

infinitAIZEN

Use Case

Banking, payments and retail

Fraud Decisions at Payment Speed

InfinitAIZEN scores every transaction for fraud in the approval path and handles the outcome in the same governed flow. The risk team's rules decide, analysts receive prepared cases, and every decision can be explained.

sify

What is built to Improve

- Fraud loss rate
- End-to-end scoring latency
- Good customer decline rate
- Cases resolved per analyst per day

The Goal

Fraud is stopped before the payment completes, while good customers pass without friction. Held transactions reach analysts with the investigation started, and every decline can be explained to the customer and the regulator.

Why InfinitAIZEN

No training-serving skew
Foresight uses one feature logic for training and live serving.

Declines you can defend
The model scores, but versioned rules make the decision.

Score, decide and investigate in one flow
Scoring, decisioning and case handling run in one governed workflow.

At a Glance

INDUSTRY
Banking, payments and retail

InfinitAIZEN PRODUCTS
Orchestrate + Foresight

SYSTEMS
Payment authorization flow, case management, account data

DEPLOYMENT
Customer managed environment

Methods Used

- Foresight ML
- Rules
- Agent
- Human gate
- Audit

How It Works

01 **Score**
Each transaction is scored in the approval path, with features read from Foresight's in-memory feature store in sub-millisecond time.
Foresight ML

02 **Decide**
The risk team's versioned thresholds decide: allow, step-up verification or decline.
Rules

03 **Investigate**
For held transactions, an agent assembles the case: recent activity, linked accounts and the factors behind the score.
Agent

04 **Resolve**
An analyst decides, and the outcome feeds back into training data.
Human gate

05 **Record**
Model version, features, rule version and decision are logged together.
Audit

Want to find your Agentic AI maturity and gaps?

Take Sify's Agentic AI Assessment

10 questions, five minutes, see where your organization stands, identify your readiness and get practical next steps.

Know More



Build. Run. Govern.
AI at scale.

sify

Contact us at: marketing@sifycorp.com