

# Yethi validates reliability of the Fraud Management Solution for a bank in India

## The Challenge

With the evolving nature of fraud, the bank wanted to ensure the quality of their Enterprise Fraud Management (EMF) solution with end-to-end testing across all key processes and scenarios.

## The Solution

Yethi formulated a comprehensive test coverage plan, prepared test designs and executed the integrated test designs using [Tenjin](#) - Yethi's robotic test engine, in order to verify the expected behaviour.

## The Approach

Yethi developed test designs covering risk-based transactions which trigger from integrated core banking, internet banking, mobile banking, UPI, ATM, POS and e-commerce software having touch points with the Fraud Detection Engine.

Then, Yethi evaluated the EFM solution through Test Condition matrix which covered all the possible scenarios originating from CASA, OD, Loans and FD accounts for new, existing and staff accounts across various channels like ATM/POS (both Domestic and international transactions), mobile, UPI and e-commerce transactions.

The following processes were evaluated.

Case Management	<ul style="list-style-type: none"><li>○ Admin - Workflow Management</li><li>○ Admin - User Management</li><li>○ Inbox</li><li>○ Investigating Tools</li></ul>
Transactions Monitoring	List of Suspicious/Fraudulent Transactions

And the following were evaluated as the key scenarios.

<b>Core Banking Scenarios</b>	<ul style="list-style-type: none"> <li>○ Account status change followed by x% drainage</li> <li>○ Office account monitoring</li> <li>○ Salary account monitoring</li> <li>○ Surveillance avoidance</li> <li>○ Staff account monitoring</li> <li>○ Staff account debit monitoring</li> </ul>
<b>Internet Banking Scenarios</b>	<ul style="list-style-type: none"> <li>○ Net banking login from new/idle device</li> <li>○ Suspicious beneficiary addition</li> <li>○ Account take over – beneficiary addition</li> <li>○ Funds transfer velocity – internet banking</li> <li>○ Suspicious device monitoring</li> <li>○ Multiple device login &amp; zone hopping</li> </ul>
<b>Mobile Banking Scenarios</b>	<ul style="list-style-type: none"> <li>○ Suspicious device monitoring</li> <li>○ Multiple mobile device login</li> <li>○ Risky country logins</li> <li>○ Same payee multiple users – Transfers</li> <li>○ Same inter-bank payee multiple intra-bank users – Transfers</li> <li>○ Same inter-bank payee multiple intra-bank users – Transfers</li> </ul>
<b>Debit Card Scenarios</b>	<ul style="list-style-type: none"> <li>○ Sudden card transaction surge at odd hours compared to last 24 hours (to be monitored at debit card level)</li> <li>○ Unusual ATM/POS/ecommerce purchase velocity (to be monitored at debit card level)</li> <li>○ Consecutive card usage up to daily ATM/POS/ecommerce limit for X days</li> </ul>

## The Result

Yethi validated the quality of the bank’s EFM solution while submitting detailed dashboards periodically on the progress with the potential risk areas & recommendations, to various stakeholders.

Yethi was able to execute all activities efficiently owing to subject matter expertise, a library built of 100,000 domain-specific test cases and a [robotic test-automation platform](#) to run through Business Rule Engine, providing accurate results.

## About Yethi

Yethi is a leader in Quality Assurance solutions for the global banking and financial services industry. Founded by Fintech professionals with decades of domain experience, Yethi is invested in building the next generation of solutions to improve the quality of digital technologies being adopted within the BFSI industry.

## About Tenjin

Tenjin is Yethi's scriptless test automation platform, a plug-and-play banking aware solution, with distinctive features like robotic capabilities to learn the application and re-learn after any updates, so regardless the complexity and number of updates, the test execution remains high-speed, minimizing manual effort.

**To know more about how we can help you mitigate business risks associated with technology-enabled operations, reach out to us at [info@yethi.in](mailto:info@yethi.in).**