Fintel Defence

Financial Intelligence & Defence

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01. ABOUT US

Fintel Defence is a pioneering leader in the realm of financial crime prevention and fraud detection. With a steadfast commitment to safeguarding businesses and individuals from the scourge of financial malfeasance, we specialize in delivering innovative solutions tailored to meet the unique challenges of our clients.

Our team comprises seasoned experts with extensive backgrounds in financial intelligence, regulatory compliance, and cybersecurity. Leveraging state-of-the-art technology and advanced analytical tools, we offer comprehensive services designed to identify, investigate, and mitigate various forms of financial crime.

At Fintel Defence, we understand the critical importance of proactive risk management and compliance. By partnering closely with our clients, including financial institutions, corporations, and governmental bodies, we ensure robust defences against fraud, money laundering, and other illicit activities.

Driven by a relentless pursuit of excellence and a deep commitment to integrity, Fintel Defence stands at the forefront of combating financial crimes worldwide. Together, we can build a more secure financial environment for today and tomorrow.

OUR VALUES

Integrity

“Integrity is doing the right thing, even when no one is watching." At Fintel Defence, integrity is non-negotiable. It guides every decision and action, ensuring that ethical standards are upheld without compromise. Our commitment to integrity builds trust and forms the backbone of our operations.

Honesty

“Honesty is the first chapter in the book of wisdom." Honesty permeates every interaction at Fintel Defence. We communicate openly and transparently, fostering trust with clients and stakeholders. Our honest approach ensures credibility and reliability in combating financial crime.

Curiosity

“Curiosity is the wick in the candle of learning." Fintel Defence cultivates curiosity as a catalyst for innovation. We encourage exploration and inquiry, driving continuous improvement in our strategies and solutions. Curiosity fuels our proactive stance against financial fraud, adapting to emerging threats effectively.

Adaptability

“It is not the strongest of the species that survives, nor the most intelligent, but the one most responsive to change." Adaptability is integral to Fintel Defence's success. We embrace change, swiftly adjusting tactics and technologies to combat evolving financial crimes. Our adaptive mindset ensures resilience and sustainable protection for our clients.

Respect

“Respect is how to treat everyone, not just those you want to impress." Respect guides our interactions at Fintel Defence. We value diversity, foster inclusivity, and uphold dignity in all relationships. Mutual respect within our team and with external partners cultivates a supportive environment for collaboration and growth.

OUR FLAGSHIP SOLUTIONS

02. EXECUTIVE PROTECTION (DIGITAL ASSETS):

"Shielding Leadership in a World of Invisible Threats"

THE PROBLEM

Executive Vulnerabilities in a Hyperconnected Era.

- Modern executives face unprecedented risks as cybercriminals target personal devices, home networks, and digital identities to infiltrate corporate systems. With 74% of breaches originating from compromised executive credentials and dark web markets selling C-suite data for up to $25,000 traditional security measures fail to address evolving threats like:

- Digital Identity Theft : Hackers exploit leaked emails, social media profiles, and corporate affiliations.

- Impersonation Scams : Fake LinkedIn/X accounts trick employees into transferring funds or sharing data.

- Physical-Phigital Threats : Geolocation leaks from smart devices expose travel routes and residences.

- Regulatory Non-Compliance : Poor data handling risks fines under GDPR, CCPA, and other global laws.

CUTTING-EDGE FEATURES

- **AI-Powered Executive Risk Intelligence**

- **Dark Web Surveillance : Scans 500+ underground forums and encrypted markets for executives' stolen credentials, financial data, and threat actor chatter.**

- **Impersonation Detection : Identifies fake social profiles, domains, and phishing campaigns targeting leadership.**

- **Proactive Data Privacy Management**

- **Automated Data Removal : Erases executives' personal information from 200+ data broker sites monthly.**

- **Secure Communication Channels : End-to-end encrypted messaging and threat-resistant VPNs for remote work.**

- **24/7 Crisis Response**

- **Instant Threat Mitigation : AI triggers countermeasures (e.g., account lockdowns, DNS takedowns) within seconds of exposure.**

- **Dedicated Concierge Team : Cybersecurity experts resolve emergencies like ransomware, doxxing, or travel risks.**

- **Regulatory Compliance Engine**

- **Auto-generates audit trails for GDPR, CCPA, and ISO 27001 compliance during threat monitoring and data handling.**

KEY BENEFITS

Breach Prevention : Block 95% of identity-based attacks before they escalate.

Reputation Armor : Safeguard personal and corporate brands from impersonation and fraud.

Global Compliance : Prebuilt frameworks align with EU, U.S., and APAC regulations.

Operational Continuity : Minimize disruptions with rapid incident response (70% faster resolution).

International Regulations Supported (GDPR (EU), CCPA (California), ISO 27001, NIST Cybersecurity Framework

03. DIGITAL ASSET RECOVERY

"Recovering the Irrecoverable: Where Lost Assets Rise Again."

THE PROBLEM

Billions Locked Beyond Reach

Over 20% of all Bitcoin is permanently inaccessible due to lost seed phrases, forgotten passwords, or corrupted storage. Cybercriminals exploit these vulnerabilities, with crypto thefts exceeding $4.3 billion in 2023 alone. Fintel Defence addresses these critical challenges:
Seed Phrase Loss : Misplaced or incomplete recovery phrases lock users out of wallets forever.

