

Fraud Detection - Automated detection of forged documents

Automating document fraud checks for ÖPAG

FORTIRO 

1. BRIEF COMPANY INTRODUCTION

About Fortiro



FORTIRO

- Fortiro is a **software as a service company (SaaS)** focused on eliminating financial document fraud & friction - elevating customer satisfaction whilst safeguarding from fraud
- Our **mission** is to help clients use documents to :
 - Prevent Fraud
 - Enable Trust in Documents
 - Speed Up Decisions
- **Secure and compliant:** ISO27001 certified, GDPR compliant, AWS Well-Architected, Hosted in EU

HIGHLIGHTS

- **Global, enterprise customer base** including clients in **Lending, Insurance** and **Global Payments** providers
- **Multi-award winning:**
 - Winner, "Most Innovative Product in FinTech", 2025 Annual Finnies Awards
 - Winner, Best Use of AI in Fintech, 2024 FinTech Awards
 - Winner, Global Development Award, Protection Review UK
 - Winner, 2024 Startup Daily - Best in Tech Awards

peppermoney

MONEYME

 LATITUDE







**BOQ
GROUP**

AMP  Bank

Hannover Re

2. FUNCTIONAL DESCRIPTION

Company References

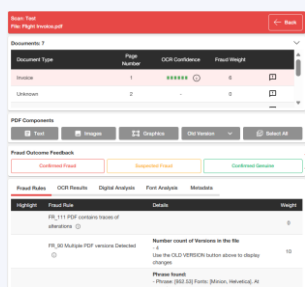
Client	Case study link (clickable)	Description
	Pepper Money Transforms Lending with Fraud Detection and Automation	Pepper Money is enhancing lending efficiency with Fortiro's automated fraud detection, reducing risk and accelerating verification.
	How Plenti Cut Credit Decision Time by 50% with Built in Fraud Detection	Plenti uses Fortiro embedded in their credit engine, resulting in a significant reduction in fraud exposure and application processing time.
	How MONEYME Detected a \$100,000 Fraud Attempt with Fortiro in Just One Week	MONEYME stopped a \$100,000 fraud attempt in their first week using Fortiro's document fraud detection solution.
	How Bank Australia achieved faster loan approvals with built-in protection against fraud	Bank Australia accelerates loan approvals and enhances fraud detection with Fortiro.
	AMP Bank accelerates home lending with Fortiro	AMP Bank partners with Fortiro to help transform the experience for borrowers and brokers, with built-in document fraud detection.
	Hannover Life Re of Australasia Tackles Insurance Fraud with Fortiro	Hannover Re uses Fortiro to detect fraudulent documents in insurance claims, speeding up processes and preventing fraud losses.

2. FUNCTIONAL DESCRIPTION

End-to-end automated Fraud Detection at Scale

DETECT DOCUMENT FRAUD AT SCALE

Fraud check documents and images



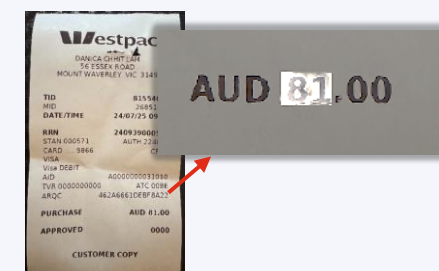
**Highly
Suspicious**

Find the 'needle in the haystack' using Fortiro's automated document fraud detection engine.

- **Instantly analyse PDF and image files** for evidence of tampering or manipulation, using PDF forensics and image metadata analysis
- **Configurable rule engine to manage alert rates**, false positive and false negative rates
- **Optional** built-in document classification for deeper, tailored document-specific fraud checks
- **Optional** advanced image forensics and tampering detection, to detect Gen AI and photoshopped documents that are not PDFs

INVESTIGATING WITH CONFIDENCE

Investigations using AI & image forensics



Use Fortiro's Web UI to perform a deep, forensic review of the document, helping you see exactly where fraud risks are.

- **Integrated with the Protect rule engine** to direct effort at 'high risk' documents
- **Machine-learning statistics** help compare document characteristics to thousands of similar documents
- **User friendly UI for performing quick checks**, such as looking at image tampering, font discrepancies and alignment issues
- **One-click outcomes** to tag documents as fraud, suspect fraud or genuine – enabling ongoing feedback

2. FUNCTIONAL DESCRIPTION

Fraud check documents in seconds

DOCUMENTS

Upload and process documents

In any format, ie. PDFs, scans, photos via API or drag-and-drop

100+ FRAUD CHECKS

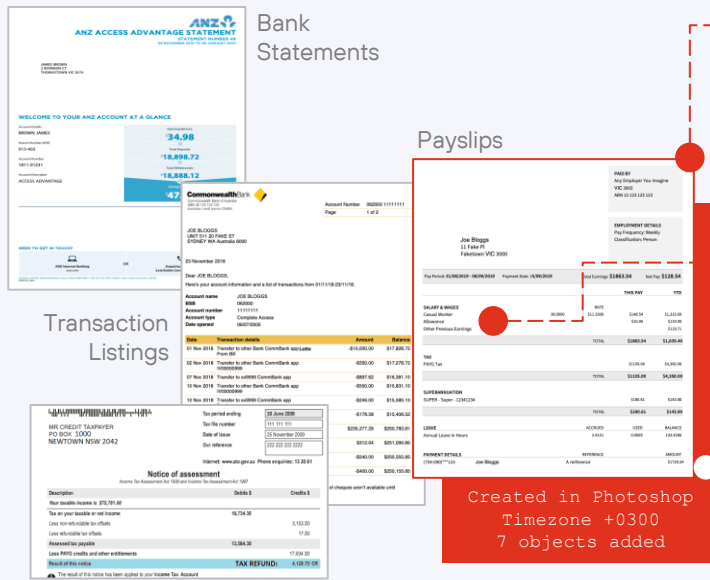
Deep layout, content and digital analysis of every document

