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MODERN FRAUD PROTECTION FOR MODERN AGE BANKING

Protect every channel on any level

Introduction



Protect every channel on any level

BPC works with over 500 tier-1, tier-2 banks, national switches, SMEs, PSPs, fintechs and government agencies in 140+ countries, spanning Europe, the Middle East and Africa, Latin America, Caribbean and Oceania. More than 200 of our clients in 80+ countries run SmartVista Fraud Management, reflecting its fit for organizations that must protect payments at scale without slowing operations.

SmartVista supports microservices architecture with containerized services orchestrated on Kubernetes/OpenShift. This cluster-based design supports elastic scaling, rolling updates, and high availability across cloud environments such as AWS, OCI, and Google Cloud.

Functionally, SmartVista Fraud Management delivers real-time, omnichannel monitoring across mobile, e-commerce, card, POS, ATM, and digital banking. It combines supervised and unsupervised ML models with rules, behavioral profiling, adaptive authentication, link analysis, and case management. Teams can run online, near-real-time, and offline validations; test rules on historical data; use fuzzy matching; and manage datasets and ML models via an intuitive UI.

“Our goal isn’t just catching more fraud, it’s giving the future-proven tools to our customers to prevent the most modern fraudsters and shorten the time to contain them. We give investigators AI-powered tools to test ideas on historical data, tune models without code, and push updates safely across clustered environments. Update your defenses in minutes, not days or months, and stay aligned with local compliance wherever your business is operating.” — **Maxim Kuzin, PhD, Product Owner, SmartVista Fraud Management, BPC**



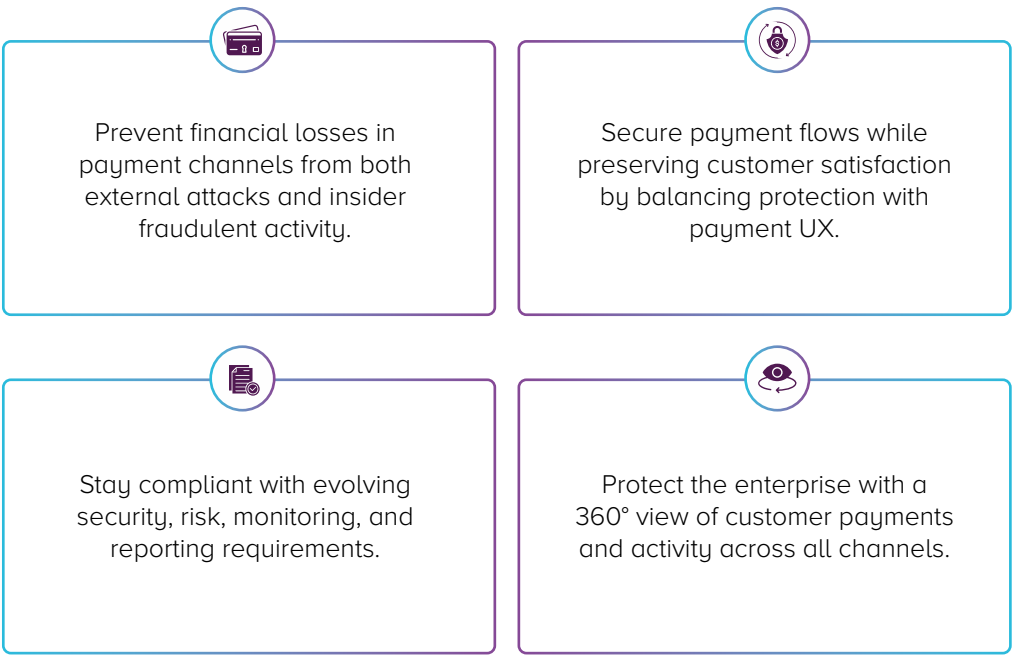
Empower your merchant customers



Fraud is rising in volume and sophistication, often slipping across channels and forcing teams to choose between tighter controls and a smooth customer experience. Investigations are spread across silos, while regulators keep raising the bar.

SmartVista Fraud Management is capable of providing a perfect balance and bringing all dots together.