Brute-Force Vulnerabilities : Weak passwords or encryption keys are exploited by attackers.

Device Failures : Damaged hardware wallets or smartphones render assets irretrievable.

KEY FEATURES

1. **Seed Phrase Analysis & Reconstruction**

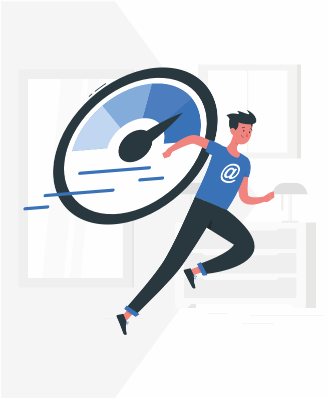
   a. Recovers fragmented or partially recovered seed phrases using probabilistic algorithms that analyze linguistic patterns, typographical errors, and known wallet formats.

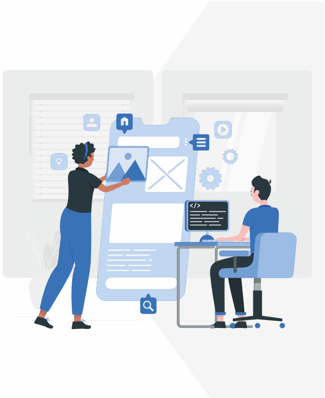
   b. Supports 12, 18, and 24 word BIP-39 phrases across 20+ languages.

2. **Brute-Force Recovery Engine**

   a. Leverages GPU accelerated computing to test millions of password/encryption key combinations per second.

   b. Prioritizes high-probability candidates based on user-provided hints (e.g., partial passwords, date formats).





3. **Cross-Platform Extraction**

   a. Recovers data from damaged or corrupted devices, including smartphones, hardware wallets, and encrypted drives.

   b. Compatible with iOS, Android, Trezor, Ledger, and cold storage solutions.

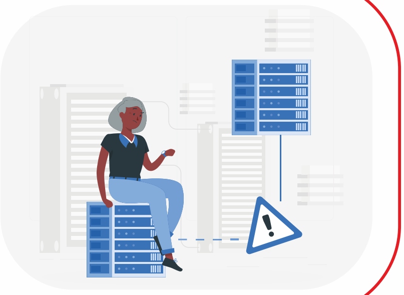
4. **Forensic Audit Trails**

   a. Generates legally admissible reports for law enforcement or regulatory compliance.

KEY BENEFITS

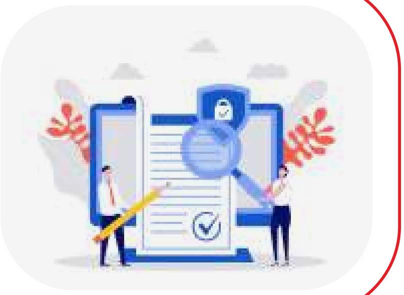
90% Success Rate :
Recover assets even with minimal seed phrase fragments or password clues.

Zero Data Exposure :
Operations occur offline to prevent leaks during recovery.



Time Efficiency :
Solve complex seed phrases 10x faster than industry standards.

Regulatory Compliance :
Adheres to strict data handling protocols during forensic processes (GDPR (EU), CCPA (California), ISO 27001, SOC 2



WHY CHOOSE FINTEL DEFENCE?

Our proprietary technology has reclaimed $1.1B+ in digital assets for governments, institutions, and individuals. Our hybrid approach combines:

- **AI-Powered Pattern Recognition :** Maps plausible seed phrase sequences from incomplete inputs.
- **Military-Grade Security :** All operations occur in air-gapped environments to eliminate hacking risks.
- **Legal Admissibility :** Court-ready documentation supports asset recovery claims.

RECOVERY WORKFLOW

UPLOAD DATA

- Cellphone Extraction
- Computer Extracion
- Email
- Cloud Data
- Images
- Miscellaneous Files

INTEGRATION
FORENSICS TOOLS

FIND

- Seed Phrases
- Crypto Apps
- Crypto Services
- Browser Wallets
- Crypto Addresses
- Software Wallets
- Hardware Wallets

INTEGRATION
E-DISCOVERY TOOLS

ANALYZE

- Image OCR
- Handwriting Detection
- Address Derivation
- Balance Checks
- ID Wallet Format
- Partial Seed Brute Force

INTEGRATION
BLOCKCHAIN
ANALYTICS TOOLS

AUDIT TRAIL

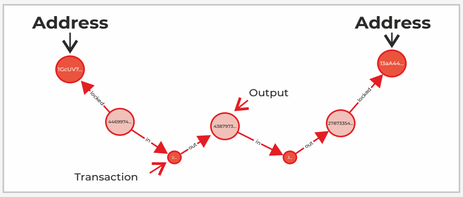
PATHS TO SEIZURE

IF PRIVATE KEYS DETECTED

Immediate
Asset Seizure

LEADS FOR FUTURE SEIZURES

Blockchain
Analytics



Legal Process
(Subpoenas, Search Warrants, Freeze / Seizure Orders)

04. WEB3 SECURITY SUITE

"Fortifying the Future of Decentralized Trust"

THE WEB3 SECURITY CRISIS

Web3's rapid growth has exposed critical vulnerabilities:

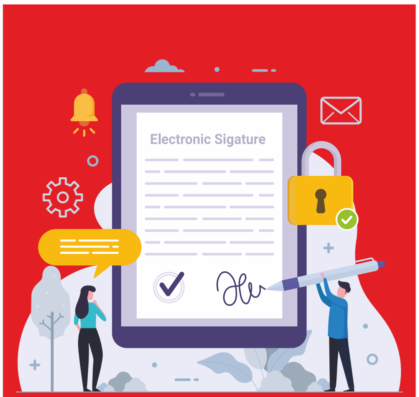
$4.3B lost to smart contract exploits in 2024, with phishing, rug pulls, and protocol breaches escalating.

