

Wibmo Unveils Trident AI, An AI-Powered Solution for Unprecedented Digital Payments Security

Category: Business

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Wibmo, a PayU company, today unveiled **Trident AI**, an **AI-powered fraud detection platform** at the Global Fintech Fest (GFF) 2025. The launch of the new Trident AI platform demonstrates Wibmo's commitment to building innovative, adaptive, scalable, and data-driven fraud prevention tools that help financial institutions and customers stay one step ahead of sophisticated frauds threats.

RBI's latest annual report shows bank frauds jumped nearly threefold to ₹136,014 crore in FY25. Developed to combat evolving and complex frauds in modern payment ecosystems, Trident AI combines machine learning algorithms, behavioral analytics, and real-time decision-making capabilities to deliver unprecedented protection for financial institutions and customers. The solution adopts a three-tier approach encompassing **real-time fraud detection**, **intelligent investigation**, and **automated response mechanism**.

- **Merchant Fraud Prevention:** Trident AI eliminates illegitimate merchant onboarding through automated website verification and MCC analysis, reducing manual processing time while ensuring compliance. The platform's continuous monitoring capabilities detect real-time risk changes, while its proprietary Merchant Trust Score leverages 70+ parameters to deliver precise reliability assessments for informed decision-making.
- **Transaction Fraud Detection:** Trident AI delivers

sub-100-millisecond transaction evaluation with dynamic risk scoring, enabling real-time blocking of high-risk activities while maintaining seamless processing for legitimate transactions. Advanced fraud ring detection capabilities reduce merchant chargebacks and protect customers, especially in cross-border payment scenarios.

- **Customer Fraud Intelligence:** Platform's sophisticated Mule Account Identification and Anomaly Detection modules combat systematic fraud attacks through comprehensive ecosystem analysis. The system detects suspicious user behavior patterns, fraudulent merchant activities, and unusual BIN/bank traffic, effectively mitigating BIN attacks, bot attacks, and identifying coordinated fraud schemes across the payment network.

*"With Trident AI platform, we are not just preventing fraud, we are building an adaptive intelligence layer for the payments ecosystem," said **Shailesh Paul, CEO, Wibmo**. "Our vision is to empower banks and financial institutions with tools that don't just react to threats, but anticipate and counter them, enabling digital commerce to thrive with confidence and trust."*

*"With the launch of AI-embedded Trident, Wibmo is taking a significant step towards fortifying India's digital commerce ecosystem, making it safer and more resilient every day", said **Manas Mishra, Chief Product Officer, PayU and Wibmo**. "Trident AI has already started demonstrating exceptional results in real-world deployments. A collaboration with PayU achieved 40% enhanced fraud detection precision compared to existing systems. Moreover, during a 10-day evaluation period, the platform successfully identified 2,250 high-risk fraud transactions from over 1.23 million processed transactions."*

Trusted by over 100 banks and fintechs worldwide and evaluating close to 4 billion transactions annually, Wibmo's

flagship Trident FRM solution has set gold standard for next-generation fraud risk management. With the integration of Artificial Intelligence (AI) layer, the platform has transformed into a robust platform against fraud threats.

About PayU

PayU, Indias leading diversified fintech platform with Prosus as an investor, operates businesses that are regulated by the Reserve Bank of India and offers advanced solutions to meet the digital financial services needs of customers (merchants, banks, and consumers). PayU provides payment gateway solutions to online businesses through its cutting-edge and award-winning technology and has empowered 4.5 lakhs+ businesses, including Indias leading enterprises, e-commerce giants and SMBs. It enables businesses to collect digital payments across 100+ online payment methods such as Credit Cards, Debit Cards, Net Banking, EMIs, pay-later, QR, UPI, Wallets, and more. Its a preferred partner in the affordability ecosystem, offering the maximum coverage of issuers and easy-to-implement integrations across card-based EMIs, pay-later options and new-age cardless EMIs. PayU offers e-commerce brands best-in-industry success rates while ensuring a seamless checkout experience.

Wibmo, a PayU company, is a global full-stack PayTech company and an industry leader in payment security and digital payments in emerging markets. Wibmo provides market leading authentication and risk TSP services to leading banks in India and 30+ countries.

