



PAYMENTS FRAUD DEFENSE

Detect Fraud Sooner. Act Faster.

Detect fraud in real-time, across multiple payment channels.



Payments Fraud has Changed. Most Fraud Controls Have Not.

Fraud is no longer isolated or opportunistic. Instant payments, AI-generated attacks, business email compromise, account takeover and authorised push payment (APP) scams have industrialised fraud, putting financial integrity and customer trust at risk.

Financial institutions must make accurate fraud decisions in milliseconds while navigating increasing regulatory scrutiny and reimbursement obligations. Doing so with disconnected systems increases cost, complexity and risk.



The Stakes for Financial Institutions Are Extremely High

The highest-risk moment is the window between payment authorisation and orchestration to networks such as Swift, SEPA and Bacs. With instant payments carrying up to 10x higher fraud risk, institutions need real-time intelligence to identify threats and stop fraudulent transactions before they are irrevocably processed.



One Platform for Smarter Fraud Prevention

Payments Fraud Defense combines proven fraud analytics, behavioural intelligence, machine learning and shared intelligence to detect and prevent fraud before payments leave the bank.

Built for both instant and traditional payment environments, it protects domestic and cross-border payment flows, helping financial institutions reduce losses, improve efficiency and strengthen compliance.

Layered Intelligence for Stronger Fraud Prevention

Payments Fraud Defense combines multiple layers of intelligence to improve decision quality and support analyst investigations.

Four Layers of Protection



EXPERT ANALYTICS

Apply ready-to-deploy models built for payment fraud, including account takeover, business email compromise and authorised payment scams.



ADAPTIVE AI

Use behavioural analytics and machine learning to identify unusual activity and emerging patterns that rules may miss.



INTELLIGENCE AUGMENTATION

Combine internal data with trusted third-party intelligence sources such as device intelligence, behavioural biometrics, beneficiary intelligence and fraud risk services.



SHARED INTELLIGENCE

Use privacy-protected, shared fraud intelligence to strengthen detection and provide greater context for decision-making.

KEY BENEFITS



Detect fraud before funds leave



Support evolving regulatory requirements



Protect instant and traditional payment rails



Connect existing fraud and intelligence ecosystems



Reduce false positives and investigation effort



Deploy rapidly alongside existing Bottomline payment infrastructure



How Bottomline Helps Institutions Like Yours

Detect Earlier. Decide Faster. Stop More Fraud.

As fraudsters exploit digital channels with increasingly sophisticated tactics, early detection has become critical to preventing losses.

Payments Fraud Defense combines real-time fraud interdiction, intelligent analytics and ongoing model tuning to help institutions detect threats earlier, stop more fraud and protect customer trust.



Built For Modern Payments

- ✓ Multi-rail fraud monitoring
- ✓ Behavioural profiling
- ✓ Explainable, auditable decisions
- ✓ AI-ready architecture
- ✓ Real-time payment decisioning
- ✓ Integration with Bottomline solutions for seamless defense
- ✓ Payment and non-payment event monitoring
- ✓ Human-in-the-loop investigations
- ✓ Consortium intelligence ready
- ✓ Advanced tuning for better decision-making

Compliance By Design

Support for an Evolving Regulatory Environment

Payments Fraud Defense helps organisations establish stronger fraud controls aligned with evolving requirements.

Across the EU, Switzerland and the UK, rising fraud volumes, APP scam liability and real-time detection expectations are putting pressure on banks to modernise fraud controls before payments leave the institution.



Bottomline's next-generation Payments Fraud Defense delivers the advanced controls, intelligence, and flexibility commercial banks need to stay ahead of modernised threats.

DESIGNED TO HELP MEET REQUIREMENTS, INCLUDING:

- + EU Payment Services Regulation (PSR)
- + UK APP reimbursement environment
- + FINMA fraud guidance
- + Swift Customer Security Programme (CSP)
- + Anti-Money Laundering Regulation

Ready to Optimise Your Fraud Prevention Strategy?

Speak to an Expert



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