51% of DeFi hacks stem from access control failures and delayed threat response.

Regulatory gaps leave enterprises non-compliant with evolving global standards.

Fintel Defence bridges these gaps with battle-tested security ecosystem, combining real-time threat interception, AI-powered audits, and cross-chain compliance.

KEY FEATURES



1. **Smart Contract Sentinel**
   a. AI-Powered Audits: Pre-deployment vulnerability detection for ERC-20, ERC-721, and EVM-compatible contracts.
   b. Access Control Fortification: Role-based permissions and multi-sig governance to prevent unauthorized changes.

2. **Real-Time Threat Detection**
   a. Anomaly Monitoring: Flags suspicious wallet activity (e.g., sudden large withdrawals, mismatched IPs).
   b. Phishing Radar: Blocks malicious dApp interfaces and counterfeit token addresses.

3. **Automated Threat Interception**
   a. On-Chain Circuit Breakers: Freeze fund transfers during hacks or governance attacks.
   b. Counter-Exploit Protocols: Neutralize flash loan attacks and MEV bots in real time.

2. **Compliance Guardian**
   a. Regulatory Rule Engine: Auto-audits for GDPR, CCPA, and FATF Travel Rule compliance.
   b. Activity Logging: Tamper-proof records for regulators and stakeholders.

KEY BENEFITS

98% Threat Neutralization : Block exploits before funds are lost.

Cross-Chain Security : Protect assets on Ethereum, Solana, Polygon, and 15+ networks.

Audit-Ready Compliance : Prebuilt frameworks for EU MiCA, U.S. SEC guidelines, and APAC regulations.

Scalable Trust : Enterprise-grade security for DAOs, exchanges, and institutional custodians.

Global Compliance, our solution aligns with : GDPR (EU), FATF Travel Rule, ISO 27001, SOC 2

WHY FINTEL DEFENCE?

Industry-leading detection algorithms:

- **Zero-Day Exploit Prevention** : Machine learning models trained on 10M+ attack patterns.
- **Seamless Integration :** Works with MetaMask, Ledger, and 50+ wallets/exchanges.
- **Enterprise Scalability :** Protect 100K+ transactions per second without latency.

Trusted By

decentralized ecosystems, enterprises transitioning to blockchain, on-chain threat response.

Secure Your Web3 Future Today.

05. FINANCIAL INTELLIGENCE

“Unmasking Threats, Securing Prosperity”

THE PROBLEM

Financial Crime in the Digital Shadow Economy

- Global financial crime costs exceed $4.2 trillion annually, with institutions battling sophisticated threats such as:
- Money Laundering Networks : Criminals exploit fragmented systems to move illicit funds across borders.
- Sanctions Evasion : State actors and rogue entities bypass restrictions using shell companies and crypto mixers.
- Fraudulent Transactions : AI-powered synthetic identities and deepfakes enable undetectable account takeovers.
- Regulatory Fines : Non-compliance with AML/CFT laws costs firms $2.7B+ yearly in penalties.
- Fintel Defence disrupts these threats with Watchtower Group's intelligence-grade analytics, delivering real-time visibility and actionable insights across payment rails, blockchain, and legacy systems.

KEY FEATURES

1. **AI - Powered Transaction Forensics**
   a. Detects anomalies in real time using machine learning models trained on 500M+ illicit transaction patterns.
   b. Flags high-risk activities like nested crypto exchanges, rapid fund layering, and PEP-linked transfers governance to prevent unauthorized changes.

2. **Cross - Border Sanctions Screening**
   a. Monitors 10,000+ global sanctions lists (OFAC, UN, EU) to block transactions involving restricted entities.
   b. Integrates with SWIFT, SEPA, and blockchain networks for end-to-end compliance.

3. **Risk-Based Scoring Engine**
   a. Assigns dynamic risk scores to entities using 200+ behavioral and transactional indicators.
   b. Prioritizes alerts to reduce false positives by 60%.

4. **Automated Regulatory Reporting**

   a. Generates FinCEN SARs, EU STRs, and FATF-compliant audit trails in minutes.

KEY BENEFITS

90% Faster Threat Detection : Identify laundering networks before funds move.

50% Lower Compliance Costs : Automate manual processes and reporting.

Global Scalability : Monitor transactions in 150+ currencies and 40+ languages.

Regulatory Confidence : Prebuilt frameworks align with FATF, FinCEN, EU AMLD6, OFAC Sanctions, PCI DSS and APAC guidelines.

WHY FINTEL DEFENCE?

