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HCLTech FRM: AI-Powered Fraud Prevention and Investigation

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Revenue Intelligence User Forum – 2026

Fraud Beyond Telecom Boundaries

From CFCA 2026 insights to HCLTech FRM action

WHAT CFCA 2026 TELLS US

Subscription fraud

27%

Application, first party & no intent to pay

Social engineering

22.2%

Phishing, smishing & impersonation

Account takeover

11.3%

Identity & credential compromise

≈60% of losses start with identity, customer and digital channels

Detect in Real Time

- Real-time risk scoring at onboarding and during usage
- Event-driven detection of IRSF/AIT, CLI spoofing and SIMbox

Augment with AI

- ML scoring of alarms and cases, behavior-based detection
- Virtual AI Agent, Domain Knowledge, self-learning and reasoning

Extend Beyond Telecom

- Correlate identity, device, digital and payment signals
- Cover mobile money, device reselling and account takeover

One FRM platform: from network fraud to identity, digital and financial fraud, detected in real time and powered by AI.

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Source: CFCA Global Fraud Loss Survey, Dec. 2025

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Why Fraud Losses Are Accelerating in the Age of AI

Fraud Losses Continue to Grow **$362B**

$362B cumulative online-payment fraud losses forecast for 2023–2028 ($91B in 2028 alone)[1]

AI is enabling fraudsters to operate faster, at greater scale, and with higher sophistication than traditional defences can effectively counter.

'Juniper Research (2023), Online Payment Fraud: Market Forecasts, Emerging Threats & Segment Analysis 2023-2028. $362B is cumulative merchant loss for 2023-2028.



AI-Accelerated Fraud

Generative AI enables deepfakes, synthetic identities, automated social engineering, and large-scale fraud campaigns



Real-Time Digital Ecosystems

Real-time payments, digital wallets, APIs, and self-service channels expand the attack surface while leaving little time for manual intervention.



International Fraud at AI Scale

Established telecom fraud types, span markets and channels. AI can extend their reach, speed and potential impact.



Legacy Rule-Based Defenses

Static rules struggle against adaptive, AI-driven attacks that continuously evolve behavior to evade detection.

The fraud landscape has evolved from human-scale attacks to AI-scale attacks, requiring AI-powered detection, investigation, and response capabilities.

Revenue Intelligence Evolution

+31 Years of Evolution from usage fraud detection to AI-engine-based automation

Detect Usage	Subscription	Analytics	Technology	AI Agentic
Fraud Detection • Mobile services • Wireline services • Convergent services 1994 - 2004	**Fraud Prevention** • Dealer Activity • Subscriber Fraud • ML Case Scoring 2007 - 2010	**Investigation** • AI/ML analytics • Realtime scoring • Workflow Design 2014 - 2018	**Realtime & Cloud** • Behavior propensity • Anomaly detection • Fintech & Cloud 2023 - 2024	**Automation** • GenAI & Agentic • AI engine • Automation 2025 - 2026

digital COMPAQ hp Hewlett Packard Enterprise HCLTech

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HCLTech FRM v26

v26 strengthens operational performance, investigation productivity, visualization, platform currency, and secure integration.

Smarter real-time detection

Advanced scoring and high-performance fraud detection.
AI-powered relationship analysis and entity risk intelligence.

Richer analyst experience

Improved visualization and investigation productivity.
Explainable AI guidance and automated case investigations.

Stronger investigation

Enhanced graph analytics and relationship exploration.
Real Time Discovery Graph

More powerful dashboards

Richer KPI tracking and operational visibility.
FRM Case & Risk Management KPIs and dashboards.

SW platform update

Latest platform, database, and operating system support.
Foundation for scalable AI services and governance.

Security enhancements

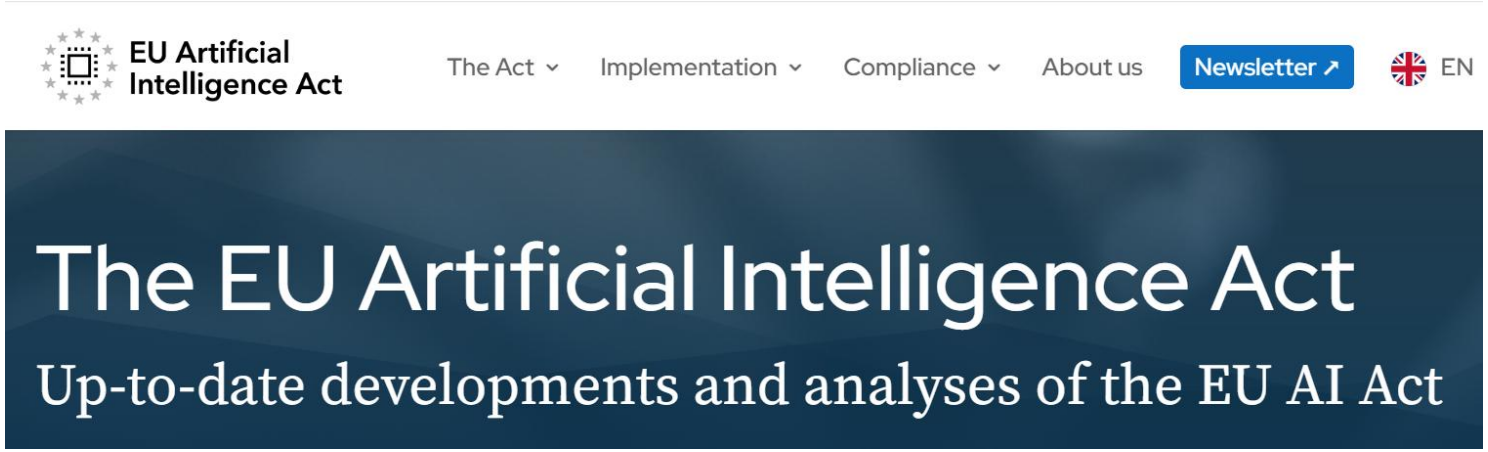
Enhanced encryption, connectivity, and platform security.
Trusted AI with governance, transparency, and security controls.

FRM v26 Release - FRM v26 AI packages

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Responsible AI by Design

HCLTech's core values and responsible AI principles: Accountability, Fairness, Security, Privacy, and Transparency





Human oversight, explainable recommendations, traceability, and customer-controlled deployment.

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Thanks!



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