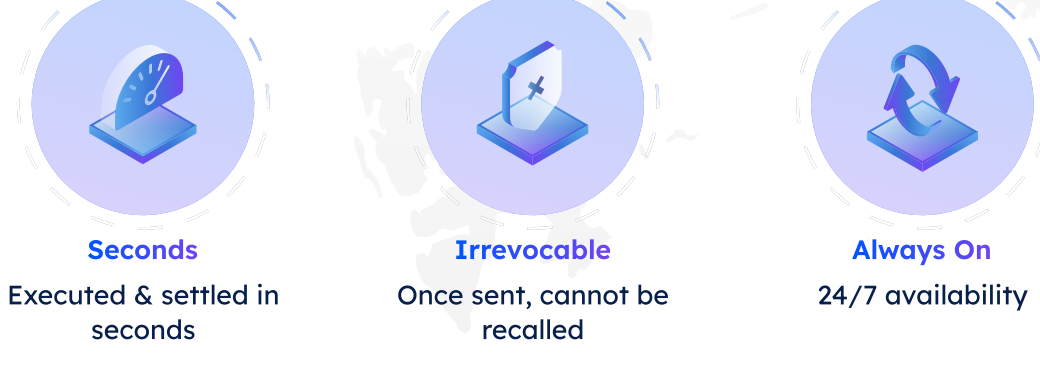


When Payments Move in Seconds, Fraud Moves Faster

1. WHAT ARE REAL-TIME PAYMENTS?

Real-time payments (also known as instant payments) are transforming how money moves.



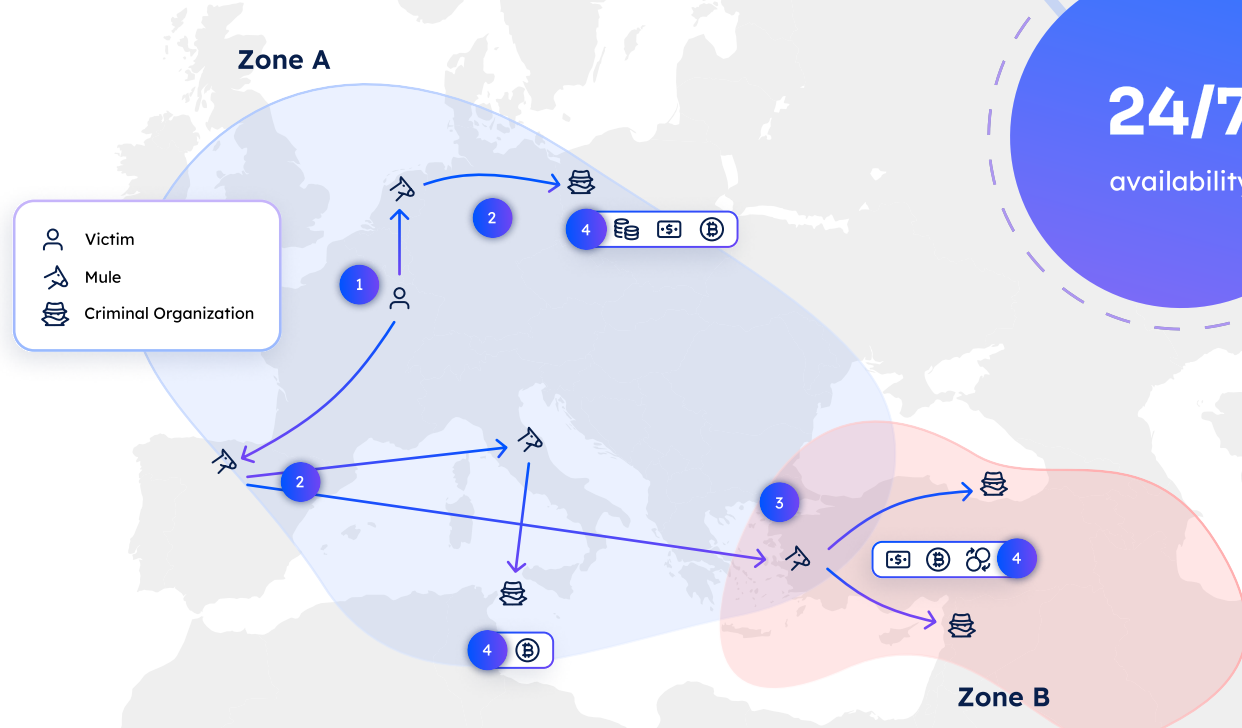
Driven by consumer expectations and regulatory initiatives.