Industry-leading detection algorithms:

- **Military-Grade Analytics :** Predictive models reverse-engineer criminal typologies.
- **Cross-Industry Expertise :** Protect banks, fintechs, and crypto exchanges with unified workflows.
- **Actionable Intelligence :** Turn raw data into court-admissible evidence for law enforcement.

Trusted By

- **Global Banks :** “Reduced false positives by 70%, saving $12M annually in manual reviews.”
- **Custodians :** “Real-time sanctions screening prevented $450M in blocked transactions last quarter.”
- **Regulators :** “The gold standard in AML automation.”

Defend Your Financial Ecosystem Today.

06. BIOMETRIC CARDS

“You Are The Key To Everything”

THE PROBLEM

Traditional payment cards rely on PINs or signatures, which are vulnerable to theft, fraud, and unauthorized use. This creates security risks and inconvenience for users. With our biometric card solutions, financial institutions can offer their customers a secure, convenient, and innovative payment experience.

REGULATIONS

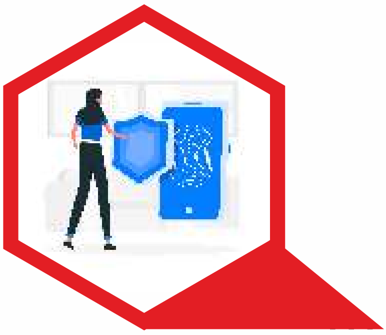
Our Biometric Card solutions are designed to comply with :

EMVCo Standards : Ensuring interoperability and security for chip-based payments.

PCI DSS : Protecting cardholder data during transactions.

GDPR : Ensuring data privacy and security for European cardholders.

KEY FEATURES



Biometric Authentication :
Utilizes fingerprint recognition technology to verify the cardholder's identity, adding a new level of security to payments.

Touch and Touchless Technology :
Supports both contact and contactless payments, offering flexibility and convenience for users.

Secure Element Integration :
Incorporates a secure element to protect sensitive biometric data and payment credentials.

Durable and Reliable :
Designed to withstand daily use and environmental conditions, ensuring long-lasting performance.

Easy Enrollment :
Simple and intuitive fingerprint enrollment process for cardholders.

KEY BENEFITS

Enhanced Security :
Reduces the risk of fraud and unauthorized transactions by verifying the cardholder's identity with biometric information.

Convenience :
Eliminates the need to remember PINs or sign for purchases, making payments faster and easier.

Hygienic :
Touchless payments reduce physical contact, promoting hygiene and safety.

Increased Trust :
Builds confidence in payment security, encouraging greater adoption of digital payments.

Seamless Integration :
Works with existing payment infrastructure, minimizing disruption for merchants and issuers.

Personalization :
Your things are getting smarter and more connected, manage the right access to your physical and digital life.

07. DECENTRALIZED BIOMETRIC AUTHENTICATION SOLUTION

"Eliminate Fraud. Elevate Trust."

Centralized authentication systems expose organizations to catastrophic breaches and friction-prone workflows. Fintel Defence revolutionizes identity management through a decentralized architecture that fragments, encrypts (AES-256), and distributes biometric data across multiple secure nodes. This eliminates credential theft while maintaining >99% authentication accuracy. Deploy in weeks, Not months

THE PROBLEM

Outdated Authentication Fuels Fraud

SMS OTP vulnerabilities : SIM swap attacks and phishing compromise 76% of SMS-based one-time passwords, enabling account takeovers.

Data breach risks : Centralized storage of biometrics or PII creates high-value targets for hackers.

Regulatory penalties : Non-compliance with GDPR, CCPA, and PCI-DSS due to insecure data practices.

Friction-driven abandonment : 43% of users abandon transactions requiring complex password resets.

KEY BENEFITS

AES-256 Encryption & Distributed Storage :
Biometric templates are split into anonymized, encrypted shards stored across geographically dispersed nodes. Breached data remains unusable without cryptographic keys.

SMS OTP Replacement :
Eliminate SIM swap/phishing risks with biometric authentication completed in <2 seconds—no codes to intercept.

Dynamic Fraud Prevention :
Account Takeover : Blocks stolen credential reuse via liveness checks and behavioural biometrics.
Synthetic Identity Fraud: Detects AI-generated faces/voices during onboarding.
Phishing Resistance: Biometric authentication cannot be replicated via fake login pages.

Prebuilt Regulatory Compliance :
Aligns with GDPR, CCPA, PCI-DSS, and ISO 30107-3 through Decentralized storage for data minimization for automated consent management through Cryptographic shard deletion for right-to-erasure.

Omnichannel Consistency :
Authenticate users via apps, payment gateways, or contact centers with the same security rigor.

08. BIOMETRIC AUTHENTICATION

"Biometric Brilliance, Quantum Resilience."

Future-proof digital services against quantum computing breakthroughs This military-grade solution transforms authentication from transactional security checks into persistent identity assurance, featuring self-learning algorithms that adapt to emerging threat patterns while maintaining sub-second response times for payment approvals. Verification through quantum-resistant cryptography and frictionless user experiences, addressing critical vulnerabilities in traditional authentication systems.

