Dear Tyrone,

Fraud rarely happens in isolation. A single transaction, account or behaviour may appear harmless on its own, while the wider pattern tells a very different story. That raises an important question for fraud prevention: What can we see together that we cannot see alone?

This month, the RiskShield News Radar takes a closer look at Network Intelligence and the value of connecting insights across institutions, payment flows and the wider ecosystem. It is a conversation we have been joining for some time, starting at Sibos 2025 in Frankfurt and continuing last week at Transform Finance's FinCrime Leaders Summit DACH.

And this is where the topic connects directly to RiskShield: as an FPAD-ready solution, RiskShield can incorporate network-level FPAD information into existing fraud decisioning, combining a broader network perspective with the institution's own intelligence.

Throughout this special-focus News Radar, we bring together different perspectives to explore why Network Intelligence matters, what it can contribute to modern fraud prevention, and how those insights can ultimately support better real-time decisions.

Enjoy the read.
Your RiskShield Team

Featured in Payments Power 50: Real-Time Payments Need Real-Time Fraud Intelligence
Banks can make increasingly sophisticated fraud decisions based on their own data. But what happens when the pattern only becomes visible beyond their individual view? In the latest Payments Power 50 annual publication, our colleague Nezar Nassr explores how Network Intelligence can add wider ecosystem context to internal analytics, helping financial institutions close blind spots and make better-informed fraud decisions in real time.

Blog: Why Fraud Prevention Needs a Wider View
Instant payments have not only accelerated the movement of money. They have also shortened the time fraud teams have to decide whether a payment is safe, particularly when customers themselves have been manipulated into authorising it. In our INFORM blog on Network Intelligence, we look at why speed makes context increasingly important and how combining internal analytics with wider intelligence can support more confident real-time decisions.

On-Demand Webinar: Putting Network Intelligence into Practice
The case for a wider view is clear. But what does Network Intelligence actually mean for fraud prevention in practice? In our on-demand webinar, experts from EBA CLEARING, CREDEM and INFORM discuss how network-level insights can help detect cross-bank fraud patterns earlier, reduce structural blind spots and strengthen fraud prevention across an increasingly connected payments ecosystem.

EBA CLEARING Perspective: Putting the Network View into Practice with FPAD
What can Network Intelligence look like in practice? EBA CLEARING's Fraud Pattern and Anomaly Detection (FPAD) functionality gives participating PSPs access to insights from across its pan-European payment network, complementing their individual risk view with patterns and anomalies they could not identify alone. It is a concrete example of how a broader perspective can become part of real-time fraud prevention and detection.

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