

Partner with Your Customers to Fight AI-Powered Fraud

Fraudsters wield advanced AI and deepfake tools, launching large-scale attacks with unprecedented success.

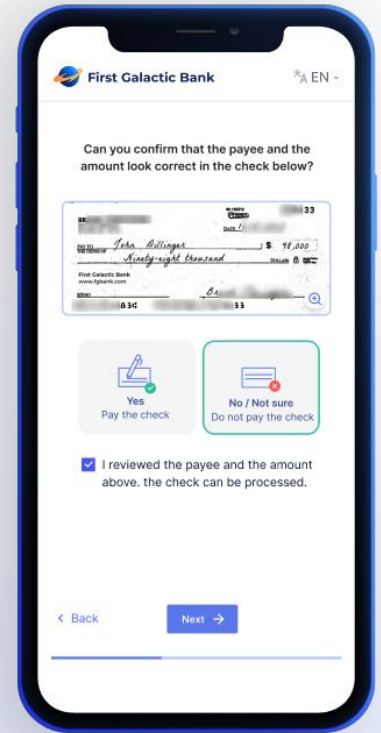
On the defender’s side, from check fraud to bank impersonation and scams, fraud teams are overwhelmed by alerts they must investigate quickly. Whether human or AI-assisted, investigators often lack the crucial context needed to explain anomalies – context best provided by customers themselves.

But banks hesitate to reach out: calling customers is notoriously high-friction and low-yield.

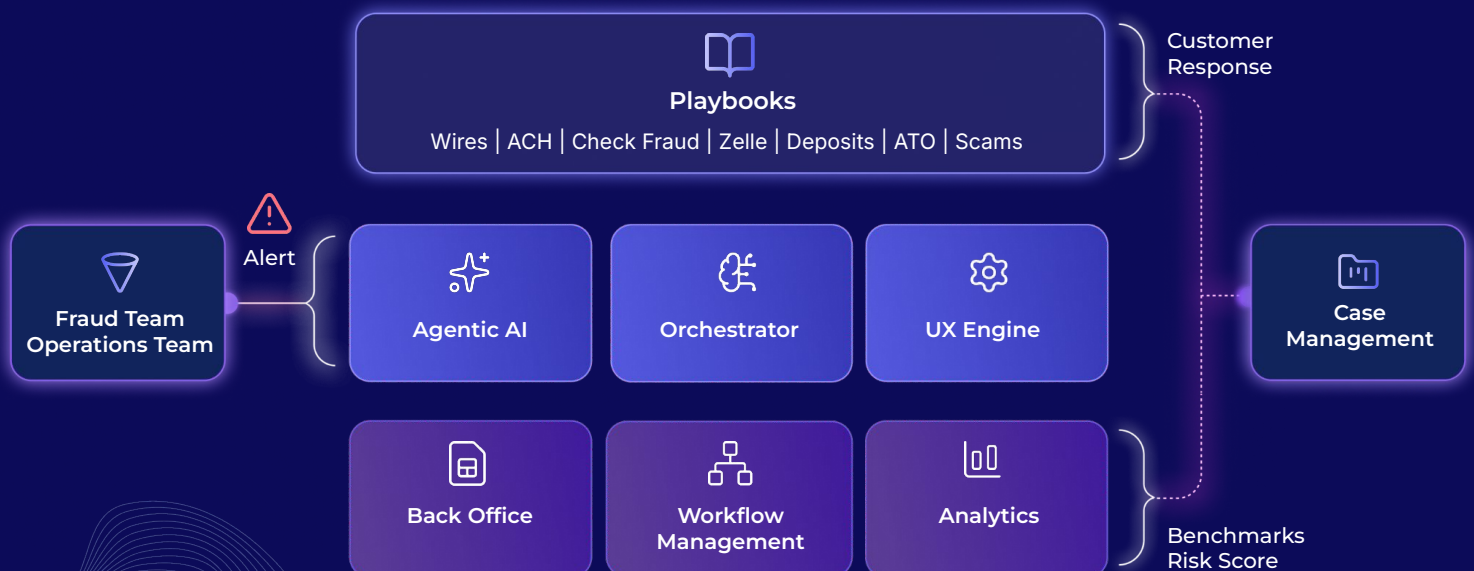
Refine is a game changer.

Refine automatically engages customers across multiple channels, guiding them through an easy digital interaction asking them to verify and/or explain the activity - and instantly sharing their responses with the bank.

If the risk is check fraud or account takeover, a yes/no verification is sufficient. For scams, Refine’s patent-pending customer-powered AI validates the customer’s response.



Refine offers multiple playbooks. This one is for Check Fraud Prevention





Playbooks

The platform offers a set of predefined, customizable playbooks (digital interactions), including Check Fraud Prevention, Wires/ACH, ATO and Scams, Zelle Fraud, and Deposits.

Wire/ACH Fraud

Check Fraud

Bank Impersonation

Scams

BEC

Zelle Fraud



Agentic AI

Refine's agentic AI assists the team by automatically scanning incoming alerts and recommending which one should trigger an inquiry. Optionally, it can be tuned to send inquiries based on pre-defined logic, or operated manually when a callback is needed.



UX Engine

The UX engine supports A/B testing and customization of RFIs and questionnaires. This tool enables teams to optimize the UX and meet specific customer needs.



Orchestrator

Who should be contacted? Who shouldn't be? When should each message go out? What's the reminder policy? The platform orchestrator incorporates intelligent outreach logic and automatic matching of customer segments to the most suitable communication channels, such as SMS, RCS, in-app notifications, and emails. This smart routing mechanism ensures that notifications are delivered effectively, encouraging prompt customer responses.



Workflow Management

The platform includes a workflow management system specifically designed for operations and fraud investigation teams. The system generates timely communications to relevant teams within the bank based on the progress of the inquiry and specific customer responses, and also handles communication with the customer around remediation.



Investigator Portal ("Back Office")

The back office component includes an RFI manager that helps teams efficiently create, manage and track requests for information (RFIs). It also features tools for generating custom reports and accessing real-time analytics, offering a comprehensive view of digital customer communications.



Analytics

Refine's patent-pending Customer- Powered AI provides a risk score for any event – whether a customer response or a case where the customer did not respond to an inquiry. Refine's AI is uniquely trained on historic digital inquiries in which bank customers have explained anomalies in their account.

Key Benefits



**Rapid Alert
Resolution**



**Scalability
and Consistency**



**Stronger
Customer Trust**



**Streamline
Investigations & Workflows**



**Deeper
Customer Analytics**



**Immediate Return
on Investment**



**Significant Reduction
in Fraud Loss**



**Improved Compliance
& Evidence Collection**

Refine's unique Customer-Powered AI approach is reshaping the paradigm for fraud and scam prevention.

Refine helps banks automatically connect with customers to gather detailed context around suspicious transactions, then leverages Customer-Powered AI to validate their explanations.

Financial institutions using Refine are stopping advanced check fraud, account takeovers and scams, and future-proofing their defenses.

Refine is supported by advanced UX experts, data science, and software development teams.

Refine is backed by leading venture capital funds, including Glilot Capital, Fin Capital, SYN Ventures, Valley Ventures and EJP Capital.



Speak with one of our experts. Today.