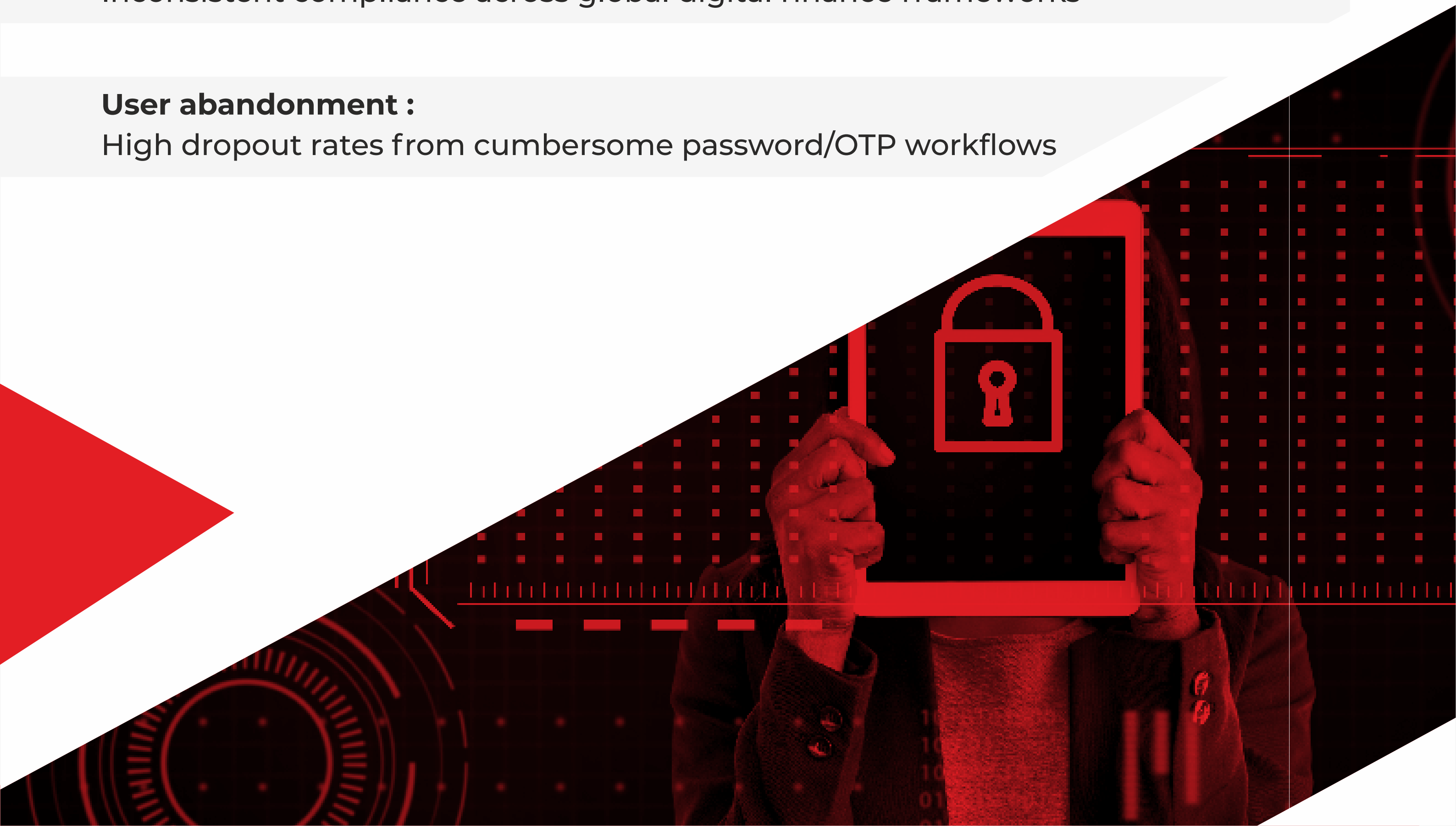
CHALLENGES SOLVED

Quantum computing threats :
Vulnerability of legacy systems to next-gen decryption attacks

Phishing/SIM swap risks :
Inherent weaknesses of SMS-based OTPs in financial transactions

Regulatory complexity :
Inconsistent compliance across global digital finance frameworks

User abandonment :
High dropout rates from cumbersome password/OTP workflows



QUANTUM-READY CORE FEATURES

1. Post-Quantum Cryptographic Engine

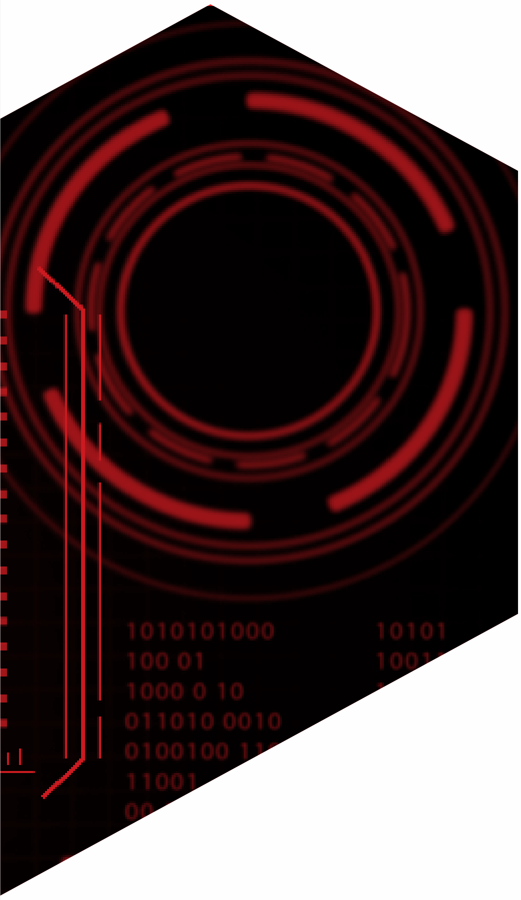
- Lattice-based algorithms preempting quantum decryption capabilities
- End-to-end encrypted biometric templates using NIST-endorsed protocols

