

CREDIT CARD

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NAME



Wibmo **FRM**

Fraud & Risk Management

AI-POWERED FRAUD & RISK MANAGEMENT PLATFORM

Issuers, acquirers, and banks need intelligent fraud protection that detects threats in real-time, reduces false positives, prevents chargebacks, and automates responses across all payment channels—without compromising customer experience or transaction success.

Product Overview

Wibmo FRM is an AI-powered, full-stack fraud detection and risk management platform that protects issuers, acquirers, and banks across payment channels—cards, wallets, UPI, netbanking, POS, ATM, and branch. With three specialized modules (For Issuers, For Acquirers, EFRM for Banks), a unified Wibmo AI intelligence layer, and real-time decisioning (<100ms), Wibmo FRM delivers precise fraud detection, automated response, and comprehensive investigation tools—securing 4+ billion transactions annually with 40% precision and 90% reduction in false positives.

Deployment Models: SaaS (Cloud) • On-premise • Encrypted PII protection
Modules: For Issuers • For Acquirers • EFRM for Banks

FRM Advantage

- Real-time decisioning: <100ms fraud scoring with <150ms explainability
- 40% fraud detection precision with 90% reduction in false positives
- 60% of fraud captured in <1% of transactions
- Wibmo AI intelligence layer: Specialized ML models for payment/banking fraud
- Autonomous Fraud Response Agents: Auto-freeze, blacklist, alerts, settlement holds
- Visual Link Analysis: Graph-based fraud ring and mule network detection
- AI CaseDigest: Automated case summarization and evidence consolidation
- Consortium intelligence sharing for cross-institution threat visibility

Native Integrations & Ecosystem

- **Payment Channels**
Cards, wallets, UPI, netbanking, POS, ATM, branch
- **ACS/3DS**
Risk-Based Authentication (RBA) integration
- **Core Banking Systems**
Real-time transaction feeds and account data
- **Card Networks**
Visa, Mastercard, RuPay fraud intelligence
- **NPCI & Payment Rails**
UPI, IMPS, NEFT transaction monitoring
- **Wibmo ecosystem**
ACS, 3DSS, PG, Token Hub, Orchestrator, Subscriptions



Features

Wibmo AI Intelligence Layer



- **Specialized ML models:** Card Protect, UPI Risk, Mule Detection, Fraud-Ring, BIN Attack
- MCC misuse detection and cross-border fraud monitoring
- **Real-time decisioning:** <100ms scoring, <150ms explainability
- Continuous learning and model retraining from investigation feedback
- Model governance with explainability for regulatory compliance

For Issuers

- **Risk-Based Authentication:** OTP, biometrics, passkey/FIDO2, push notifications
- Card and wallet transaction fraud prevention (CNP, CP, cross-border)
- ACS/3DS integration for seamless authentication
- Account takeover, SIM swap, phishing/vishing detection
- Device fingerprinting and behavioral biometrics
- Same-device multi-card fraud detection

For Acquirers

- **Merchant lifecycle controls:** AI KYB, website scanning, MCC prediction
- BIN attack and BIN testing detection
- MCC misuse and merchant collusion detection
- Fraud-ring detection via Visual Link Analysis
- Chargeback prevention and AML controls
- Settlement holds and automated merchant blocking

EFRM for Banks

- ATM skimming and jackpotting detection
- Netbanking credential attacks and session hijacking prevention
- Branch and insider fraud monitoring
- UPI and POS cross-channel correlation
- Mule account detection and fraud-ring analysis
- Consortium intelligence sharing for inter-bank threat visibility

Visual Link Analysis

- Graph-based fraud ring and mule network detection
- Entity relationship mapping (cards, devices, IPs, merchants, accounts)
- Collusion and concentration risk visualization
- Automated link analysis for faster investigations

AI CaseDigest

- Automated case summarization with key evidence consolidation
- Natural language summaries for faster case review
- Integration with Case Manager for streamlined workflows
- Reduces investigation time and improves analyst productivity

