

PhonePe-Guardian

Guardian

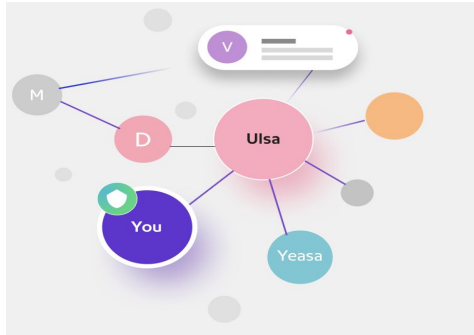
Guardian is an integrated risk management platform built by Phone Pe which uses data, device and behavioural intelligence to respond quickly to any fraud scenario in milliseconds

Device Guard



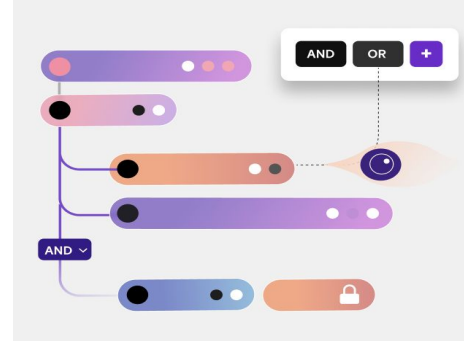
- SDK on the client App that generates unique device fingerprint
- Detects 15+ device anomalies used by fraudsters for different abuse scenarios

Knowledge Store



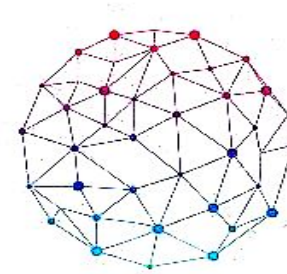
- Create rich set of features like user attributes/aggregations /geo spatial attributes
- Create complex velocity variables/aggregations real time

Eval Engine



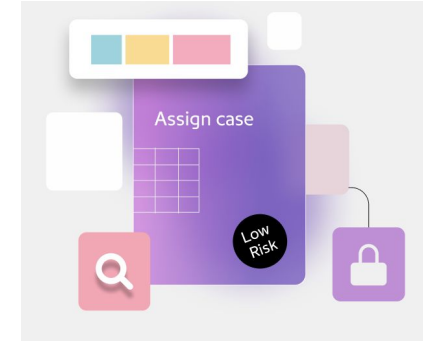
- Quick response to any abuse/fraud scenarios
- Ability to run multiple rules real time at high scale
- Ability to test rules in sandbox like environment before deployment

ML Platform



- Deploy trained and validated models including Online/Batch/Edge Compute
- Choose distribution of traffic to different versions of models based on the experiment you want to perform

Regulatory Products



- Translate all risk operations related processes into online modules on the platform
- Create proactive alerts as per statutory norms to understand system anomalies using AD

Guardian | Use Cases Repository

User Account Analysis

- Sign Up/Registration
- Login
- Onboarding Checks

Device Profiling

- Unique Device Fingerprint
- Device Tampering Checks
- Device Anomalies
- Dangerous App Profiling

Transaction Analysis

- Transaction Velocity Analysis
- POS Terminal Analysis
- Cancellation/Return Checks
- Voucher Redemption

Abuse Prevention

- Offer Misuse
- Offer Validation Checks
- Offer Redemption Checks

Account Takeover

- Takeover by Social Engineering
- Screen Sharing Takeover
- Technical Account Takeovers
- SIM Anomaly Patterns

Business/Compliance

- Internal Business Rules
- Regulatory Compliance Checks
- Leading/Lagging Threat Indicator Checks

Payment Gateway

- Merchant Onboarding Analysis
- Merchant Onboarding Checks
- Risky Alerts on PG
- Reversal Funds Check
- Regulatory Checks