Real-time protection | Visibility | AI-Driven tools | Control
Available as On-Premise or SaaS



Discover the true-omnichannel potential



Future-proven technology. ➤ Impenetrable security.

Designed to work for you and your business



➤ Central Banks

- Nation wide security to counter APP fraud
- Scalability
- Omnichannel protection across cards, A2A, instant and digital
- Policy controls
- Track and trace via link analysis and graph visualization



➤ For Merchants

- Fewer chargebacks and APP fraud and account takeovers at checkout.
- Modern payment authentication
- Spot refund abuse via behavioral profiling and link analysis
- Fast rollout with APIs



➤ For Financial Institutions

- Enterprise-wide protection across cards, payments, and digital banking channels
- Better customer experience with lower false positives
- ML-powered rules and behavioral profiling
- Strong compliance
- Alerts and notifications



➤ For National Switches

- Central compliance for PSD2 SCA, 3DS2, and scheme mandates.
- Low-latency, real-time scoring
- Detect mule networks with link analysis
- Flexible deployment with zero-downtime updates



➤ For PSPs

- Multi-tenant support with per-merchant rules and profiles
- API-first
- Analyse efficiency with case management and dashboards



➤ For SMEs

- Quick start with preconfigured rules and AI-assistance
- Web checkout and payouts protection
- Scale to new channels and countries effortlessly

Differentiating AI/ML-powered multi-tool for fraud and risk management



Modern fraud evolves in real time. Financial institutions need controls that learn, scale, and orchestrate across every channel without slowing the business and customers down.

SmartVista Fraud Management applies modern analytics and architecture to turn detection, decisioning, and response into one continuous flow.

"We integrate the way our clients operate directly to each payment channel or through existing middleware. For enterprise setups, SmartVista offers teams a dedicated

integration layer with any interface or API they need, plus orchestration. And when device and session analytics come from partners, SmartVista Fraud Management easily recognises those, so suspicious activity is monitored, analysed and mitigated over all channels centrally." - **Maxim Kuzin, PhD, Product Owner, SmartVista Fraud Management.**

SmartVista Fraud Management differentiates from all competitive solutions on the market with these 8 distinctive features.

Multi-mode operation

Online, near-online (post-authorization), and offline scoring for full coverage and rapid containment. Online realtime risk and fraud prevention has always been a priority for SmartVista Fraud Management since the inception in 2008, and this stays the most effective and recommended mode of operation.

True omnichannel, enterprise integration.

A 360° view of financial and non-financial activity across mobile, web, card, ATM, POS, digital channels and core systems. Additionally, BPC provides a separate integration layer (SmartVista Integration Platform) for enterprise environments with support of any type of interfacing and APIs and business orchestration capability.

Advanced analytics

List checks, rules, behavioral profiles, and supervised/unsupervised ML scoring models fully managed by fraud officers via UI without any code changes. Standard and default packaged models can be extended and tailored easily.

Enterprise-level case management

Investigate alerts across customers, accounts, cards, and merchants, with role-based, siloed views where needed. Investigation workflow and case types can be configured and tailored to specific business process, and in-built AI assistant will ease analysis and decision making.

Operational dashboard sets

Dashboard with analytical widgets on key performance and efficiency metrics, and set of reports.

Link analysis, graph visualisation

Visualize entities and relationships; track & trace for risky and fraudulent activity identification; follow patterns from graph to case and back within the same workspace.

Rule auto-generation

ML and AI-driven rule suggestions from recent fraud patterns to accelerate tuning and reduce time-to-contain.

Low-code/no-code configuration

Rapid rule creation for scenarios of any complexity and granularity, workflow edits, and UI tweaks without need for extensive coding.

Success stories around the world



DSK - Bulgaria



About the customer

DSK Bank, part of the OTP Group and one of the largest and most significant banking players in Bulgaria, wanted to replace its processing systems for card management while ensuring a risk-free experience for its customers.

Problem

Due to growth of transactions in different channels, the bank experienced fraud operations and observed suspicious activity in its merchant acquiring channel, issuing channel.

Solution

Enterprise-grade SmartVista Fraud Management

Result

The number of fraud detection rules expanded from 30 to over 1,000, enabling advanced, real-time monitoring across issuing and acquiring channels.