2. WHY SPEED CREATES VULNERABILITY

>40%
Year-over-year global growth

10 sec
Typical end-to-end settlement time

24/7
availability



1. INITIAL PAYMENT: The victim is tricked to send real-time, account-to-account payment to two different money mule destinations within ZONE A.

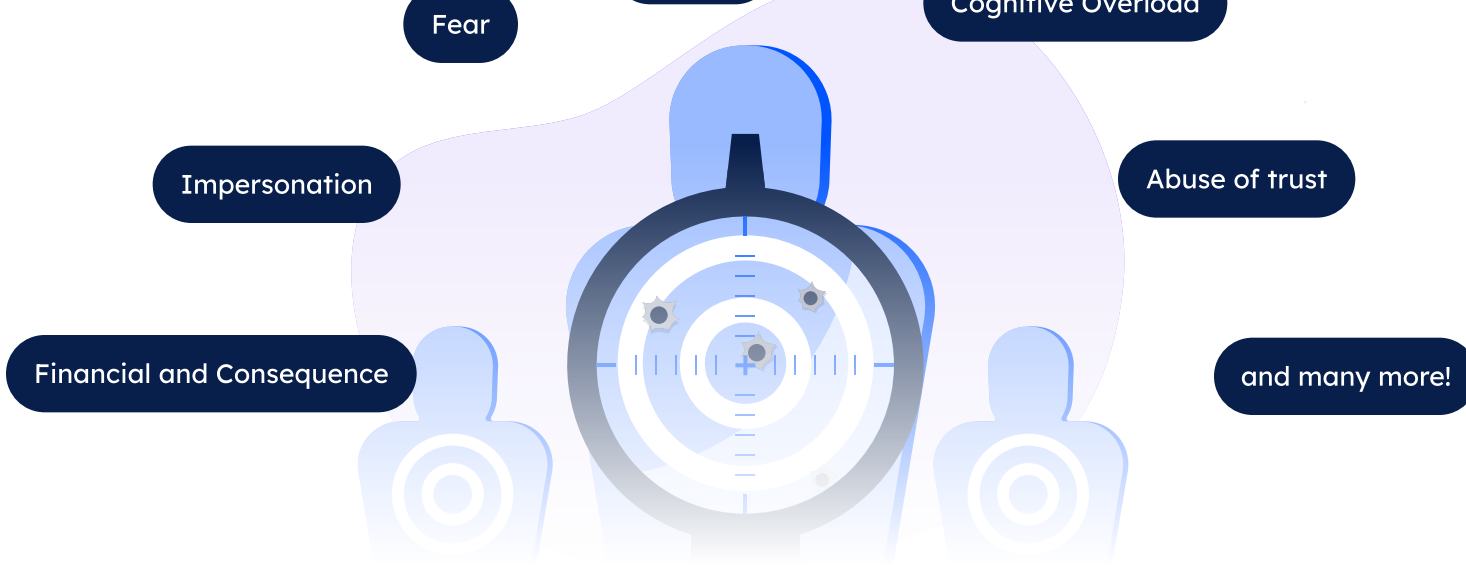
2. RAPID REDISTRIBUTION: Funds are immediately redistributed to other destinations, via real-time A2A or other means (e.g. wallet transfer).

3. BRIDGE BETWEEN ZONES: Some Institutions or PSPs have access to two zones, making them effectively "bridges" for real-time A2A reachability. Funds can be distributed further in ZONE B, instantly.

4. EXTRACTION: Further layering and monetization then occurs, via typical channels: Crypto, purchases of vouchers, cash withdrawals.

