

11-3. Insights on Demand

a. Insights on Demand (IOD) is the SmartPay®3 data mining (DM) tool used to monitor purchasing activity and perform oversight functions. IOD provides the capabilities to identify high-risk transactions and unusual spending patterns; scan purchasing activity for misuse, fraud, waste, and abuse; and flag transactions for review. IOD data mining capabilities are used to evaluate 100% of the Army's GPC transactions as directed in DoD SmartPay®3 Transition Memoranda #6 and #12. Instructions on how to navigate and perform functions in IOD are located in the servicing bank's IOD user guides and quick references and in the [Defense Pricing & Contracting - Contracting eBusiness website](#).

b. Insights on Demand is an artificial intelligence DM platform that automatically analyzes DoD's GPC data to identify high-risk transactions. It 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." It also facilitates transaction reviews and enables documentation of any findings identified and corrective actions taken. GPC program officials must use IOD to perform the following actions:

1) Document Daily DM Case Reviews (includes BO DM Case Questionnaires and A/OPC DM Case Questionnaires), Monthly A/OPC Reviews (includes Monthly A/OPC Check List and Monthly A/OPC Review Report) and Semi-Annual Head of Activity (HA) Reviews (includes Semi-Annual HA Review Report).

2) Review all BO completed DM case reviews, and document any finding, determination, or corrective action taken by completing the A/OPC DM Case Questionnaire. Failure to complete required reviews in a timely manner may result in account suspensions.

3) Initiate and complete their reviews and close cases for each finding and disciplinary category determination they independently identify (i.e., not flagged by IOD) during their review processes.

c. **IOD Terminology.** IOD provides specific terminology and definitions in their reference document "IOD Case and Review Status Definitions and Workflow" as well as when referring to the various levels of A/OPCs.

1) "CPM" refers to the Component Program Manager or Level 2 A/OPC.

2) "O AOPC" refers to the Oversight A/OPC or Level 3 A/OPC.

3) "AOPC" refers to the Level 4 A/OPC.

Parent topic: [Chapter 11 - Management Controls and Program Oversight](#)