The system blocked 4,000 fraudulent transactions; as machine learning models matured, this number rose to 7,425, delivering over €4+ million in savings for the bank.

For customers, SmartVista prevented over €1 million in potential losses, while also protecting over €660,000 in e-commerce activities.

Detection accuracy was improved, drastically reducing false positives and elevating customer confidence.

SmartVista further identified and blocked over 700 fraudulent merchants, reinforcing operational integrity.



About the customer

Co-opbank Pertama (CBP), a Malaysian banking cooperative, has teamed up with Swiss payment technology provider BPC to enhance its digital banking security and compliance capabilities across retail and corporate channels.

Problem

The collaboration comes in response to enhanced regulatory requirements from Bank Negara Malaysia (BNM), which mandate banks to introduce additional security controls, including velocity checks for customer behaviour analysis. To meet these requirements, CBP has implemented BPC's SmartVista Fraud Management solution.

Solution

Enterprise-grade SmartVista Fraud Management

Result

- Introduction a machine-learning module into its defence system
- Leveraging historical fraudulent data and refining detection mechanisms to protect users' assets.
- BPC provided training services to help CBP's team fully leverage the system's capabilities.

Zairil Anuar Ahmad, chief technology officer at CBP, commented:

"Receiving omnichannel protection for our digital channel marks a significant milestone for CBP. Implementing high-standard preventive measures is both a top priority and a regulatory requirement as Malaysia intensifies efforts to combat fraud. These practices are crucial in building customer trust and ensuring long-term loyalty".



About the customer

Banco Finandina has chosen BPC for the implementation of the SmartVista platform with 3DS 2 security services.

Problem

The bank committed to provide a safer, more reliable, and modern online payment experience to its customers.

Solution

E-commerce SmartVista Fraud Management

Result

- 100% of online purchase transactions made by Finandina's customers are protected
- An enhanced authentication system that strengthens protection for online purchases
- Significantly reduced fraud risk online
- Greater trust in card usage from customers
- The highest international security standards received

Orlando Forero General Manager at Banco Finandina

"We want the best for our customers. That's why we chose a technology that adds an extra layer of authentication for cardholders when making purchases at online merchants, effectively reducing the risk of identity fraud. The implementation of 3DS strengthens the bank's position in compliance with the payment industry's security regulations. With this implementation, we're improving the purchasing experience, minimizing fraud, and opening new opportunities to grow the adoption of our digital products."



About the customer

BIMBANK, Mauritania's leading Islamic bank and one of the pioneers in digital banking, has chosen the SmartVista Fraud Management solution from BPC to implement enterprise-wide fraud prevention.

Problem

Central Bank of Mauritania has tightened anti-fraud regulations, mandating real-time monitoring, automated alerts, and detailed reporting across all payment channels. BIMBANK viewed a modern, scalable fraud-management solution as an essential step to preserve trust in its services. Driven by the goal to become the country's most trusted financial institution, BIMBANK sought a future-proven platform that could replace an ageing fraud system, satisfy tighter regulatory check-lists and scale with rising transaction volumes.

Solution

Enterprise-grade SmartVista Fraud Management

Result

- The bank has intercepted 100% potentially fraudulent transactions through all channels
- Adaptive rule scoring
- Instant notifications
- Advanced Case management

Abdellahi AHMEDNE, IT Director at BIMBANK

"Before BPC SmartVista Enterprise Fraud Management, we didn't have the advanced tools needed to detect them in time. Today, we see, stop, and investigate events in real time. BPC's proven platform underpins our strategy to lead Mauritania in secure banking."



About the customer

First Bank Nigeria (FBN) is the largest publicly listed company in Nigeria, renowned for its extensive financial services offerings. The Group's core business includes providing a comprehensive range of financial services to individuals, corporate institutions, and the public sector. FBN operates across 10 countries, offering commercial banking services through both domestic and international offices.

Problem

Following the nation-wide battle against digital fraud and anticipating increase in fraudulent activities in the country due to exponentially transformation of the financial sector, First Bank of Nigeria wanted to ramp up its defences on all of its channels to save its own revenue, reputation, customer loyalty and their transactions.

