

Fight AI-Powered Scams with Customer-Powered AI

Automatically engage customers and validate their response for fast, accurate scam prevention.

Resolve Scam Alerts Through Automated Outreach and AI

Scams where customers are tricked into sending money are now AI-powered, making them highly scalable and effective, and creating significant operational and reputational risks.

In scam scenarios, quick alert resolution is key - but is difficult without context. Calling customers is highly inefficient: response rates are low, and victims simply verify the transfer and are often guided to mislead the bank about the activity.

Refine is a Game Changer.

Refine automatically engages customers across multiple channels, asking them to explain suspect transfers in a way designed to collect valuable context and expose misdirection.

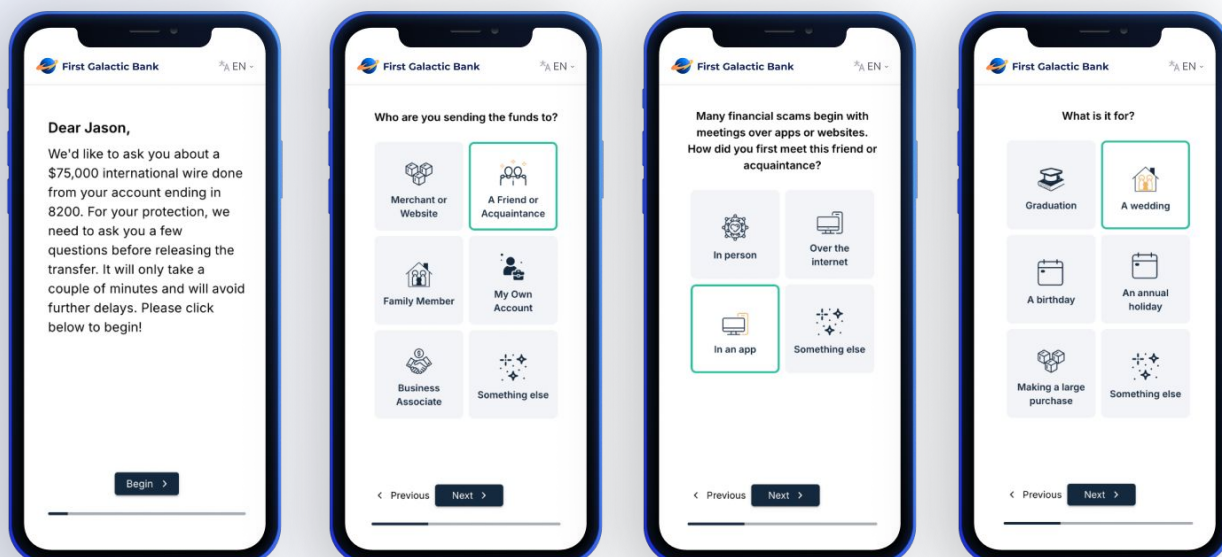
Response rates average an overwhelming **80%**.

Customer responses can be automatically validated using our unique "customer-powered AI" approach.

Features

- ◆ Agentic AI automates alert resolution through effective customer outreach
- ◆ Supports Wires, ACH, RTP, P2P and other trx types, both outbound and inbound
- ◆ In-App Mode, At-Branch Mode or Review Mode, providing consistent customer experience
- ◆ Customers answer user-friendly digital questionnaire asking about beneficiary and nature of activity
- ◆ Behavior tracking exposes attempts to mislead the bank by providing false information
- ◆ Optional AI module provides recommendations re validity of customer response
- ◆ Full audit trail and evidence collection
- ◆ Multi-language customer interface
- ◆ Configurable customer reminders & questions

The Refine user-friendly digital outreach supports multiple payment types and originations. The inquiry results are then routed to the relevant team depending on the review process.



Customer-Powered AI

Refine's agentic AI assists the team by automatically recommending which alerts should trigger an inquiry.

When an answer is received, Refine's can score the customer response using a unique 'customer-powered AI' approach to see if it matches other customers who provided a similar explanation.

The AI is trained on Refine's unique data set of historic responses where the same explanation was provided, and looks at how the customer's age, transaction amount, prior account activity and many other factors compare to those of a typical customer engage in the same activity.

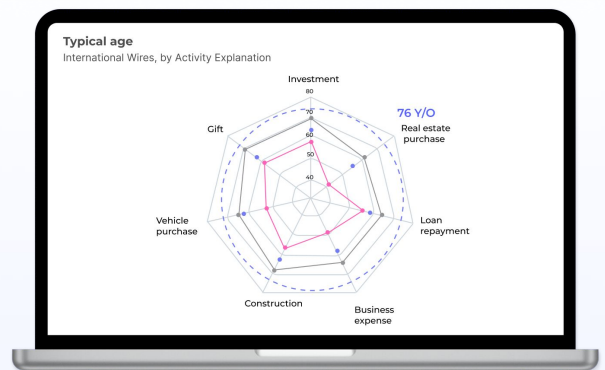
Works In-App, At-Branch or in Review Mode

In-App Mode: invokes Refine in real time

At-Branch Mode: teller invokes Refine for systematic context collection without delaying customer

Review Mode: works for transfers pending review.

Reduces scam "guidance" risk and improve customer mindset - they are focused on explaining their activity to release funds.



Ad-Hoc, Assist or Fully Automated Modes

Invoking a customer outreach can be done ad-hoc by Ops, Retail or Fraud team; in an Assist Mode where Refine's agentic AI recommends when to use an outreach; or in a fully automated mode where outreach is sent given specific business logic.



About Refine

As AI grows more sophisticated, AI-powered fraud is harder to spot. But banks can't fully rely on AI to detect fraud automatically: transactional data alone lacks the context AI needs. Refine bridges the gap by harnessing AI to engage customers smartly, capture the missing context, evaluate the response and help with remediation.

We call it Customer-Powered AI.

It's a win-win: Your customers will feel involved and protected, and you'll stop fraud and scams faster and more efficiently than ever before.

Key Benefits



Giving Time Back to Frontline & Ops



Consistency & Accuracy



Positive Customer Experience



Reduce customer loss, operational & reputation risks