Case Study

Mobile Financial Services Leader Decreased Fraud Investigation Time By 80% Through Agentic AI-Powered Fraud Operations



Overview

A leading mobile financial services provider faced growing fraud volumes, lengthy investigation cycles, fragmented data sources, and highly manual processes that limited operational efficiency and scalability. Tech Mahindra addressed these challenges by implementing **EI Fraud Solution**, an agentic AI-powered fraud operations platform that automates data collection, transaction analysis, evidence gathering, and report generation. AI-driven investigation agents accelerated fraud detection and case resolution while reducing administrative effort. The solution enabled investigators to focus on complex cases and strategic decision-making, improving productivity, scalability, and overall fraud operations effectiveness.



Client Background

A leading digital financial services organization serves millions of customers through a broad ecosystem of payment and financial solutions, sought to modernize fraud investigation operations amid growing transaction volumes and increasingly complex fraud patterns.



Key Challenges

- **Longer Investigation Cycle:** Lengthy fraud investigation cycles driven by extensive manual analysis, slowing case resolution and response times.
- **Fragmented Data Collection:** Fragmented data collection across multiple systems, limiting investigator efficiency and visibility.
- **Labour Intensive Process:** Labor-intensive investigation processes requiring significant effort for transaction analysis, validation, and documentation.
- **Manual and Inconsistent Reporting:** Reports were created manually resulting in delays and variability in investigation outcomes.
- **Limited Scalability:** Limited ability to scale fraud operations effectively as fraud volumes continued to increase.

Our Approach and Solution

We developed and implemented EI Fraud Solution, an agentic, AI-powered fraud operations platform that automates investigative workflows and boosts analyst capabilities.

Key elements of the solution included:

- Automated data collection, transaction analysis, and gathering evidence from various systems.
- Built and AI-powered investigation agents to speed up fraud pattern identification and case resolution.
- Introduced automated report generation and case summarization, reducing administrative workload with consistency and accuracy.
- Allowed investigators to concentrate on strategic decision-making and complex fraud situations.



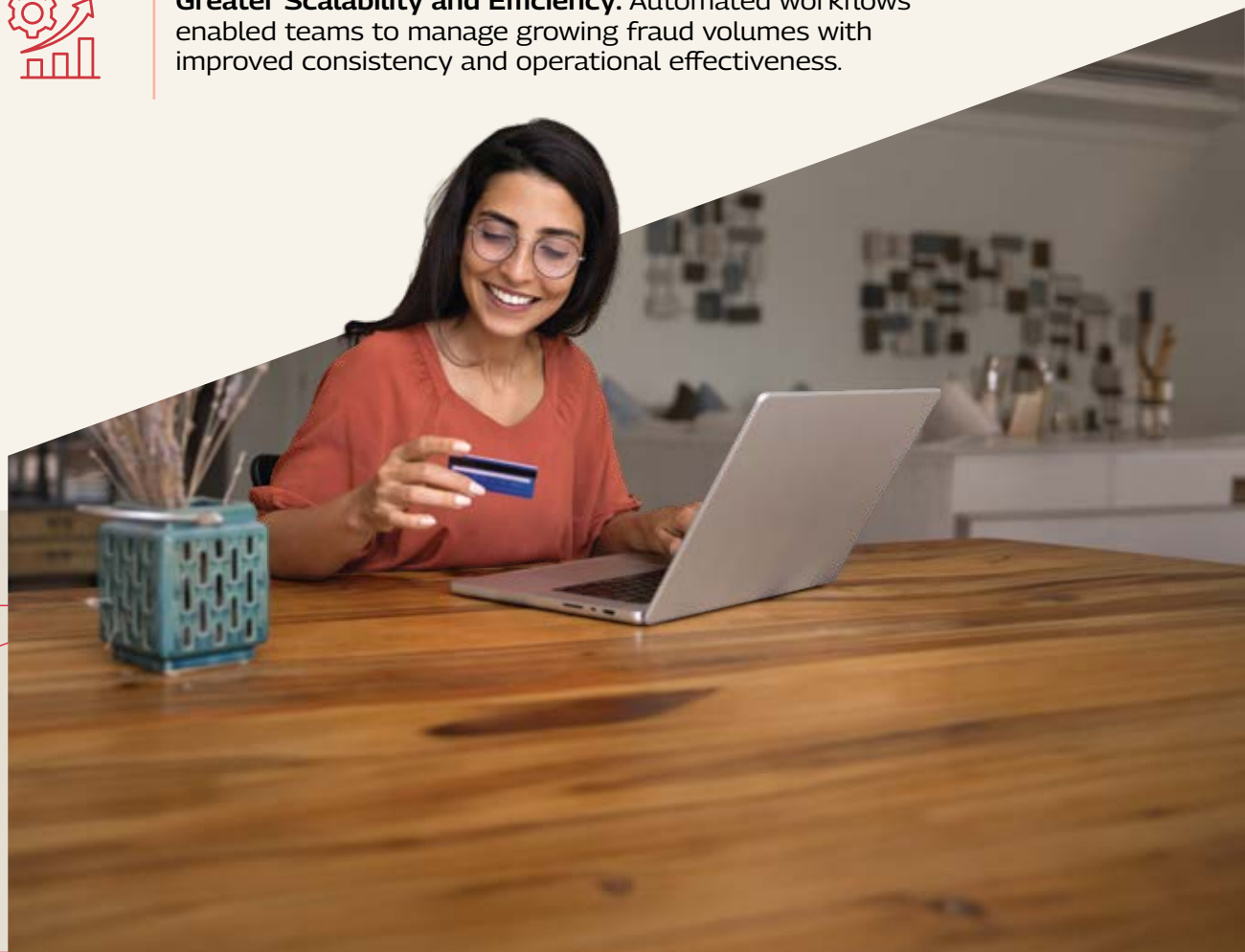
Business Impact

Reduced Investigation Time: Fraud investigation cycles decreased from more than five days to less than one day.

Accelerated Fraud Analysis: Automated transaction analysis reduced processing time to under 10 minutes.

Enhanced Investigator Productivity: AI-powered agents minimized manual effort associated with data collection, analysis, and reporting.

Greater Scalability and Efficiency: Automated workflows enabled teams to manage growing fraud volumes with improved consistency and operational effectiveness.



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