Solution

Enterprise-grade SmartVista Fraud Management

Result

- 6+m USD successfully saved from fraud by the bank
- Over 1bln fraud attempts blocked through all channels collectively
- Omnichannel protection - transactional, mobile, super-app, e-wallet, ussd, checkout

Key Features



All-in-one solution covering all aspects of risk and fraud management in payments that can be used by an organization of any size, type of business, regional specifics or requirements.

<p>➔ Multiple validation modes</p> <ul style="list-style-type: none"> Online Near-online Offline 	<p>➔ Transaction monitoring</p> <ul style="list-style-type: none"> Real-time 	<p>➔ Omni-channel</p> <ul style="list-style-type: none"> Digital/Mobile/Wallets Issuing Acquiring E-commerce Instant payments Core banking Internal
<p>➔ Machine Learning and AI</p> <ul style="list-style-type: none"> Models creation Models for scoring trained using supervised or unsupervised techniques Models can be built by end user via UI Automated rules generation with ML and AI 	<p>➔ Business Driven approach</p> <ul style="list-style-type: none"> Rules with velocity GEO History Lists Aggregation and limits Behavioral checks Embedded ML scoring for fraud and anomalies detection 	<p>➔ Multi-functional support</p> <ul style="list-style-type: none"> Multi-institution Multi-currency Multi-channel Multi-node for horizontal scalability
<p>➔ Rules and Lists</p> <ul style="list-style-type: none"> Powerful and enhanced rule engine Pretesting of rules on history data White/Black/Fraud lists management Support of sanctions list screening Setting risk strategies <ul style="list-style-type: none"> winner (standard one) vector (for generation of complex risk scores by multiple factors) sum (for onboarding, fraud, risk or credit scoring) 	<p>➔ Behavioral Profiling</p> <ul style="list-style-type: none"> Behavior profiles creation Statistics behavior defined by user AI/ML driven 	<p>➔ Case Management</p> <ul style="list-style-type: none"> Omnichannel approach Analysis and investigation for <ul style="list-style-type: none"> Customer Card Merchant Account Multi-workflow, configurable prioritization and distribution, custom scripts Built-in AI Assistant
<p>Notifications and Alerts</p> <ul style="list-style-type: none"> Prebuilt templates User custom templates Notifications types: <ul style="list-style-type: none"> SMS Email Push 	<p>Visual analytics and Reporting</p> <ul style="list-style-type: none"> Dashboards Widgets ➔ Network Link Analysis Reporting <ul style="list-style-type: none"> Pre-built reports User-custom reports 	<p>Compliance support</p> <ul style="list-style-type: none"> PCI SSF 3DS2 PSD2 <p>➔</p>
<p>➔ Friendly customisable UI</p> <ul style="list-style-type: none"> Flexible configuration of the solution via UI for <ul style="list-style-type: none"> Data models Channels API mappings Case management flows 	<p>➔ Integrations</p> <ul style="list-style-type: none"> Interfacing with 3-rd party risk, fraud and security management tools and services Integration layer for enterprise environments APIs and business orchestration capability. 	<p>➔ Deployment options</p> <ul style="list-style-type: none"> On-prem or cloud Oracle or PostgreSQL/PRO Weblogic or Tomcat Containers and Kubernetes

