

## AI That Outsmarts Fraud

Protecting banks, payment networks, and fintechs with AI-powered fraud prevention and intelligence

### Why **Leading Financial Institutions Bet on Straive?**

Straive combines deep financial services expertise with advanced analytics, AI/ML, and GenAI accelerators to stay ahead of fast-evolving fraud threats - delivering real-time detection, faster investigations, and measurable risk reduction.

#### From detection to defense, we offer complete coverage:

- **Fraud Detection & Prevention** – AI models to identify suspicious behavior before it causes damage
- **KYC / AML Monitoring** – automated anomaly detection and compliance surveillance
- **Transaction Anomaly Detection** – ML systems that spot irregularities in real time
- **Cybersecurity Threat Analysis** – proactive intelligence to prevent digital risks and vulnerabilities



# Proven Expertise: Global Clientele with Long-Term Engagements

Client	Geography	Key Engagements Analytics	Key Engagements Operations
Leading Global Fintech Company (60+ FTE)	Global	<ul style="list-style-type: none"><li>• Early Warning System across product</li><li>• Synthetic ID Identification &amp; Backbook Scrubbing</li><li>• Solution development for Scam Identification</li></ul>	<ul style="list-style-type: none"><li>• Transaction monitoring</li><li>• Fraud Investigations</li></ul>
Global Payment Network (50+ FTE)	Global	<ul style="list-style-type: none"><li>• Real-time Fraud Detection and Mitigation</li><li>• Cybersecurity and Vulnerability Assessment</li><li>• Solution development for Data Monetization and Client Engagement</li></ul>	<ul style="list-style-type: none"><li>• 24x7 Alert Monitoring</li><li>• Fraud Investigation &amp; Operations Support</li></ul>
Regional US Bank (25+ FTE)	US	<ul style="list-style-type: none"><li>• Fraud Rule Optimization to improve customer experience</li><li>• New Rule Development &amp; Deployment</li><li>• Merchant Blacklist and Whitelist Creation</li></ul>	<ul style="list-style-type: none"><li>• 24x7 Fraud and Chargeback Operations</li><li>• SOP Documentation</li></ul>
Payments for Large e-Commerce Platform (130+ FTE)	US	<ul style="list-style-type: none"><li>• Payment strategy, new products, platform optimization</li><li>• Co-branded cards &amp; payment solutions</li><li>• Promotions, marketing campaigns</li></ul>	<ul style="list-style-type: none"><li>• Fraud detection &amp; operations</li><li>• Chargeback, Risk &amp; customer operations</li><li>• Compliance &amp; reconciliations</li></ul>

# Fraud Analytics & Operations Capabilities That Work in Tandem

Our approach goes beyond fighting fraud. We enable institutions to build stronger defenses by integrating cross-functional domain expertise with a proven fraud operations framework and accelerators—driving smarter, more resilient operations that combat fraud at every stage.

## A. Deep Domain Experience Across Functions



### Reporting & Profiling

**Data Engineering & Governance:** SSOT data marts, risk data governance

**Self-Serve MIS:** Automated dashboards for instant reporting

**Alerting Systems:** Anomaly detection alerts in real time



### Fraud Strategy

**Application Fraud:** First-party fraud, synthetic IDs, false disputes

**Transaction Fraud:** Lost/stolen card, account takeover, token abuse

**Merchant Fraud:** Collusion, misrepresentation, ID theft



### Fraud Modelling

**Risk Score Development:** ML/DL-based scores to sharpen accuracy

**Anomaly Detection:** Models designed to identify emerging threats



### Implementation & Controls

**Rule & Feature Coding:** Creation, attribution analysis

**Testing & Benchmarking:** Historical benchmarks, impact analysis

**Fraud Reviews:** Manual reviews & recovery strategies



### Customer Experience

**Performance Monitoring:** Continuous oversight of models & rules

**Rule Optimization:** Reduce false positives, fine-tune thresholds

**Customer Escalations:** Blocking/unblocking, boosting CSAT & NPS



### Operations

**Transaction Monitoring:** 24x7 monitoring & alert triage

**Investigations:** AML, SAR filing, false/true positive reviews

**Chargebacks & Disputes:** End-to-End Resolution Support

## B. Fraud Operations: Transaction Monitoring & Investigation Framework

From the first alert to final closure — every stage powered by AI and expertise.

