

# End-to-end fraud prevention at the speed of instant payments



**Detect and block instant payment fraud in real time, without introducing friction for customers or creating operational bottlenecks.**

## Real-time payments fraud: A growing operational and reputational threat

European financial institutions have boosted their fraud-prevention budgets by 67%. But the latest publicly available figures show they're losing the battle, largely because of a rise in instant payment fraud [1]:

## The Challenge: Instant means irreversible

Speed is instant payments' greatest asset – and greatest vulnerability.

Bad actors exploit this to funnel stolen funds through multiple mule accounts until they're untraceable and recovery is impossible.

And since any delay longer than a few seconds breaks the promise of instant payments, traditional techniques like queuing, holds, and post-transfer investigations simply aren't an option.

**17%**

year-on-year

increase in payment fraud in the UK and EU

**€1.2**

billion

the total value of credit transfer fraud in 2024

**10x**

more fraud risk than traditional payments[1]

**85%**

of payment fraud losses are unrecovered

## Vyntra: Too fast for fraud

**SMART****Purpose-built for split-second decisions**

Behavioral risk-scoring builds individual customer baselines, reducing false positives and sharpening anomaly detection.

**SMOOTH****Keeps payments flowing without noticeable friction**

Dynamic hit-rate tuning lets fraud teams adjust risk appetite without impacting customer experience.

**SELF-IMPROVING****Identifies and adapts to evolving fraud patterns**

Advanced machine learning continuously adapts to new threats, including behaviors designed to bypass static controls.

**SUPER-FAST****Scores transactions in 50ms or under**

A dedicated fast lane keeps instant payments instant, without creating a single point of failure.

# How Vyntra Helps



## Real-time detection

Continuous, AI-assisted analysis across payment channels spots location mismatches, unusual beneficiaries, amounts, and transaction volumes, and other anomalies 'at the gate', before payment leaves the customer's account.



## Holistic monitoring

Instant and regular transfers are operationally separate, but detection and investigation draw from a single, unified pool of customer data, ensuring that nothing falls through the cracks without creating a single point of failure.



## Laser-focused investigation

The system picks the most impactful flagged transactions for review, minimizing analysts' workloads. Every decision is broken down by contributing factors and their weighting, and ensuring auditability, consistency, and transparency.



## Future-proof fraud-prevention

Baseline profiling and risk-scoring enable the system to detect test transactions, sequential transfers, and other diversification tactics, preventing beneficiary rotation, incremental patterns, and other techniques designed to bypass rules-based controls.

## Challenge We Solve



### Complex, continuously evolving fraud patterns

Alongside individual transactions, our solution evaluates patterns over time – detecting APP scams, layering, rinsing chains, and other sophisticated techniques that static rules-based controls miss.

- Detects complex fraud patterns early
- Exposes APP scams, layering & rinsing chains
- Connects hidden transaction signals
- Adapts where static controls fail



### Capacity constraints

Active sampling and human-in-the-loop feedback enable fraud teams to operate at speed and scale – without unsustainable headcount growth, blanket holds, or one-size-fits-all logic.

- Scale fraud prevention without scaling headcount
- Human-in-the-loop for smarter decisions
- No blanket block-and-hold reviews
- No rigid, one-size-fits-all rules



### Precision at Scale

Dial in hit rates across payment channels and markets to meet regulatory requirements and customer expectations – wherever you operate.

- Maximize hit rates with pinpoint precision
- Optimize detection across every payment channel and market
- Adapt to local regulatory requirements
- Stay compliant without slowing operations



### 360° Customer Intelligence

Cross-channel modelling gives you a 360° view of customer behavior, ensuring your analysts always have the full picture instead of being forced to make decisions in a vacuum.

- Unify behavior across all channels
- Gain a 360° view of customer behavior
- Eliminate siloed decision-making
- Empower analysts with complete context