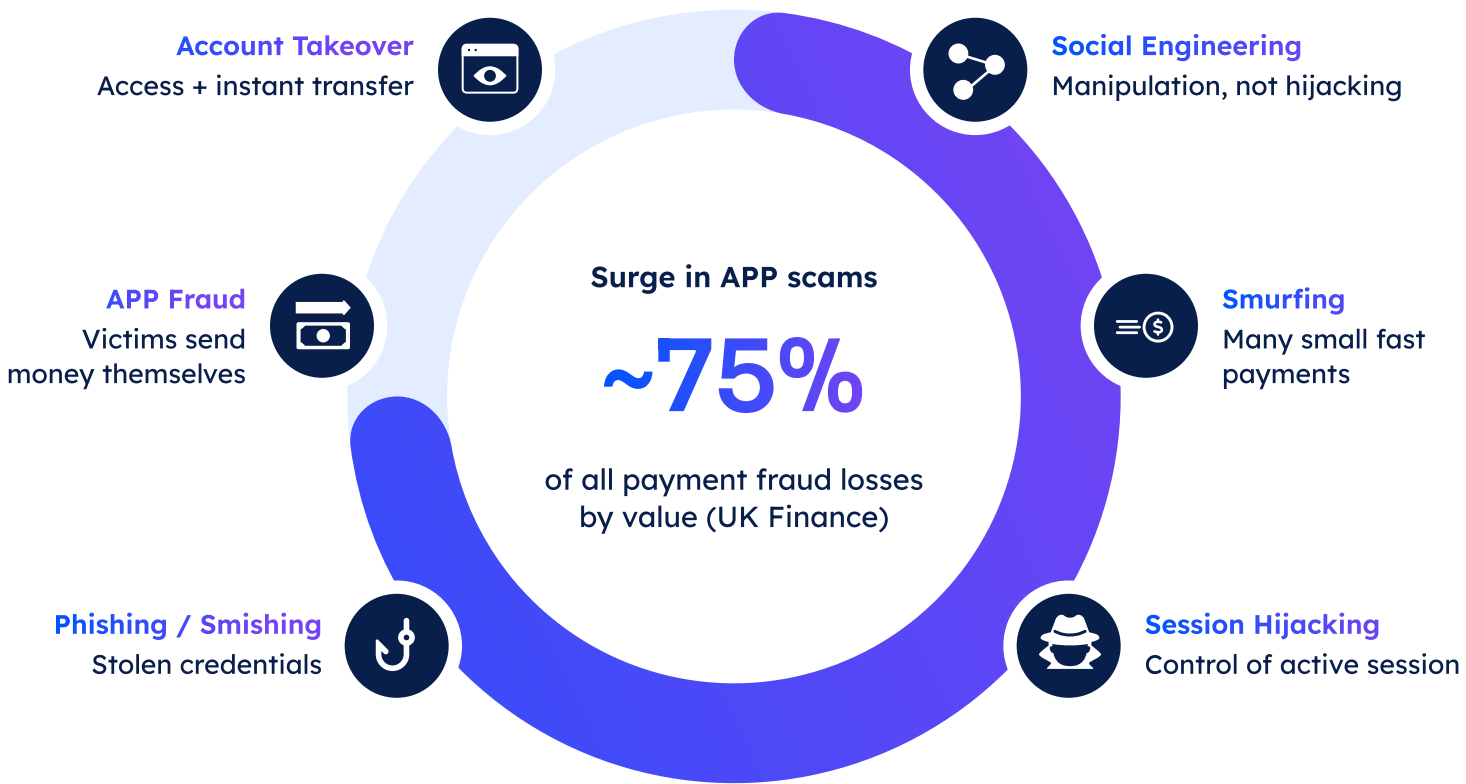
3. HOW FRAUD EXPLOITS SPEED

Fraud targets people, not systems.



Real-time payments Authorized Push Payment (APP) scams: when victims are pushed to instruct or authorize fraudulent payments.

Social Engineering techniques **are used at scale**.



4. SOCIAL ENGINEERING IN THE GENAI ERA



5. THE IMPACT



10x

Higher fraud rates compared to conventional Credit Transfers European Bank Authority

6. VYNTRA INSTANT PAYMENTS SOLUTION

The Problem	Our Solution
Risk of customer friction?	Lower false positives in just 50ms response time
APP scams and smurfing?	Advanced pattern detection, behavioral profiling
Pressure from regulation on SLAs?	Parallel processing per channel
Fragmented fraud view across rails?	Holistic profiling across all outbound payments
Operational overload in fraud teams	Highly efficient human feedback loop

Contact us to learn more about our real-time prevention solution.