

Brochure

LTIMindtree's Realtime Fraud Management

Stop Fraud in Its Tracks with AI-Powered Detection and Prevention



Introduction

Fraud is evolving faster than traditional defenses can adapt. As digital transactions soar and regulations like DORA and ISO 42001 tighten oversight, businesses across industries face increased risks, including synthetic identities and AI-driven scams expected to cost billions. Legacy systems often cause delays, false positives, and blind spots, leaving organizations vulnerable.

LTIMindtree's Real-Time Fraud Management Solution, powered by IBM and built on the BlueVerse Foundry, transforms the approach. Integrating agentic AI, behavioral analytics, and automation facilitates instant detection and quick response, reducing false positives, decreasing manual investigations, and safeguarding revenue and customer trust.

Business Problem

Traditional fraud detection systems are no longer enough to counter today's sophisticated scams. They struggle with accuracy, adaptability, and speed, exposing financial institutions to mounting risks.



Class imbalance bias: Fraud detection models are skewed toward legitimate transactions like everyday card payments, leading to frequent misclassification of rare fraud cases such as synthetic identities or coordinated rings.



Inability to adapt to evolving threats: Static, rule-based systems require manual updates to thresholds or fraud rules, leaving gaps in detection when fraud tactics change through new scams or digital channels.



High false positives: Rigid thresholds, such as fixed transaction amounts or location mismatches, flag legitimate activities, wasting resources, frustrating customers, and lowering trust.



Limited scalability: Legacy systems struggle to handle massive, real-time transaction volumes and complex fraud scenarios such as cross-border or multi-device interactions.



Contextual blind spots: Authorized scams such as push payments or account takeovers go undetected without relationship-based analysis.



Ineffective decision-making: Traditional approaches like rule-only systems focus on majority cases, missing multi-vector fraud patterns such as layered money laundering or coordinated fraud rings.



Slow response times: Delayed transaction validation and anomaly detection processing prevent real-time action, allowing fraudulent transactions to succeed within milliseconds.

Our solution

LTIMindtree's Realtime Fraud Management Solution, powered by IBM and built on the BlueVerse Foundry, combines agentic AI, behavioral analytics, and automation to move enterprises beyond static, rule-based detection.

It enables real-time surveillance, contextual analysis, and automated investigation workflows, helping organizations reduce manual effort, cut false positives, and deliver a smooth customer experience while staying future-ready.



Autonomous agents analyze large volumes of transactional data in real time, continuously learning and adapting to new fraud tactics.



Behavioral analytics assesses cues such as typing speed, transaction velocity, and device usage to flag anomalies more accurately.



Knowledge Graphs map relationships across accounts, devices, and transactions, exposing hidden fraud patterns like circular money flows or collusive rings.



GraphRAG allows investigators to use natural language queries for fast, contextual analysis, simplifying the detection of synthetic identities and unusual behaviors.



Automated investigation workflows reduce manual effort, streamline case handling, and free teams to focus on high-value decision-making.

Key Features

Fraud management today demands more than detection; it requires speed, adaptability, and complete enterprise coverage. LTIMindtree's solution combines advanced AI and automation to deliver these core capabilities.

LTIMindtree's Fraud Management Framework



- **Real-time detection and response:** AI-powered surveillance monitors transactions continuously, detecting anomalies instantly and triggering automated reactions within seconds
- **Seamless enterprise integration:** Deep connectivity with existing systems provides end-to-end fraud coverage across channels, from transaction monitoring to AML.
- **Intelligent agents with adaptive learning:** Domain-specific agents refine detection models dynamically, staying aligned with new fraud patterns and regulatory changes
- **Comprehensive visibility:** 360° view of customer and transaction activities breaks silos, exposing complex fraud patterns early
- **Compliance-ready and scalable:** Embedded regulatory frameworks and modular architecture ensure adherence to global standards while supporting enterprise-wide scale
- **Built on trust:** Security, transparency, and governance are integrated into every stage, reinforcing customer and stakeholder confidence

Business Benefits

LTIMindtree's Realtime Fraud Management solution delivers measurable outcomes that protect revenue, strengthen customer relationships, and enable long-term resilience.



Significantly reduce fraud losses

Decrease annual fraud-related losses by 35-50%, directly improving profitability and protecting assets.



Cut operational costs

Manual case investigations can be reduced by 25-40%, enabling teams to focus on high-value priorities rather than repetitive reviews.



Accelerate decision-making

Shrink response times from minutes to seconds, ensuring fraud is stopped before it impacts customers or revenue.



Enhance customer loyalty

Lower false positives, leading to a 3-5% increase in customer retention and stronger trust in digital channels.



Future-proof fraud management

Rapidly deploy new capabilities to counter emerging threats and maintain readiness in an evolving regulatory landscape.

Why LTIMindtree

With deep domain expertise and a strong partnership with IBM, LTIMindtree goes beyond technology implementation to deliver strategic fraud management that transforms business resilience.



Ready to outsmart fraud with real-time, AI-powered protection?

Connect with LTIMindtree to explore how our IBM-powered solution can secure your enterprise, safeguard customers, and drive lasting trust.

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