



myB4.ai

Empowers every organization
to recognize and remove
financial damage... before it
hurts



Stop Financial Damage

Fraud is a pervasive and universal problem that is estimated to cost more than 6% of global GDP (University of Portsmouth). To combat the potential loss to your business, B4 has designed a unique tool that uses smart algorithms to alert you to potential and real financial damage from transactions with suppliers and customers.

Your Organization and Fraud

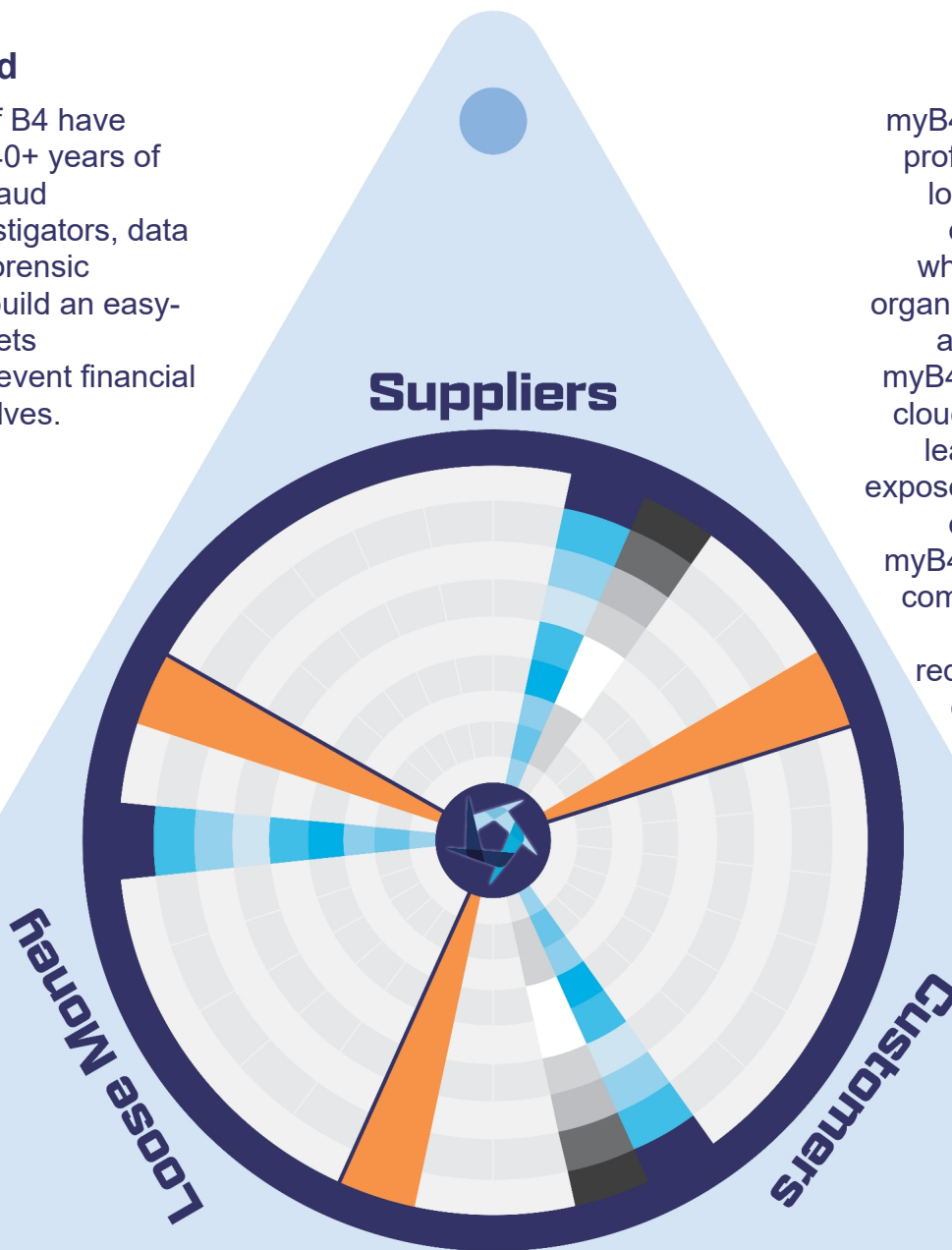
We believe proactively preventing fraud (the loss of money/assets) is the best solution. B4 recognises, removes, and mitigates financial damage committed against your organization before it hurts, re-establishing workforce confidence, transforming the business, and improving profits. B4 tools are already being used by a number of organisations to nip fraud in the bud, saving millions of euros.