Run 100+ fraud checks on financial documents, including:

RESULTS

Actionable fraud score and indicators

Detailed fraud indicators and a configurable frauds score to quantify the risk of the document



✓ Digital analysis

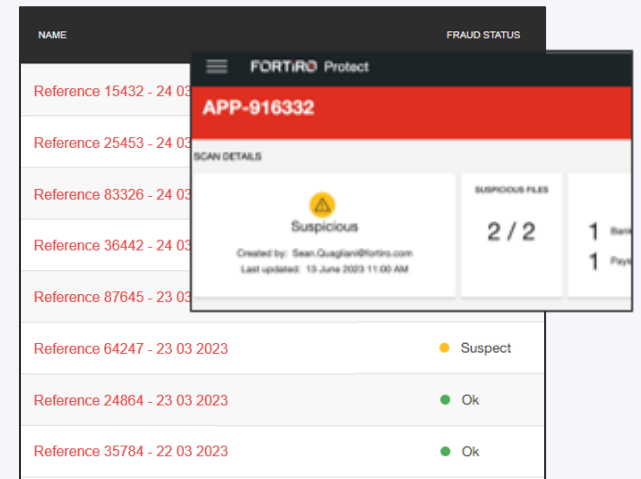
- Investigates underlying forensic history and metadata to identify fraud not visible to the human eye.

✓ Content analysis *

- Using OCR, Protect reads the documents to extract values.
- Protect validates the content, e.g. Spelling, Barcodes.

✓ Layout analysis *

- Protect learns, recognises and remembers the layout of documents and will alert if a different layout is used.
- A blacklist of fraudulent templates detects known fraud.



2. FUNCTIONAL DESCRIPTION

Use Case & Requirements

ÖPAG Requirements	How Fortiro meets ÖPAG's Requirements
1 Detection of falsified or manipulated documents, including deepfake and AI-generated content.	<ul style="list-style-type: none">✓ Fortiro Protect analyses the layout, content and digital makeup of a document for fraud detection and applies highly configurable rules and alerts out-of-the-box✓ Advanced universal tamper detection detects document manipulation and alterations.✓ Industry-leading models and techniques to detect Generative AI/Deepfake documents and images
2 Document-based fraud detection: Analysis of documents for irregularities or anomalies, e.g., structural breaks, metadata inconsistencies, or layout anomalies	<ul style="list-style-type: none">✓ Fortiro alerts to hidden layers or objects and other edits.✓ Irregularities or anomalies in file structure, content, pixels, metadata, etc. are identified✓ Layout and alignment anomaly detection (AI) flag suspicious document presentation and fraudulent template layouts
3 Detection of visual and content-related forgery indicators (e.g., font deviations, retouched areas, inconsistent data).	<ul style="list-style-type: none">✓ Reads documents and validates the content for internal consistency or against trusted data sources✓ Fortiro applies machine-learning statistics to compare document characteristics and fonts to thousands of similar documents to detect outliers✓ Pixel-level anomaly detection identifies retouched areas✓ 'Blocklists' for certain digital properties are configurable
4 API interfaces for integration into our existing platform.	<ul style="list-style-type: none">✓ Fortiro provides near real-time APIs (RESTful) integration and can support event-based callbacks/polling patterns for direct integration into customer applications and workflows✓ Customer applications can retrieve scan results (fraud outcomes, fraud indicators, fraud score, etc.) via API in JSON format, or export reports as CSV or PDF
5 Process support: No straight-through processing. The fraud detection solution must support the process but must not make the final decision within the workflow.	<ul style="list-style-type: none">✓ Fortiro API provides actionable fraud alerts based on a FRAUD SCORE that can be used by customers to trigger internal workflows and processes, such as human reviews✓ Fortiro Web UI enables human reviewer to review the identified fraud indicators directly on the document itself, along with a toolkit of document forensic utilities and insights, allowing human reviewers to make quick & informed decisions

Technical & Data Protection Requirements

ÖPAG Requirements	How Fortiro meets ÖPAG's Requirements
1 The operating model must support on-premises, cloud, or hybrid solutions	✓ Fortiro operates a Software as Service (SaaS) model running on AWS infrastructure on European Data Centers. × On Premise option is not available; Hybrid solution can be explored
2 The solution must be GDPR-compliant.	✓ Fortiro is GDPR compliant
3 Processing exclusively in data centers located within Europe. Data processing must take place within the EU.	✓ Fortiro complies with this requirement ✓ AWS infrastructure on European Data Center
4 Reporting	✓ Fortiro has a feature-rich dashboard & reporting, enabling departments to optimise fraud detection performance ✓ Fraud alerts and insights are also provided via Fortiro's API and via Intuitive Web UI
5 No data transfer to third countries (especially the USA), not even via subcontractors or distributed cloud infrastructures.	✓ Fortiro complies with this requirement ✓ AWS infrastructure on European Data Center
6 Data security	✓ ISO:27001 certified ✓ Financial Service grade security and compliance ✓ AWS Well-Architected
7 Encryption	✓ Fortiro encrypts data at rest (AES-256) and in transit (TLS1.2) ✓ Advanced access controls are standard (Single Sign On, MFA, etc.)
8 Data deletion	✓ All customer data is securely deleted after document scanning is completed based on the customer-defined data retention periods ✓ Fortiro does not retain customer data.

Thank you

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