



# Real-Time Payments

Fight Real-Time Payments fraud in real-time

## Speed exposes vulnerability

Real-time payments, fueled by regulations and market demand, are transforming the financial landscape. However, their rapid settlement time and irrevocability make them vulnerable to APP fraud and complex schemes, requiring swift, secure, and compliant solutions.

## Real-time fraud detection

Vyntra' Real-time payments solution uses advanced analytics, AI-driven profiling, and real-time detection to secure transactions without sacrificing speed or customer experience. Available as a SaaS solution or an on-premise add-on, it delivers precise and efficient fraud prevention with dynamic dashboards and tailored workflows.

### Fraud we stop

- Authorized Push Payments (APP)
- Account Take Over
- Hybrid Attacks (Social Engineering + Malware)
- Smurfing and Micro-Transaction Fraud
- Phishing and Smishing Scams
- Session Hijacking

## Key Benefits



**Detect & prevent in real-time** with pre-built AI models



**Comply with execution time regulation** through performance-oriented design



**Provide frictionless and secure customer experience** with lower false positive rate



**Mitigate risk from uncertainty** of instant payment adoption

**50ms** response time



**100+** transactions per second

## Core capabilities

### 1. Real-Time Fraud Prevention by Design

A dedicated architecture guarantees speed and scalability required for modern payment systems, ensuring seamless integration into your payment workflows and compliance with execution time requirements.

### 2. AI-Powered Adaptability

Advanced AI models and pattern-based intelligence evolve with new fraud techniques. An active sampling of hits integrates human feedback with minimal effort, ensuring accurate, future-proof fraud prevention.

### 3. Maintain Full Control Over KPIs

Dynamic dashboards deliver real-time insights into hit rates, rejected payments, fraud trends, and transaction volumes. They break down Real-time payments versus other types, enabling precise monitoring and quick adjustments to meet risk goals.



### 4. Adapt to Threats and Build Trust

The analytics prevents sophisticated schemes involving multiple payments, while minimizing false positives. This safeguards customer confidence, enhances your reputation, and supports operational efficiency even as transaction volumes grow.

## The Challenge

Risk of customer friction?

APP scams and smurfing?

Pressure from regulation on SLAs?

Fragmented fraud view across rails?

Operational overload in fraud teams

## Our Solution

Lower false positives in just 50ms response time

Advanced pattern detection, behavioral profiling

Parallel processing per channel

Holistic profiling across all outbound payments

Highly efficient human feedback loop

## Key Features

### Guaranteed Throughput per Scoring Lane

Isolates instant payment scoring from other payment types by design, preserving end-to-end response time.

Real-time payments are subject to strict execution time regulations. Financial institutions often aim to keep their processing separate from traditional Credit Transfers, making architectural and integration choices to support this approach. Fraud checks should follow a similar principle, but simply duplicating instances is neither cost-effective nor optimal for AI models, which benefit from visibility across the entire payment ecosystem.

Batch file loads, traditional Credit Transfers, and Real-time payments each have different response time requirements. Our platform delivers exceptional scoring speeds, proven at network-level volumes in real-time. However, from a business perspective, computational resources should be allocated where they have the greatest impact.

This design concept ensures business requirements are met by defining a specific throughput per treatment lane, optimizing both efficiency and performance.

### Smurfing Detection and Remediation

Identifies sudden spikes in small payment activity through advanced Pattern-Based Intelligence, preventing account draining and circumvention of static rules.

Our advanced Pattern-Based Intelligence control detects sudden spikes in small payment activity—a common indicator of smurfing, which can escalate into account draining. This detection is driven by historical data and is highly configurable to adapt to evolving fraud patterns.

Once a suspicious pattern is identified, an automated remediation mechanism intervenes immediately, blocking fraudulent transactions in real time while ensuring comprehensive visibility for fraud analysts, who are automatically alerted upon case generation. A dedicated dynamic dashboard enables efficient investigation, allowing analysts to review cases and override the remediation directly within the Vyntra Case Manager.

### Real-time payments Dashboard

Offers comprehensive insights into instant payment volumes, rejections, and fraud trends, with dynamic filtering and drill-down capabilities for effective decision-making.

How much money has flowed through Real-time payments in the last two months? How much was rejected? What is the ratio compared to traditional Credit Transfers? And how is adoption accelerating?

Ensuring payment security is our top priority, but maintaining a frictionless customer experience is equally critical. With Real-time payments rapidly expanding and still climbing the adoption curve, monitoring their volumes is mission-critical for Fraud Operations.

Our comprehensive Real-time payments Dashboard delivers real-time, business-critical insights, enabling financial institutions to track transaction volumes, rejection rates, and adoption trends. Equipped with advanced filtering, drill-down capabilities, and export functions, it ensures seamless reporting and data-driven decision-making.

### Active Sampling of Hits for AI Learning

Strategically selects rejected payments for human feedback, enhancing AI model accuracy while minimizing workload, ensuring efficient and effective fraud prevention.

Our 3DAI technology combines supervised and unsupervised AI models, leveraging human expert feedback to enhance fraud detection accuracy. Analysts label actual fraud cases and provide feedback on genuine transactions, continuously refining the system's intelligence.

For traditional Credit Transfers, human feedback is naturally integrated into case management, as each predicted fraud generates a case requiring manual review. Real-time payments operate differently, yet expert validation remains essential.

To address this, our solution selects a diverse sample of rejected payments, ensuring broad coverage across fraud patterns while minimizing analyst workload. A configurable parameter allows teams to set a daily feedback quota, optimizing efficiency while enhancing AI-driven fraud detection.