

## 3-5. 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 must use this tool to review and adjudicate 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 facilitates transaction reviews and enables documentation of any findings identified and corrective actions taken.

**Parent topic:** [CHAPTER 3 - GPC ELECTRONIC SYSTEMS](#)