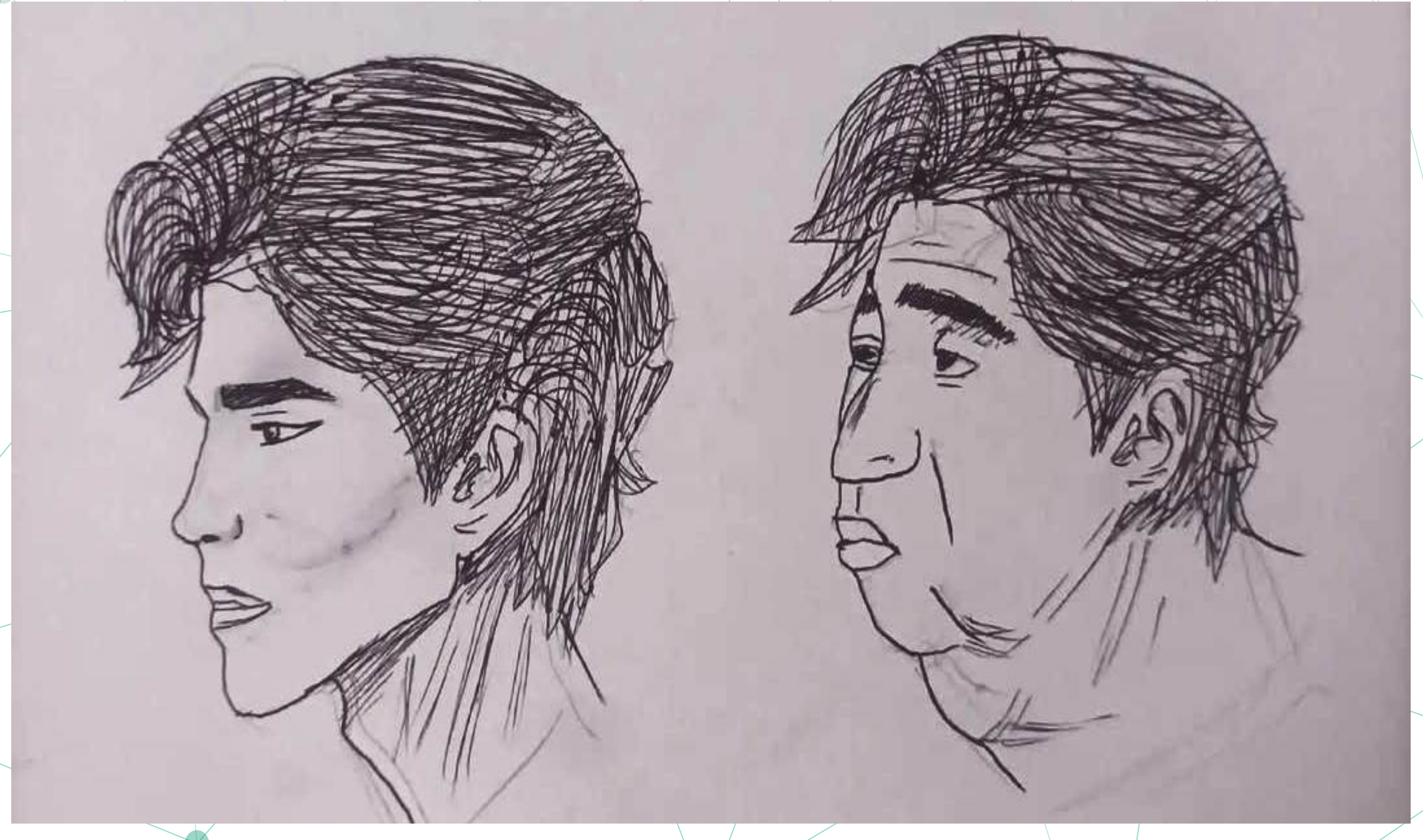
Why Modern Fraud still Evades Detection?

Missing Context

We detect events but miss journeys.

- System view limited to internal data (on-us activity, accounts, bureau, txns).
- Teams are blind to external context and cross-platform ecosystem activity.
- One-dimensional view. Static snapshots. No history. No contextual patterns.

