



Growing U.S. Regional Bank sees 140% increase in fraud attempts. Achieves zero losses.

How a fast-growing bank stopped high-value payment fraud in real time while scaling transaction volumes

The challenge

A fast-growing U.S. regional bank serving high-net-worth clients was scaling rapidly, with annual growth of approximately 10%. However, this growth brought a disproportionate increase in risk. Transaction volumes surged across wire and SWIFT payments - channels that are both high-value and highly targeted by sophisticated fraud networks.

Within a single year, fraud attempts rose by 140%, exposing a critical vulnerability. The bank faced the real possibility of a single high-value fraudulent transaction causing significant financial loss and reputational damage. Existing controls, designed for lower volumes and slower payment cycles, struggled to keep pace with real-time payment demands. The bank needed to strengthen fraud prevention without introducing friction for its premium client base.

SymphonyAI solution

To address this challenge, the bank implemented an advanced, real-time fraud prevention capability from SymphonyAI that was tailored specifically to its wire and SWIFT payment flows. The focus was not just on detection, but on stopping fraud at the point of transaction, before funds could leave the bank.

The solution combined real-time analytics, adaptive detection models, and intelligent alerting to identify high-risk activity with greater precision. This allowed the bank to intervene immediately on suspicious transactions while maintaining a seamless experience for legitimate payments. Just as importantly, operational workflows were streamlined, equipping fraud teams with clear, actionable insights and reducing the burden of manual investigation.

The result

The impact was immediate and measurable. Despite continued growth in transaction volumes and ongoing fraud pressure, the bank achieved multiple consecutive months with zero fraud losses - a significant milestone for an institution operating at this scale.

Beyond loss prevention, the bank strengthened its overall control environment. Fraud detection became faster and more accurate, reducing unnecessary alerts while ensuring high-risk activity was prioritized. This improved both operational efficiency and confidence across the organization, from frontline teams to senior leadership, while reinforcing trust with high-value clients.

0 fraud losses

across multiple months despite
140% YoY increase in fraud
attempts

The future

With a strong real-time fraud prevention foundation in place, the bank is now positioned to scale securely as it continues to grow. The ability to detect and stop fraud at the source provides a durable advantage, enabling the bank to expand transaction volumes and enter new markets without proportionally increasing risk.

Looking ahead, the bank is exploring further enhancements through AI-driven detection and deeper integration across financial crime domains. With the possibility of extending intelligence across fraud, AML, and customer risk, the institution can move toward a more unified, proactive risk strategy - one that not only protects against threats but supports long-term growth and client confidence.

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