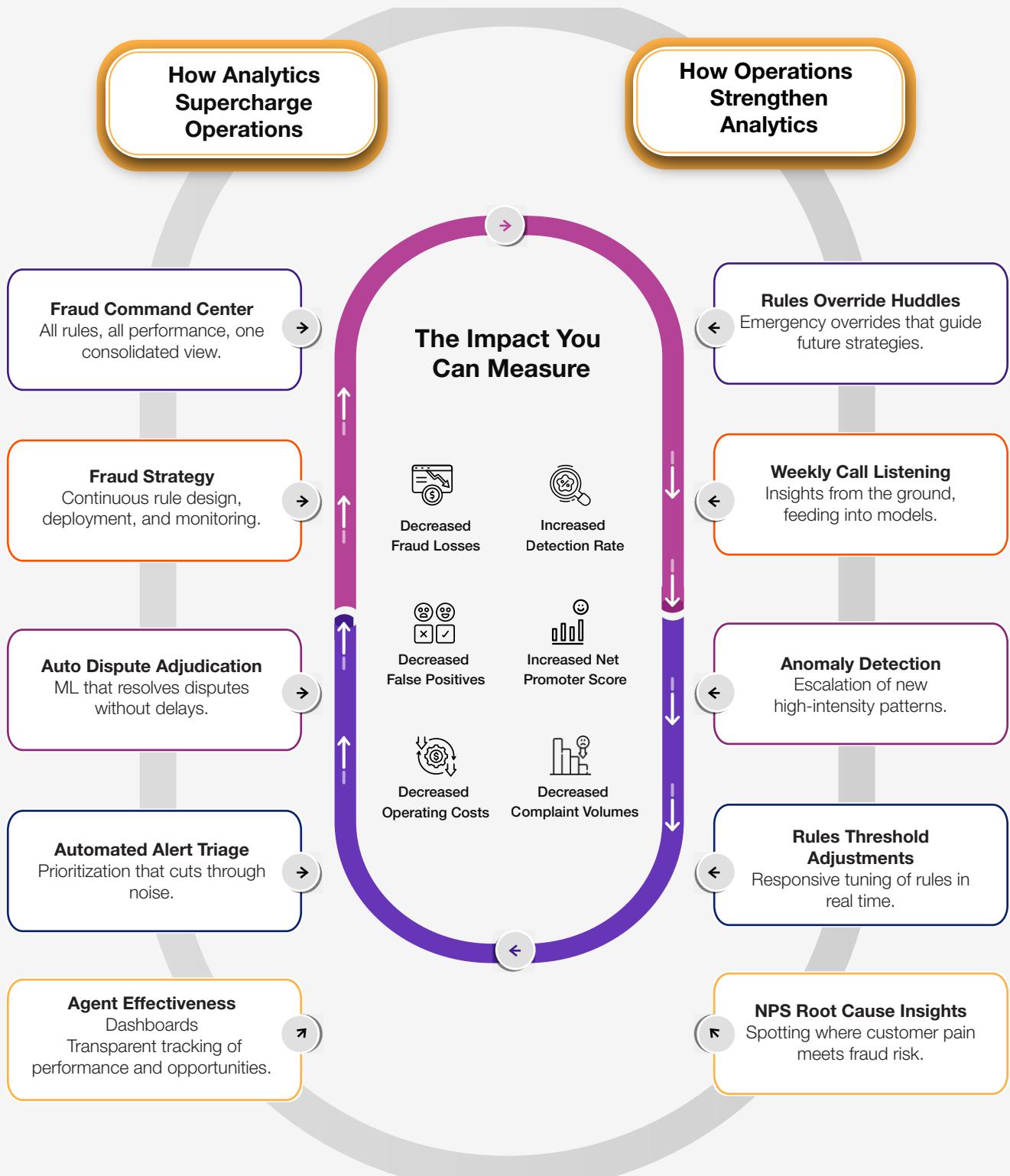


### Key Accelerators

- GenAI-Powered Investigation AI
- Entity Extraction & Resolution Tools
- Data Chat for Investigative Analysis
- Playbook on 3rd-Party Risk Scores

## C. Smart Operations to Combat Fraud: A Closed Loop of Ops & Analytics

Analytics sharpen operations. Operations fuel smarter analytics. Together, they deliver business impact.



# Straive in Action: Fighting Fraud, Driving Results.

Proven outcomes across banks, payment processors, and global networks.

## 1. Account-Based Fraud

### Identity Theft Strategy for a Regional Bank

Designed new segmentation based on digital/non-digital channels, enhanced existing features, and redeveloped rules to capture more fraud cases effectively.

**\$3MM+** Annual Fraud Savings



## 2. Transaction-Based Fraud

### Fraud Detection for a Global Payment Processor

Developed XGBoost model with multiple out-of-pattern features to identify fraud in enumerated account transactions.

**20%** Increase in Capture Rate



## 3. New Age Fraud (ATO / Scam Attacks)

### AI/ML-Powered Solution for a Leading Bank

Deployed LLM-based solution to identify similar scam merchants by analyzing website design and layouts from known fraud merchants.

**20%** Increase in Scam Identification



## 4. End-to-End Fraud Operations

### 24x7 Risk Operation Centre for a Global Payment Network

Deployed global fraud ops team to detect, investigate, and mitigate card payment frauds by acting on AI/ML-driven alerts in real time.

**15%** Reduction in Fraud Losses



# Proven Results. Real Protection.

- **\$1.5B+** fraud savings through client-specific intelligence solutions
- **\$2B+** illegal activity eliminated using advanced AI/ML models
- **\$1B+** fraud attempts blocked by 24x7 fraud operations teams
- **\$6M+** in fraud stopped for a leading bank with a dedicated command center
- **40%+** cost reduction through automated BI operations

Fraud is Getting Smart. Get Smarter with Straive

## About Straive

As a data analytics and AI operationalization company, we don't just build top-tier data analytics and AI solutions—we integrate them seamlessly into your core workflows. This approach drives enhanced efficiency, improves user experience, and boosts revenue, setting you apart from the competition.

Serving a diverse range of industries—including Pharmaceutical & Life Sciences, Logistics, Supply Chain & Manufacturing, Research & Publishing, Information Services, EdTech, Banking & Financial Services, and Retail Tech, Entertainment & Media—we have a global client base spanning over 30 countries.

Our strategically positioned resource pool operates across seven countries, including the Philippines, India, the United States, Nicaragua, Vietnam, the United Kingdom, and Singapore, where the company is headquartered.

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