Same haircut. Different Context



Outdated Intelligence

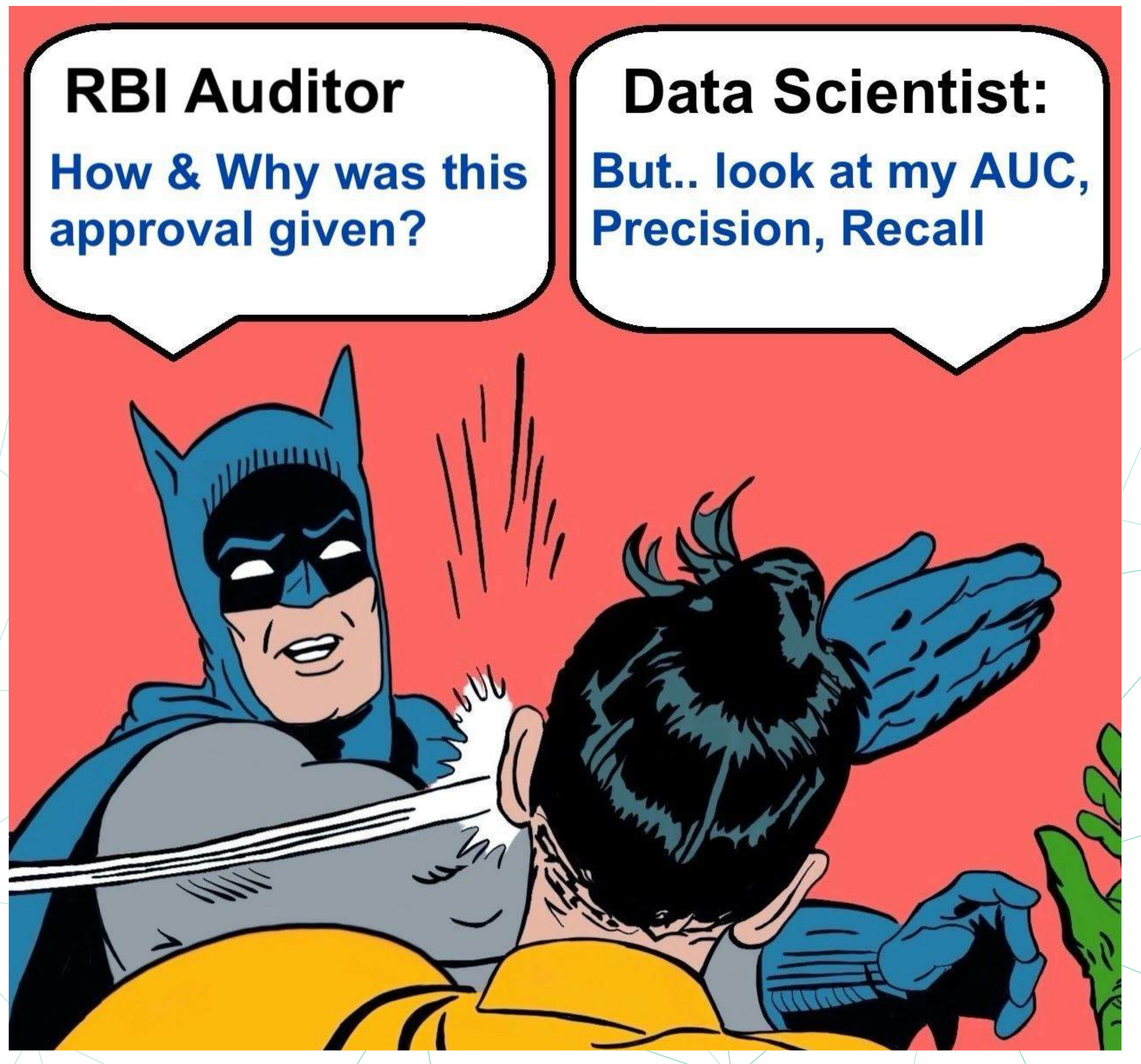
Reactive rules vs. Evolving threats.

- Blacklists & known patterns are lagging indicators in a fast evolving world.
- Static insights without live context create high-volume noise.
- Overfitting = false positives, lost revenue, angry customers

Black-box Decisioning

Detection is hard. Decisions are harder.

- Blocking alone is not enough- the what, how, and why must be clear.
- Decisions have to be reproducible & explainable at India scale & diversity.



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Siloed Legacy Systems vs Coordinated, Evolving Fraudsters

₹34,771 Cr Fraud Losses (FY25)

True cost ≈ 4x financial losses
(incl. ops + investigation + CX impact)

High-value, coordinated attacks

Strong systems exist... yet fraud keeps rising

2x losses in 2 years, with fewer cases

Lower but concentrated cases.
Higher stakes. Fast evolving tactics.

Fraud is no longer isolated

Fraud rings are now networked, coordinated, and tech-enabled with intent

21B+ UPI Transactions/month;
100M+ new BFSI Accounts (2025)

Rapidly Expanding Attack Surface

Fraud Journey ≠ Transaction Journey

Fraudsters don't operate within a single institution
They operate across the ecosystem

Fraudsters collaborate better than financial institutions.
We're solving a network problem with a single-node view.

