3-4. MasterCard Insights on Demand (IOD)

IOD is the SmartPay®3 data mining (DM) tool used to adjudicate transaction cases and perform oversight functions. This tool has replaced the PCOLS Data Mining and the Program Audit Tool. IOD provides the capabilities to identify unusual spending patterns, monitor transactions for potential misuse, fraud, waste, and abuse, and flag these cases for review. Billing officials and A/OPCs use this tool to review and disposition system-generated cases, initiate cases, and meet all baseline data mining requirements. IOD is an artificial intelligence DM platform that automatically analyzes DoD's GPC data to identify high-risk transactions. IOD enables the Army to fulfill the 10 USC 4754 (as modified by Public Law 112–194, Government Charge Card Abuse Prevention Act of 2012) requirement to "use effective systems, techniques, and technologies to prevent or identify improper purchases." IOD also facilitates transaction reviews and enables documentation of any findings identified and corrective actions taken.

Parent topic: Chapter 3 - GPC Electronic Systems