2. Seamless Integration Suite

- Pre-built SDKs enabling full implementation within 8 weeks
- Cross-platform compatibility for web/mobile apps and IoT devices

3. Adaptive Biometric Fusion

- Multi-layered authentication combining facial recognition/behavioral patterns
- Continuous session monitoring through device usage analytics



4. Key Operational Benefits

- 83% faster user onboarding with 5-minute self-enrollment workflows
- 99.97% rejection rate for deepfake/spoofing attempts
- 70% reduction in authentication-related customer support queries
- Zero credential storage architecture eliminating database breach risk

5. Regulatory Adherence

- Full compliance with PSD3/PSR1 strong customer authentication mandates
- eIDAS 2.0 certification for qualified electronic trust services
- Alignment with NIST Post-Quantum Cryptography Standardization roadmap
- GDPR-compliant biometric data processing protocols
- FIDO 2.0 for complete passwordless authentication

SUPERIORITY OVER SMS OTPS

Capability	SMS OTPs	Fintel Defence Biometric Solution
Security Foundation	Vulnerable to SIM swaps	Quantum-resistant cryptography
High Cost savings	Rs. 0.12/OTP	Upto 80% cheaper
Authentication Speed	30-60 second delays	Instant biometric matching
Phishing Resistance	High risk	Immune to interception attacks
Regulatory Future-Proofing	Limited to current standards	Built-in compliance automation
User Experience	Manual code entry	Passive continuous authentication

09. CYBER THREAT INTELLIGENCE SUITE : PROACTIVE DEFENCE FOR CORPORATES & LAW ENFORCEMENT

"Outsmart Threats Before Impact"

This suite provides a unified platform for preemptive threat detection, incident response, and intelligence sharing, addressing the entire breach lifecycle.

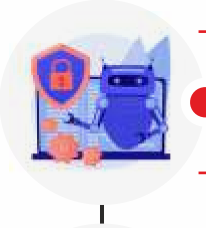
BENEFITS FOR CORPORATES

Challenge :
Sophisticated AI-driven cyberattacks exploiting third-party vulnerabilities, executive impersonation, and brand exploitation.

Solution :
AI-powered CTI consolidates 13+ capabilities into a single interface for preemptive threat detection and incident response.

KEY FEATURES

360° Attack Surface Management :
Identifies vulnerabilities across cloud, IoT, and hybrid environments.

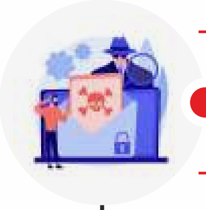


AI-Driven Executive Protection :
Detects deepfake impersonations and compromised credentials.

Automated Incident Response :
Integrates with SIEM/SOAR tools for rapid threat mitigation.

Dark Web Intelligence :
Monitors cybercrime forums for data leaks and brand mentions.

Supply Chain Vigilance :
Assesses vendor security posture and compliance.



Fraud Combat Mechanisms :
Detects phishing/whaling, ransomware, data exfiltration, and spoofing attempts using AI and behavioral analytics.

BENEFITS FOR LAW ENFORCEMENT AGENCIES

Challenge :
Fragmented threat visibility across dark web platforms, evolving cybercriminal tactics, and compliance complexity.

Solution :
Intelligence-grade dark web monitoring platform for detecting, analyzing, and mitigating emerging threats while maintaining regulatory compliance.

KEY BENEFITS

Advanced Threat Detection Engine : Real-time monitoring of dark web marketplaces, AI-driven pattern recognition, and geolocation tracking.

Multilingual Intelligence Processing : Native support for 47 languages with contextual analysis.

Integrated Intelligence Fusion : Secure API integration with law enforcement databases and blockchain analysis tools.

Predictive Risk Analytics : Machine learning models for forecasting emerging threats and network mapping tools.

Regulatory Compliance : Meets standards for data integrity (Federal Rules of Evidence), privacy protection (GDPR), and information security (NIST SP 800-171).

Operational Benefits : Faster threat actor identification, accuracy in cybercrime prediction and reduced investigation timelines.

Strategic Impact : Disrupt financial networks, prevent violent crimes, enhance inter-agency collaboration, and maintain public trust through transparent surveillance practices.

10. CRYPTOCURRENCY MONITORING

"Decrypting Criminal Networks, Fortifying Digital Economies"

Fintel Defence's cryptocurrency intelligence platform delivers predictive risk mitigation and forensic capabilities for law enforcement and enterprises operating in blockchain ecosystems. This enterprise-grade solution transforms raw blockchain data into actionable intelligence for combating financial crimes and maintaining regulatory integrity. Advanced machine learning models continuously adapt to emerging crypto crime methodologies, ensuring persistent operational advantage.

