: liquor store	TRUE	Rejected
T-347043	1/15/2025	21.89	dan murphys 4046 southern rvr aus	southern rvr aus	Category: liquor store	TRUE	Rejected
T-347017	1/24/2025	23.00	kmart 1018kmart 1018 belmont aus	belmont aus		FALSE	
T-347032	2/5/2025	23.00	dan murphys 4257 cannington aus	cannington aus	Category: liquor store	TRUE	Rejected
T-347059	1/24/2025	23.00	kmart 1018kmart 1018 belmont aus	belmont aus		FALSE	
T-347074	2/5/2025	23.00	dan murphys 4257 cannington aus	cannington aus	Category: liquor store	TRUE	Rejected
T-347041	2/8/2025	24.90	manning supermarket cannington...	cannington aus		FALSE	
T-347083	2/8/2025	24.90	manning supermarket cannington...	cannington aus		FALSE	
T-347103	4/9/2023	30.11	roast trial over paris	Unknown		FALSE	
T-347034	2/5/2025	32.35	mcdonalds westminster westmins...	westminster aus		FALSE	
T-347076	2/5/2025	32.35	mcdonalds westminster westmins...	westminster aus		FALSE	
T-347013	1/21/2025	33.17	uber eats help uber c sydney aus	sydney aus		FALSE	
T-347055	1/21/2025	33.17	uber eats help uber c sydney aus	sydney aus		FALSE	

Dataverse table with the flagged reason and manager feedback

Deployment and Training

Deployment Model

Flexible Engagement

Discontinued anytime, if dissatisfied.

Hosted & Managed Service

We host the solution and connect securely to your Microsoft 365 services (OneDrive, Outlook, Dataverse).

Subscription Model

Provides ongoing access, regular updates, and continuous feature enhancements.

Quick Setup

Minimal configuration on your side, supported by our experienced team member.

Deployment Model Benefits

- Always up to date with the latest compliance features.
- No heavy infrastructure or maintenance required on your side.
- Seamless integration with your existing Microsoft ecosystem.

Training Requirements

- Short onboarding session for managers on reviewing flagged transactions.
- Ongoing learning is automated; system adapts through feedback on flagged cases.

Setup / Permissions Required

- **OneDrive:** Read-only access to the specific folder where statements are stored (no write/delete).
- **Outlook:** Read-only access to relevant shared mailbox or service account used for email notifications.
- **Dataverse:** Standard CRUD access (Create, Read, Update, Delete) for the dedicated table that stores flagged transactions.

Info Security & Privacy

- **Least Privilege Principle:** Only the minimum required permissions are used; no full admin or tenant-wide access.
- **Data Residency:** All processing remains within Microsoft 365's secure cloud environment, aligned with the client's tenant policies.
- **Encryption:** Data in transit is encrypted via Microsoft Graph API (HTTPS/TLS 1.2+).
- **Auditability:** All accesses and actions are logged within Microsoft 365's audit logs for compliance.
- **No Data Export Outside Tenant:** Processes and stores data within the client's Microsoft environment (unless client explicitly opts for hosted model).

For Demo, Questions, or Customisation Needs



Lovesh Patni

Director and Principal Consultant

E: Lovesh.Patni@aylasolutions.com.au

M: +61 421 682 256



Rahul Tyagi

Principal Product Manager

E: Rahul.Tyagi@aylasolutions.com.au

T: +61 8 6245 2152

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