How it Started

The Founders of B4 have combined their 40+ years of experience as fraud specialists, investigators, data scientists, and forensic accountants to build an easy-to-use tool that lets organizations prevent financial damage themselves.

Why myB4.ai?

myB4.ai increases your profits by reducing the losses from financial damage and fraud, whilst protecting your organisation's reputation and internal culture. myB4.ai is an intelligent cloud service that uses lean financial data to expose areas of financial damage and fraud. myB4.ai aids regulatory compliance and saves further money by reducing the need for expensive external consultants.





How myB4.ai Works

B4's algorithms analyze your entire business through a “money in money out” perspective

Customers



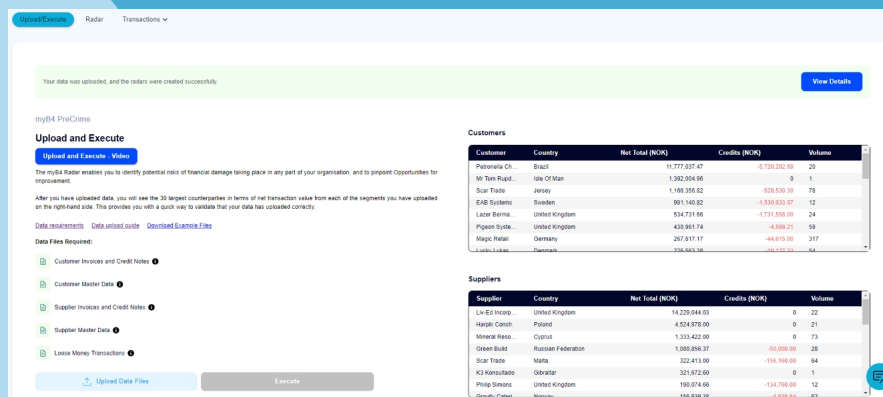
Suppliers



Loose Money



1: Import
lean financial
data from the
accounting
system without
interfering in
daily operations



2: Execute
the myB4.ai
“PreCrime”
algorithms to
produce a Financial
Damage Radar with
built in insights and
guidance

Suppliers

Supplier	OI Index	Country	Net Total (NOK)	Credits (NOK)	Volume	Footprint	Transactional Behavior							DMC	Xtra	T&T
							Influence	Low Rebates	%Round	Lump Sum Cred	Unusual Invoice Number					
Mineral Resources	122	Cyprus	1,333,422.00	0	73	Wide	96	Y	0	0	71			NRY	Y	-
Liv-Ed Incorporated	78	United Kingdom	14,229,044.03	0	22	Tiny	90	Y	66	0	6			-	-	-
Harpik Constr.	71	Poland	4,524,978.00	0	21	Tiny	78	Y	0	0	47			-	-	-
K3 Konsultado	65	Gibraltar	321,672.60	0	1	Wide	0	-	100	0	0			ABS	Y	-
Switch, Long & Co Holdings	52	Isle Of Man	34,503.29	-11.71	18	Wide	6	Y	0	0	0			ABS	Y	-
Harpik Manpower	50	Hong Kong	-1,130,360.23	-1,560,000.00	53	Tiny	85	Y	79	78	33			POS	-	-
Magic Gadgets Inc.	45	United States	146,660.16	0	392	Tiny	7	Y	0	0	0			SPC	-	-
Scar Trade	42	Malta	322,413.00	-156,160.00	64	Wide	6	-	0	0	6			NRY	Y	-
Scam-be-gone, AS	36	Jersey	5,552.09	0	3	Wide	33	-	0	0	0			ABS	Y	-
Gravity Catering, AS	23	Norway	156,939.38	-4,938.84	62	Wide	2	Y	0	0	0			-	-	-