CRITICAL CHALLENGES SOLVED

Undetected criminal patterns :
Sophisticated actors bypassing conventional blocklist monitoring systems

Cross-chain obfuscation :
Difficulty tracing illicit funds across multiple blockchain networks

Compliance fragmentation :
Manual processes failing to meet evolving global crypto regulations

Investigation delays :
Limited tools for reconstructing complex crypto crime timelines

CORE CAPABILITIES

1. Predictive Behavioral Monitoring
- AI-driven detection of high-risk wallet patterns before official sanctions listings
- Real-time alerts for suspicious transaction clusters across 30+ blockchain protocols

2. Cross-Chain Forensic Analysis
- Visual mapping of fund flows between EVM and non-EVM compatible chains
- Smart contract vulnerability detection with exploit simulation models

3. Risk Intelligence Engine
- Dynamic risk scoring for NFTs (wash trading detection, provenance verification)
- DeFi protocol health monitoring with liquidity pool risk assessments

4. Compliance Automation Suite
- Automated SAR filing with chain-of-evidence documentation
- KYB/KYC workflows integrated with global watchlists and PEP databases

REGULATORY ALIGNMENT

The solution maintains compliance with :

1. Financial Action Task Force (FATF) requirements
2. EU Markets in Crypto-Assets Regulation (MiCAR) transparency mandates
3. Bank Secrecy Act (BSA) amendments for virtual asset service providers
4. OFAC Sanctions Compliance for cryptocurrency transactions

OPERATIONAL ADVANTAGES

For Law Enforcement

- 92% faster incident response through automated suspicious activity heatmaps
- Court-ready investigation reports with timestamped blockchain evidence
- Darknet marketplace identification via cryptocurrency payment pattern analysis

For Enterprises

- 65% reduction in compliance costs through automated regulatory reporting
- Real-time counterparty risk assessment during crypto transactions
- Insurance underwriting support with historical hack pattern analysis

Strategic Impact

- Disrupt ransomware networks by tracing Bitcoin-to-Monero conversion patterns
- Prevent exchange hacks through predictive smart contract audits
- Maintain financial system integrity with OFAC-compliant transaction screening
- Accelerate crypto adoption through enterprise-grade regulatory safeguards

11. CHARGEBACK MANAGEMENT SOLUTION

"Shield Your Revenue, Secure Your Future – Turn Disputes into Growth Opportunities"

Fintel Defence delivers an end-to-end solution designed to protect revenue, reduce losses, and optimize profitability for merchants and financial institutions. Our strategy tackles the *entire* chargeback lifecycle, not just isolated threats, ensuring maximum protection with minimal operational friction. By preventing disputes, recovering revenue, and streamlining operations, Fintel Defence empowers merchants and banks to reinvest savings into growth – all while building customer trust and regulatory resilience.

PROBLEMS SOLVED

Revenue Leakage :
Recover up to 60-70% of disputed funds that would otherwise be lost.

Operational Inefficiency :
Reduces manual review time by automating evidence collection and response workflows.

Regulatory Penalties :
Avoid fines for non-compliance with card network dispute timelines.

Customer Dissatisfaction :
Resolve issues pre-emptively to retain trust and loyalty.

KEY FEATURES

1. Real-Time Chargeback Prevention

- AI-Driven Fraud Detection: Instantly identifies high-risk transactions using machine learning and behavioural analytics.
- Order Validation: Halts fulfilment of disputed orders to retain shipping costs and inventory.
- Prevention Alerts: Notifies merchants of customer disputes within 24 hours, enabling proactive resolution.

2. Automated Dispute Resolution

- Rapid Dispute Resolution (RDR): Automatically refunds eligible disputes to avoid chargeback escalation.
- Flexible Automation: Choose DIY, fully managed, or hybrid workflows to match your business needs.

3. Intelligent Chargeback Recovery

- Compelling Evidence Compilation: Links disputed transactions to historical data (e.g., past valid purchases) to prove legitimacy.
- Guaranteed Compliance: Adheres to Visa CE 3.0, Mastercard, and other card network regulations for seamless dispute submissions.

4. Actionable Analytics

- Real-Time Insights: Monitors chargeback ratios, win rates, and revenue recovery metrics.
- Root-Cause Analysis: Identifies fraud patterns and operational gaps to refine strategies continuously.

REGULATORY COMPLIANCE

Our solution aligns with :

- Visa Claims Resolution (VCR) and Visa CE 3.0
- Mastercard Dispute Resolution
- PCI-DSS standards for secure transaction handling

12. FRAUD MANAGEMENT SOLUTION

“Unified Protection, Unmatched Growth : The Complete Fraud Defense Ecosystem"

A Holistic Shield for Modern Business :
Fintel Defence delivers an all-in-one fraud prevention platform that integrates real-time risk scoring, identity verification, and compliance automation to secure every stage of the customer journey. Designed for scalability, our solution empowers merchants, banks, and fintechs to combat fraud while accelerating revenue growth. Fintel Defence transforms fraud management from a cost center to a growth catalyst, enabling 95% fraud reduction while unlocking revenue in high-risk markets. Our platform's modular design ensures readiness for emerging threats like generative AI-driven scams.

CRITICAL PROBLEMS SOLVED

Fragmented Solutions :
Replaces multiple vendors with a single platform, cutting integration costs by 30%.

