vyntra

Transaction Intelligence powered by Intix & NetGuardians

Real-Time Defence for a New Era of APP Liability

How Vyntra helps building societies stay ahead under the 2025 reimbursement regime

The Challenge Building Societies face with the new Fraud Reimbursement regime

The new authorised push payment (APP) Fraud Reimbursement regime is more than a regulatory milestone — it's a watershed moment for accountability. As of now (Oct 2025), UK payment providers face new mandatory reimbursement obligations for APP fraud. Under the Contingent Reimbursement Model (CRM), both the payer's and payee's institutions share liability for reimbursing victims unless one institution has actively prevented or blocked the fraudulent transaction. This shared-risk model moves accountability from hindsight to prevention — making real-time detection, alerting, and decisioning the new benchmark of control.

For building societies, that challenge carries weight. You're dealing not only with regulatory exposure, but with member trust, limited headcount, and cautious governance. Legacy rule-based systems and manual reviews may keep you compliant today, but they won't satisfy tomorrow's "reasonable steps" scrutiny.

Seeing Every Payment. Stopping Every Threat.

At Vyntra — born from NetGuardians' AI fraud heritage and Intix's transaction-observability domain, we believe prevention must be instant, transparent, and auditable.

Our platform processes every transaction and correlates behavioural, network, and payment signals to surface real-time risk decisions before funds move. That's observability plus intelligent defence, unified — not retrofitted.

What it delivers:

Up to 85% fewer false positives — so your team isn't drowning in noise

75% reduction in investigative effort — freeing staff to focus on real threats

Fraud losses blocked before liability crystallises

Because when you can show you stopped the fraud early — not just investigated later — you satisfy regulators and protect members.

Built for Mutuals, Powered for Scale

We know building societies don't have unlimited budgets or oversized teams. That's why Vyntra is engineered for compatibility: no wholesale replacements, no disruption. It's an overlay of intelligence over your existing payments stack.

The experience is human and explainable, not a black box. Dashboards, evidence cards, and audit trails make it straightforward to explain decision logic to boards, regulators, and internal stakeholders. You get a platform that is both powerful and explainable — essential in high-governance environments.

From Hindsight to Foresight

In the future regime, "we investigated" won't suffice. What matters is "we prevented." Vyntra helps you turn that shift into your strength. You can show demonstrable, real-time protection — not just good intent.

Discover how other building societies are securing themselves against APP-fraud liability with Vyntra FinCrime.

About Vyntra

Vyntra is a global leader in transaction intelligence, formed from the union of NetGuardians and Intix.

Combining deep expertise in financial crime prevention, Vyntra equips over 130 financial institutions in 60+ countries with intelligent tools to detect fraud, ensure AML compliance, and gain real-time visibility into every transaction.