3: Interpret
the results to provide
the key opportunities to
improve working capital
+ most relevant risks of
fraud and financial
damage + Resolution
Guidance

Top Risk Areas for Financial Damage

- 1 Customer related bribery, kickbacks and manipulation of sales figures
- 2 Infiltration by criminal elements into the supply and distribution chains in parts of the organisation
- 3 Dealings with certain agents, traders and other intermediaries which are non-transparent shell companies
- 4 Undue influence and pressure (including bribery) leading to poor quality and significant overcharging by some suppliers
- 5 Suppression of costs and inflation of revenue figures in financial reporting

Automated Insights

YZW Organisation – Esperantia Manufacturing and Sales 2022/2023

Top Examples (according to myB4)

Here is an automatically generated summary of some of the examples which myB4 suggests could be of particular interest to you, and a brief explanation of why they were chosen. For additional information about these examples as well as other relevant examples, you should review the overall Radar, using the interpreter and embedded features.



Supplier Insights	Customer Insights
<p>Mineral Resources (based in Cyprus) invoices for a net amount of EUR 1,333,422.00. The invoicing patterns demonstrate that Mineral Resources could be significantly dependent on our organisation for its revenue. Based on invoices sent totalling EUR 1,333,422.00, rebates which could be volume discounts etc amount to less than 1% of the gross amount which the supplier has invoiced.</p>	<p>Liv-Ed Ltd (based in the UK) is invoiced for a net amount of EUR -2,599,066.00. There are 7 transactions in the period, and the negative figure seems to indicate that our organisation is a net "payer" to this customer, which indicates it could be behaving more like a supplier.</p>
<p>Harpik Construction (based in Poland) invoices for a net amount of EUR 4,524,978.00. The invoicing patterns demonstrate that Harpik Construction could be to some extent reliant on our organisation for its revenue. The supplier also appears to submit many consecutive invoices in a short time period.</p>	<p>Scar Trade (based in Jersey) is invoiced for a net amount of EUR 1,166,357.00. There are 78 transactions. From these transactions, around 24% are credit notes, which is significantly higher compared to our other customers.</p>
<p>Magic Gadgets (based in United States) invoices for a total amount of EUR 146660.20 consisting of 392 transactions but of these nothing appears to come back in the form of credit notes, rebates, discounts etc.</p>	

The myB4.ai Toolbox

Welcome to the myB4 Toolbox, a set of tools which enables you to engage your whole organisation in the eradication of financial damage and fraud through training, understanding where the risks of fraud lie, and gather important feedback and insights as to how resilient your organisation is to fraud and corruption. Try the tools out for yourself, or invite your colleagues to join in.

The Fraud Detective Experience: In less than 10 minutes, your colleagues will learn to spot fraud early, as well as find out what type of fraud detective they are.

N-Lighten: What do your colleagues think about your organisation's current defences against financial damage and fraud? If you want to know, let them go through the N-Lighten task, and download the report. You might find some welcome surprises.

Think-Like-A-Thief (TLAT): One of the oldest, tried and trusted methods of out-thinking external fraudsters. Invite your colleagues to play the game, and you will obtain a risk profile you would never get otherwise, one which will help you interpret your fraud radars.

The Fraud Detective Experience

N-Lighten

Think-Like-A-Thief

Overall Resolution Guidance



Case Resolution Guidance



Resolution



Education



Analyze root causes and propose resolution options

Guidance for specific cases on how to resolve internally

Expert support to efficiently resolve the most tricky cases

The myB4.ai Financial Damage Simulator + Learning by Experience

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www.b4investigate.com

Boost your working capital**Resolve small frauds before they become big ones****Safeguard your reputation**