



TOM Factsheet

The Tacit Object Modeler - TOM™ is Merlynn's Proprietary Artificial Intelligence Suite



What does TOM do?

TOM replicates human expertise and decisions which are too complex to be handled by business rules:

- to enable highly cognitive decisions to be made in real time
- to scale the organisation's most experienced and valuable human expertise
- to enable the organisation to more fully automate processes

What are the benefits / ROI?

- Enhanced process efficiencies
- Improved decision quality, consistency & accuracy
- Reduced operational risk
Optimise valuable & scarce resources
- Improved customer service & experience



What differentiates TOM?

- TOM learns from the expert therefore requires no historical data to learn
- Only technology able to replicate tacit knowledge (knowledge gained from experience, instinct, empathy and ethics)
- Designed to handle all of the complexity of AI for the user / non-technical expert
- Rapid learning accommodates evolving risk universe
- Easy integration into existing systems through its API and batch handling capabilities

Where is TOM used?

- To automate business processes which currently require human intervention for complex decisions
- Most common application is adjacent to predictive technology to remove uncertainty left in the prediction



For example:

- Prediction – potentially fraudulent transaction (confidence 85%)
- 15% uncertainty means it's risky to simply cancel or decline the transaction
- Requires human expert (analyst) to review and make decision on next best action
- TOM makes this decision in real time