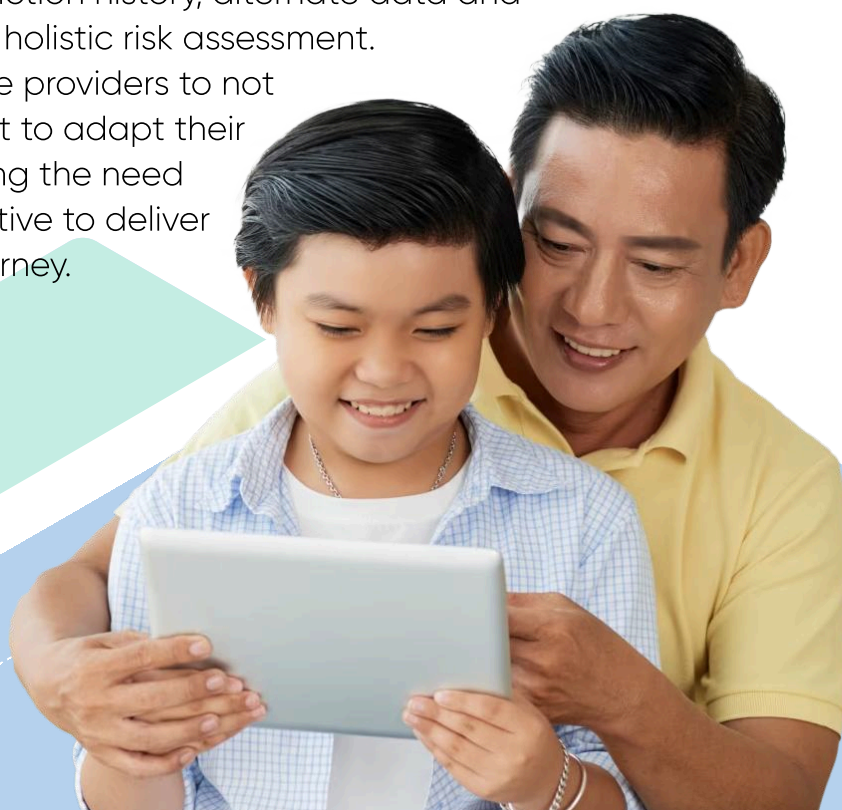


In today's digital era, the rapid shift towards online transactions has revolutionized consumer behavior. From online banking to shopping for essentials and booking travel arrangements, consumers now expect seamless and instant transactions. However, this digital transformation has concurrently attracted a new wave of fraudsters employing increasingly advanced techniques. Traditional methods of fraud prevention fall short against sophisticated threats such as phishing, Trojans, and man-in-the-browser attacks. Given this, service providers face the intricate challenge of protecting users from fraud while preserving a frictionless user experience. Wibmo's Trident Fraud and Risk Management solution is precisely crafted to bridge this gap, ensuring robust security without compromising on speed or convenience. It provides a multifaceted approach that evolves with the changing fraud landscape, safeguarding both service providers' revenue and consumer trust.

Product Overview

Trident FRM is at the forefront of fraud detection technology, offering a solution that detects and prevents fraudulent activities with unparalleled precision. By leveraging cutting-edge AI and machine learning, Trident evaluates each transaction against numerous data points, dynamically assessing risk based on transaction details and user behavior. The system's adaptive nature means it continuously learns and evolves, refining its risk models to stay ahead of fledgling threats. Trident doesn't just score transactions; it forms a comprehensive constellation of the consumer's transaction history, alternate data and behavior across channels to deliver a holistic risk assessment.

This powerful risk engine allows service providers to not only identify high-risk transactions but to adapt their security protocols effectively, balancing the need for vigilance with the business imperative to deliver a smooth, uninterrupted customer journey.



Trident Advantage



Real-Time Fraud Detection

Utilize instantaneous data analysis and AI/ML models to evaluate each transaction on the spot



Comprehensive Data Integration

Harnesses data signals across channels to construct a 360° risk view of suspicious entity risk



Adaptive Risk Scoring

Combines concrete risk rules with advanced statistical learning for continuously optimized threat detection



Granular Score Card

High degree of flexibility to take risk decision using score cards meant for specific use case – easy to customize for risk users



Feedback-Driven Enhancement

Incorporates case outcomes and chargeback data to refine fraud detection capabilities and accuracy



Systemic Analysis

ability to constantly optimize the changing risk users by giving the insights of changing patterns



Operational Excellence

Minimizes review workload with automated processes and customizable risk scoring



Dynamic Suspicious Entity Risk Profiling

AI techniques for real-time merchant assessment, flagging behaviors that deviate from pattern norms



Holistic Portfolio Management

Supports systemic risk analysis and cohort protection across multiple channels, ensuring end-to-end safety



Advanced Fraud Alerts

Precise alerts for patterns such as unexpected spikes in transaction volumes and anomalous merchant activities



AI/ML-Driven Models

Proactively uses model-based alerts for threats like BIN-Merchant bot attacks and suspicious UPI requests



Regulatory Compliance

Integrates comprehensive KYC and AML frameworks to adhere to global red flag standards.



Audit and Compliance

Comprehensive tools and reporting to manage audits



How it Works

Wibmo's Trident Fraud and Risk Management solution uses an advanced, multi-layered risk engine to ensure secure transactions across various digital channels, including CNP, e-commerce, ATMs, and POS systems.

Seamless Integration

Connects effortlessly across multiple platforms, assessing transactions from diverse origins

Dynamic Data Analysis

Utilizes comprehensive datasets, like device fingerprints and user behavior, to construct accurate consumer risk profiles

Adaptive Risk Scoring

Combines pre-defined rules with statistical models for real-time risk assessment and continuous adaptation to emerging threats

AI/ML Insights

Employs AI-driven analysis to detect anomalies and preemptively manage risks by identifying deviations from normal patterns

Advanced Alerts

Quickly flags irregularities such as transaction spikes, enabling rapid response to potential threats

Continuous Learning

Incorporates feedback to refine predictive models, ensuring Trident's detection capabilities remain state-of-the-art

Scalable Architecture

Features a modular microservice framework and REST APIs for scalable, customizable operations aligning with specific business needs

Real-Time Analytics

Offers intuitive dashboards and analytics for immediate insights into transaction risk levels and fraud patterns

Why Wibmo?

- Proven track record with over 20 years in digital payments
- Handles 3+ billion transactions annually with partners spanning 200+ banks and fintechs across 30+ geographies
- Maintains stringent security standards as an EMVCo associate and PCI-DSS 3.2 compliant entity
- Operates on a flexible, on-prem , on-soil , on-demand private cloud infrastructure

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To learn more about how Wibmo can safeguard your digital transactions, visit www.wibmo.com or reach out to us at sales@wibmo.com