Insurance

- Abnormal Insurance Counts
- Overlapping Insurance Policies

Lending

- Device Profiling for First Time Lenders

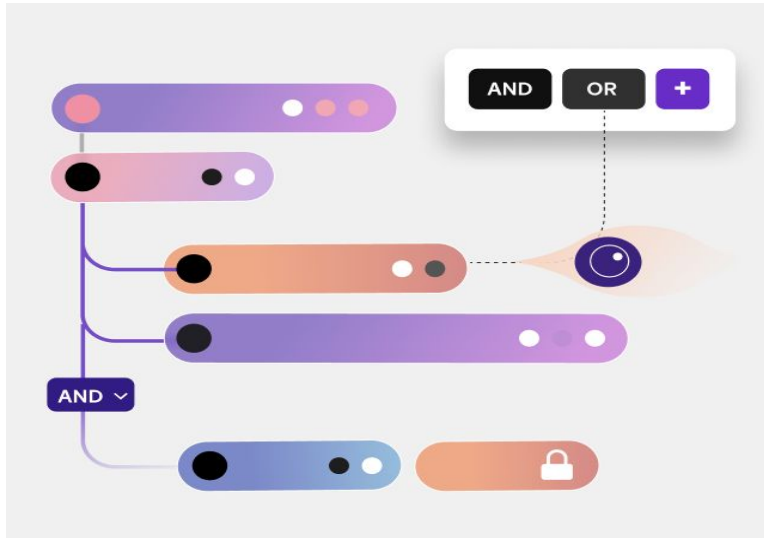
Guardian | Device Guard- Capabilities



Android/IOS

- Unique Device Fingerprint
- Masking
- Spoofing
- Account Takeover Solutions
- Root Detection
- SIM Anomalies Detection
- 20+ Device Anomaly signals

Guardian | Eval Engine- Capabilities



Easy Rule Creation

- No Code interface to create and deploy rules in real time
- Editor mode available for configuring advanced expressions

Real Time Experimentation

- Ability to run multiple rules real time
- Ability to run multiple rules in shadow modes as experiments
- Ability to create multiple versions of rule

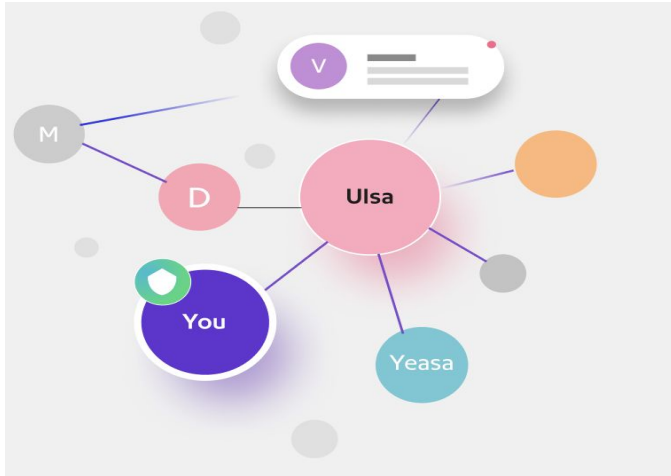
Governance and Management

- Ability to audit rules
- Maker-Checker Flow
- Advanced Search features

Dashboards

- Ability to do deep dive analysis on data
- Pre-created dashboards for all rules/models/aggregates

Guardian | Knowledge Store- Capabilities



Feature Creation

- Ability to create real time aggregates on the console
- Support for (COUNT/SUM/CARDINALITY)
- Aggregation support available at the level of a second

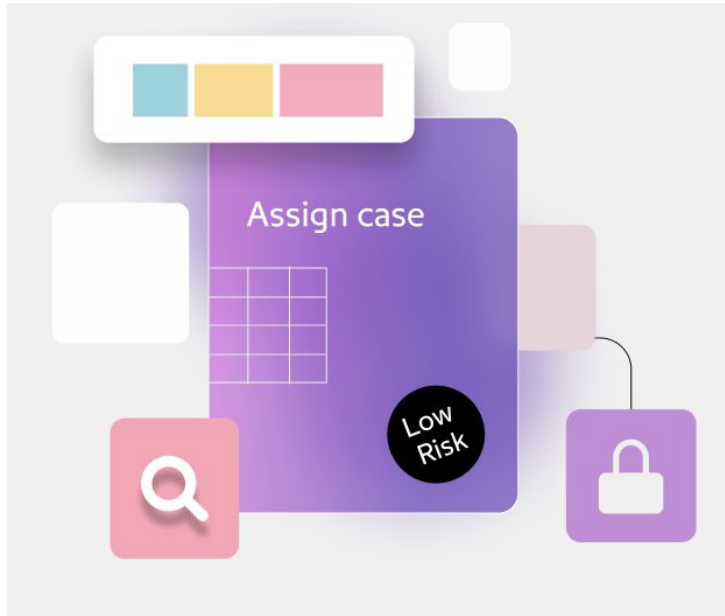
Feature Testing

- Add features to rule check their performance
- Check value of a feature for any entity

Backfill

- Backfill old data to have real time features available from the onset

Guardian | Regulatory Products



Case Management System

- Translate all risk operations related processes into online modules on the platform
- Decrease turn around time of escalation/complaints

Monitoring and Alerting System

- Create proactive alerts as per statutory norms to understand system anomalies

AML Solutions

- Prepare AML reports and investigation reports for Law Enforcement Agencies