Revenue Loss :
Blocks payment fraud and friendly fraud chargebacks, recovering 117% more disputes via AI-generated evidence.

Operational Overhead :
Automates 98% of decisions, freeing teams to focus on strategic growth.

KEY FEATURES & BENEFITS

1. Unified Risk Intelligence Platform

- Real-Time Decision Engine: Analyzes global transaction patterns and device behaviors to assign dynamic risk scores in <100ms, reducing false positives by 84%.
- Dual AI Models: Combines supervised machine learning (known fraud patterns) with unsupervised learning (emerging threats like synthetic identities) for comprehensive detection.
- Cross-Channel Protection: Secures payments, account logins, loyalty programs, and refund workflows from card testing, account takeovers, and chargeback fraud.

2. Customizable Policy Automation

- Drag-and-Dash Rules Builder: Create tailored risk thresholds to auto-block, challenge, or approve transactions without manual intervention.
- Frictionless Customer Experience: Balance security with seamless UX, boosting checkout conversion rates by 22%.

3. Global Identity Network

- 8.5B+ Device Profiles: Cross-references device fingerprints, geolocation, and behavioral biometrics to verify legitimate customers.
- Shared Threat Intelligence: Identifies compromised accounts across industries, enabling 78% faster de-risking of high-risk users.

4. Compliance Automation

- Pre-built workflows for PCI-DSS Level 1, SOC 2 Type 2, GDPR and HIPAA compliance, reducing audit preparation time by 45%.
- Real-time sanctions screening against global watchlists to prevent AML/CTF violations.

For Banks & Financial Institutions

- $2.9M Annual Savings: Reduces false positives in sanctions screening through collaborative data pools.
- 17% Customer Retention Boost: Accelerates legitimate transaction approvals while blocking criminal activity.

Compliance & Certifications

- PCI-DSS Level 1 (Payment Security)
- SOC 2 Type 2 (Data Integrity)
- GDPR/CCPA (Consumer Privacy)
- AML/CTF Frameworks (Sanctions Screening)

IMPLEMENTATION & SCALABILITY

1. Rapid Integration :
Pre-built connectors for major ecommerce platforms (e.g., Shopify, Magento) or custom API/SDK deployment.

2. Adaptive Policies :
Evolve rules as business models expand into new markets or payment methods.

3. 24/7 Threat Monitoring :
Continuous updates from a global network analyzing 32B+ annual interactions.

13. APP FRAUD MANAGEMENT SOLUTION

"Outsmart Fraud, Secure Trust – Where Payments Meet Protection"

Comprehensive APP Fraud Defence
Fintel Defence delivers a specialized solution to combat Authorized Push Payment (APP) fraud, protecting businesses and customers from sophisticated social engineering scams. Our AI-driven platform combines behavioral analytics, real-time intervention, and global threat intelligence to safeguard transactions while maintaining seamless user experiences.

Understanding APP Fraud
APP fraud occurs when criminals manipulate victims into authorizing real-time payments to fraudulent accounts under false pretenses. Unlike traditional scams, it exploits trust rather than technical breaches:

Social Engineering Tactics : Fraudsters impersonate legitimate entities (e.g. banks, CEOs, or family members) to create urgency, fear, or excitement, tricking victims into initiating payments.

Irreversible Transactions : Funds transferred via real-time payment systems (e.g., Faster Payments, P2P apps) are typically unrecoverable, with 90% of losses written off.

Global Impact : While termed "APP fraud" in the UK, similar scams include U.S. confidence/romance scams and investment "pig butchering" schemes.

KEY FEATURES

1. AI-Driven Behavioral Analysis

- Detects anomalies in transaction patterns (e.g., sudden high-value transfers) using machine learning trained on 19+ years of fraud data.
- Flags mismatched payee details in real time, preventing funds from reaching fraudulent accounts.

2. Dynamic Risk Scoring

- Assigns risk scores using 300+ variables, including device fingerprinting, geolocation, and transaction velocity.
- Cross-references data across a global network of 32B+ interactions to identify coordinated fraud campaign.

3. Multi-Layer Verification

- Delegated Authentication: Seamlessly verifies user identities via biometrics or OTP without disrupting workflows.
- Payee Confirmation Alerts: Automatically prompts customers to validate recipient details before approving high-risk transfers.

4. Real-Time Intervention

- Blocks 98% of suspicious transactions within 500ms using predictive AI models.
- Triggers automated customer outreach for ambiguous cases, reducing manual review time by 65%.

5. Fraud Ecosystem Mapping

- Tracks mule accounts and fraudulent networks through shared device/IP clusters.
- Integrates dark web monitoring to identify compromised credentials proactively.

PROBLEMS SOLVED

APP Fraud Losses : Prevents 85-95% of social engineering scams targeting authorized payments.

Operational Strain : Reduces fraud investigation costs by automating 70% of case management.

Reputational Damage : Mitigates customer distrust from fraudulent transactions.

Regulatory Exposure : Addresses PSD2 SCA requirements and global AML directives.

Regulatory Compliance

- PSD2 Strong Customer Authentication (SCA)
- Anti-Money Laundering (AML) Directive 6
- GDPR & CCPA Data Privacy Standards
- FCA Consumer Duty Guidelines

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