Secure your operations with BPC SmartVista Fraud Management

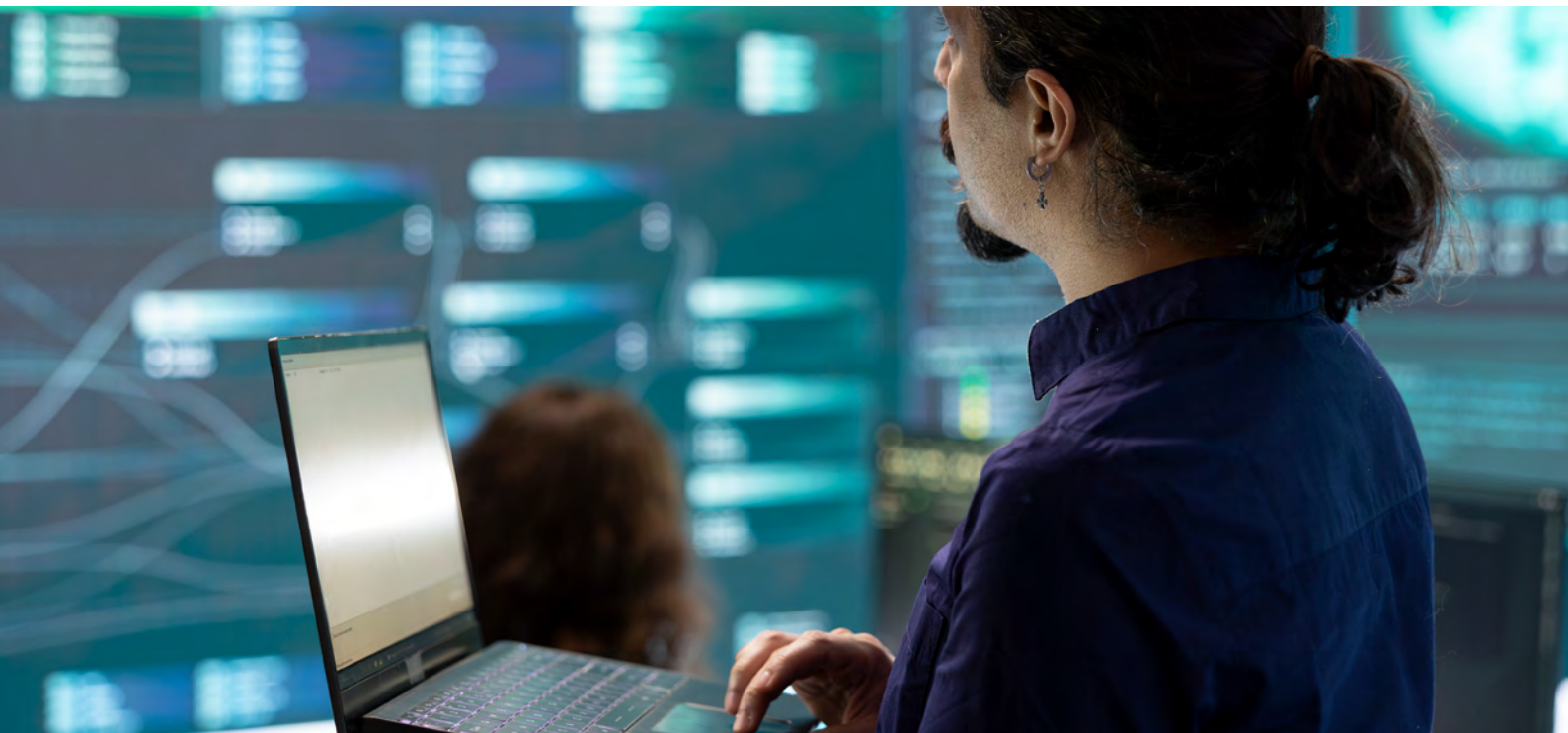


Start benefitting from SmartVista Fraud Management alone or as part of a broader technology platform and gain the potential to make the most of every transaction with the right tools and technology.

It's one thing to use technology to power your transactions; it's another to harness its full potential.

BPC's experienced team understands exactly how to drive innovation and deliver secure digital experience, and our technology is proven, consistent, and always forward-thinking.

Reach out our experts today



About BPC

BPC is a proven industry leader that is shaping the world of transactions with quick, safe and easy payment processing. With a focus on exceptional technology development and customer service, BPC helps financial institutions and businesses to deliver innovative and best-in-class proven solutions that fit with today's consumer lifestyle when banking, shopping, or moving in both urban and rural areas. With more than 500 customers across 140 countries, BPC collaborates with all ecosystem players to deliver services for the digital world. Its core product SmartVista suite comprises cutting-edge banking, commerce, and mobility platforms that enable innovative solutions for digital banking, ATM and switching, payments processing, card, and fraud management, financial inclusion, merchant portals, transport, and smart cities.

www.bpcbt.com

Want to find out more?

Request a free discovery workshop from BPC and one of our experts will be in touch to book your 1-2-1 workshop.