

Stay Ahead of Fraud with Intelligent Early Warning Signals (EWS)



Unlock Early Fraud Visibility with AI-Powered Intelligence

Financial institutions today face increasing challenges in identifying early signs of borrower stress. Traditional monitoring systems often fail to detect risks in time, leading to rising NPAs and financial losses. Our AI-driven Early Warning System (EWS) empowers banks and NBFCs to identify, monitor, and act on risk signals in real-time, ensuring proactive risk management and regulatory compliance.

Challenges



Regulatory & Compliance Gaps



Higher Loss Due to Late Action



Siloed Data Systems



Inefficient Alerting & Investigation

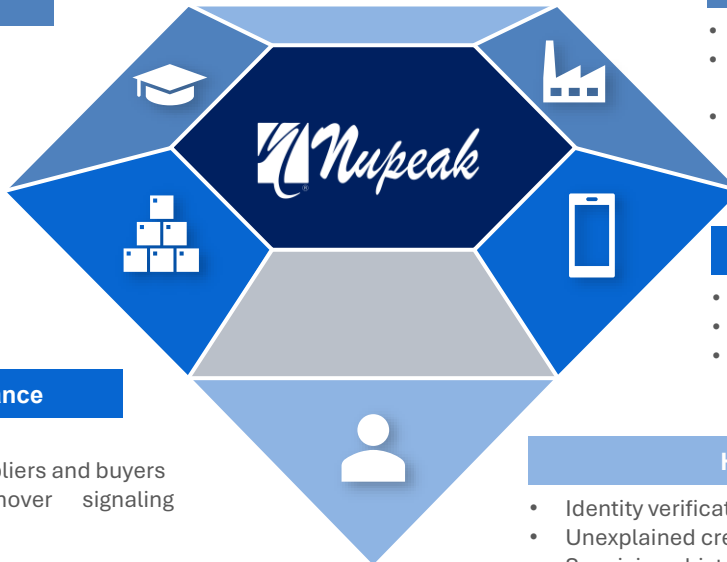


Fragmented Risk View

Nupeak Early Warning Solutions for Smarter Organizations

Education Loan

- Fraudulent enrollment and fake admission cases
- Duplicate loan applications across multiple lenders
- Dubious institutions indicating potential scams



MSME Loan

- High velocity of transactions
- Rapid increase in credit utilization
- Frequent changes in business information

Digital Loan

- Suspicious IP addresses
- Unusual device behavior
- Abnormal application patterns

Supply Chain Finance

- Fake invoices
- Collusion between suppliers and buyers
- Rapid inventory turnover signaling potential fraud

Home Loan

- Identity verification issues
- Unexplained credit changes
- Suspicious history

Key Benefits



Real-Time Risk Detection

- Identifies early stress signals across borrower behavior
- Flags abnormal transactions and repayment patterns
- Enables proactive action to prevent NPA



Improved Operational Efficiency

- Prioritizes high-risk alerts for faster investigation
- Reduces manual effort with automated workflows
- Enhances decision-making with dynamic risk scoring



Advanced Fraud Detection

- Uncovers hidden links between related entities
- Detects collusion, mule accounts, and unusual patterns
- Prevents large scale and organized fraud



Intelligent Data Insights

- Extracts insights from structured and unstructured data
- Identifies anomalies in financial and transactional data
- Strengthens audit readiness with complete traceability

SAS Fraud and Financial Crimes Management Solution

SAS Risk, Fraud and Compliance Solutions

- Card & Payment Fraud
- Application & Identity Fraud
- Internal Fraud
- Compliance Decisioning
- Credit Decisioning

SAS Marketing & Other Solutions

- Customer Intelligence
- Internet of Things
- Partner Solutions

Orchestration

- Data Flow Designer
- Enrichment
- Automation

Data Management

- Access
- Preparati
- Quality
- Integration

Viya Services

- Triage & Investigate
- Visualization
- Exploration
- Text Analytics
- Reporting & Dashboards

Model Management

- Development Lifecycle
- Risk Management & Governance
- Trustworthy, Ethical AI
- Repository

SAS Viya

Decisioning – Design Time

- Flexible Message Schema
- Rules Authoring
- Decision Management
- Impact Analysis
- No Code Authoring
- Advanced Lists

Decisioning – Run Time

- Real Time Rule Execution
- Batch Rule Execution
- AI / ML Model Execution

AI Implementation across Financial Services

FRAML Approach

- Unify data from internal systems and external sources for a complete risk view
- Track **borrower behavior** across transactions and repayments to detect early stress
- Use **predictive models** to detect defaults, fraud, and anomalies early
- Enterprise fraud detection with AI
- Industry-aligned fraud scenarios & rule sets
- Pre-trained ML** models for fraud detection
- Event-based processing** for transactions & onboarding
- Built-in reason codes** for every decision
- Enable instant approvals across onboarding, SME & unsecured lending
- Configure eligibility, affordability & pricing rules without IT dependency
- Leverage unified data** (bureau, transactions, behavioral) for better risk insights



EWS - Early Warning System

Credit Lending Decisioning

- AI-driven **insights**, not just static reports
- AI-driven **risk trend analysis** & forecasting
- Faster decision-making for business & risk teams
- Automated, accurate, and real-time reporting

- Entity Resolution:** Identify and link duplicate/similar entities for a unified view
- Customer Segmentation:** Group customers by behavior, risk, and value
- Alert Prioritization:** Focus on highest-risk alerts

Data Analytics and AI

FCA - Financial Crime Analytics



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