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Reimagining Fraud Detection for 2026 and Beyond

Pattern Recognition
Define what fraud looks like

Anomaly Detection
Spot and understand deviations fast

The Human Connection
Track behaviour and linkages

UNIFIED INTELLIGENCE LAYER

Combine multi-dimensional DPDPA-compliant signals (Identity, Txns, Device, Location, Finance, Geo, etc)

→ **Graph signals lift AUC 15-20 pts**

REALTIME MODEL ORCHESTRATION

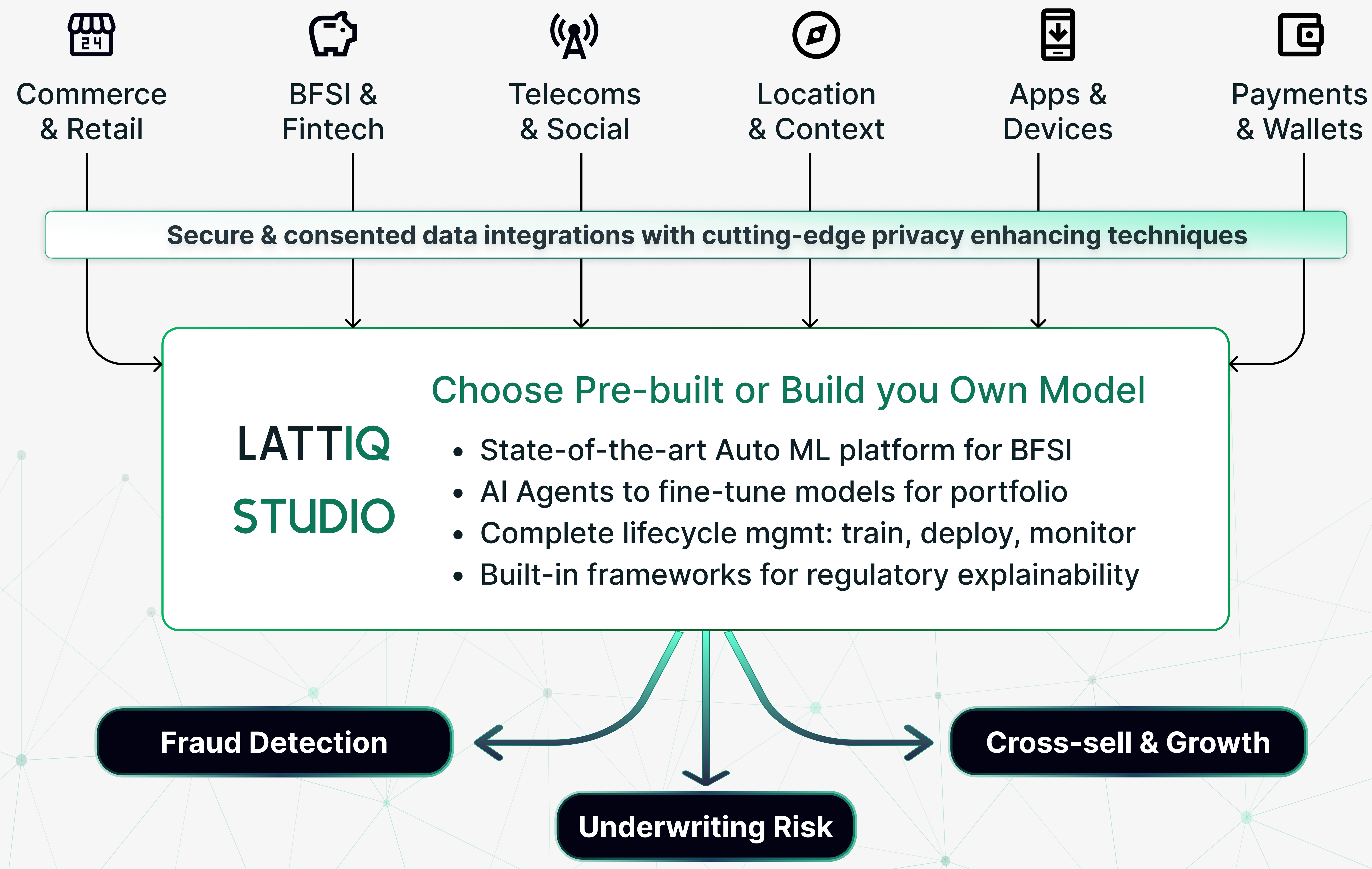
Contextual AI agents to manage the E2E model lifecycle with in-built RBI-compliant explainability

→ **OOTB explainability = 40% faster RCA**

PORTFOLIO TUNED DECISIONS

White-box scores tuned to real business context- product, channel, and risk appetite

→ **Live context cuts false positives ~30%**



THE FUTURE

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