Autonomous Fraud Response Agents

- Auto-freeze accounts and cards based on fraud detection
- Automated settlement holds for suspicious merchant activity
- Blacklisting of fraudulent entities (cards, devices, IPs, merchants)
- Real-time alerts and notifications to fraud teams
- Customizable response workflows and escalation rules

DIY No-Code Rule Builder

- No-code rule builder for business users
- Simulation and test mode for safe rule validation
- 100+ operators for flexible rule creation
- Maker-checker workflows for rule approval
- Instant rule deployment for rapid response

Device & Behavioral Intelligence

- Device fingerprinting and IP geolocation
- Behavioral biometrics and user profiling
- Same-device multi-card detection
- Velocity checks and transaction pattern analysis
- Cross-channel behavioral correlation

Use Cases

Issuers

- Card and wallet transaction fraud prevention
- Risk-Based Authentication (RBA) for 3DS flows
- Account takeover and SIM swap detection
- Phishing and vishing attack prevention
- Cross-border fraud monitoring

Acquirers

- Merchant onboarding risk assessment with AI KYB
- BIN attack and BIN testing detection
- MCC misuse and merchant collusion detection
- Fraud-ring detection and chargeback prevention
- Merchant portfolio monitoring and AML controls

Banks/Enterprise

- ATM skimming and jackpotting prevention
- Netbanking credential attacks and session hijacking
- Branch and insider fraud monitoring
- UPI and POS cross-channel fraud correlation
- Mule account detection and consortium intelligence sharing



Performance & Scale

- Trusted by 30+ countries worldwide
- 4 Billion Transactions secured annually
- 40% fraud detection precision
- 90% reduction in false positives
- 60% of fraud captured in <1% of transactions
- Real-time decisioning: <100ms scoring, <150ms explainability
- INR 35 Crore BIN attack prevented (case example)
- 9% reduction in merchant chargebacks
- 2,250 merchant frauds detected at 40% precision
- 910 frauds worth INR 6.85 Crore flagged via fraud-ring detection

Benefits

- Reduced fraud losses and chargebacks with proven results
- Improved detection precision with fewer false positives
- Faster, scalable investigations with AI CaseDigest and Visual Link Analysis
- Frictionless customer experience via sub-100ms scoring and RBA
- Operational efficiency through automated responses and lifecycle controls
- Cross-institution visibility via consortium intelligence sharing
- Regulatory and audit readiness with explainability and comprehensive trails

Deployment & Architecture

- Deployment options: SaaS (cloud) or on-premise
 - Encrypted PII protection in both deployment modes
 - Scalable microservices architecture for high TPS
 - Real-time and batch processing support
 - High availability with disaster recovery
 - 24/7 monitoring and NOC/SOC integration
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Case Manager & Dashboards

- Customizable Case Manager with multi-queue workflows
- AI CaseDigest integration for automated case summaries
- Investigation tools with audit trails and disposition tracking
- Real-time dashboards: Fraud trends, case volumes, precision metrics
- Actionable alerts and notifications
- Customizable reports and analytics

Consortium Intelligence

- Cross-institution intelligence sharing for broader threat visibility
- Shared fraud patterns and entity blacklists
- Collaborative defense against organized fraud rings
- Privacy-preserving consortium models
- Enhanced detection through network effects



Why Wibmo?

- Trusted by 200+ banks and fintechs, securing 4+ billion transactions/year
- Proven fraud prevention: INR 35 Crore BIN attack prevented, 9% chargeback reduction
- 40% fraud detection precision with 90% false positive reduction
- AI-powered intelligence layer with specialized ML models
- Autonomous Fraud Response Agents for automated containment
- End-to-end payments ecosystem integration (ACS, PG, 3DSS, Orchestrator)
- Consortium intelligence for cross-institution threat defense
- 24/7 support with scalable deployment options

Certifications & Compliance

- PCI-DSS compliant infrastructure
- Regulatory alignment: RBI, NPCI, FINNET
- Encrypted PII protection and data privacy
- ISO 27001:2013 Information Security Management
- Audit trails and explainability for regulatory compliance

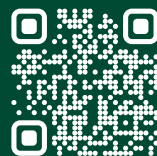




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Contact us

Email: sales@wibmo.com
Website: www.wibmo.com



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