

Cerberus Fraud Shield

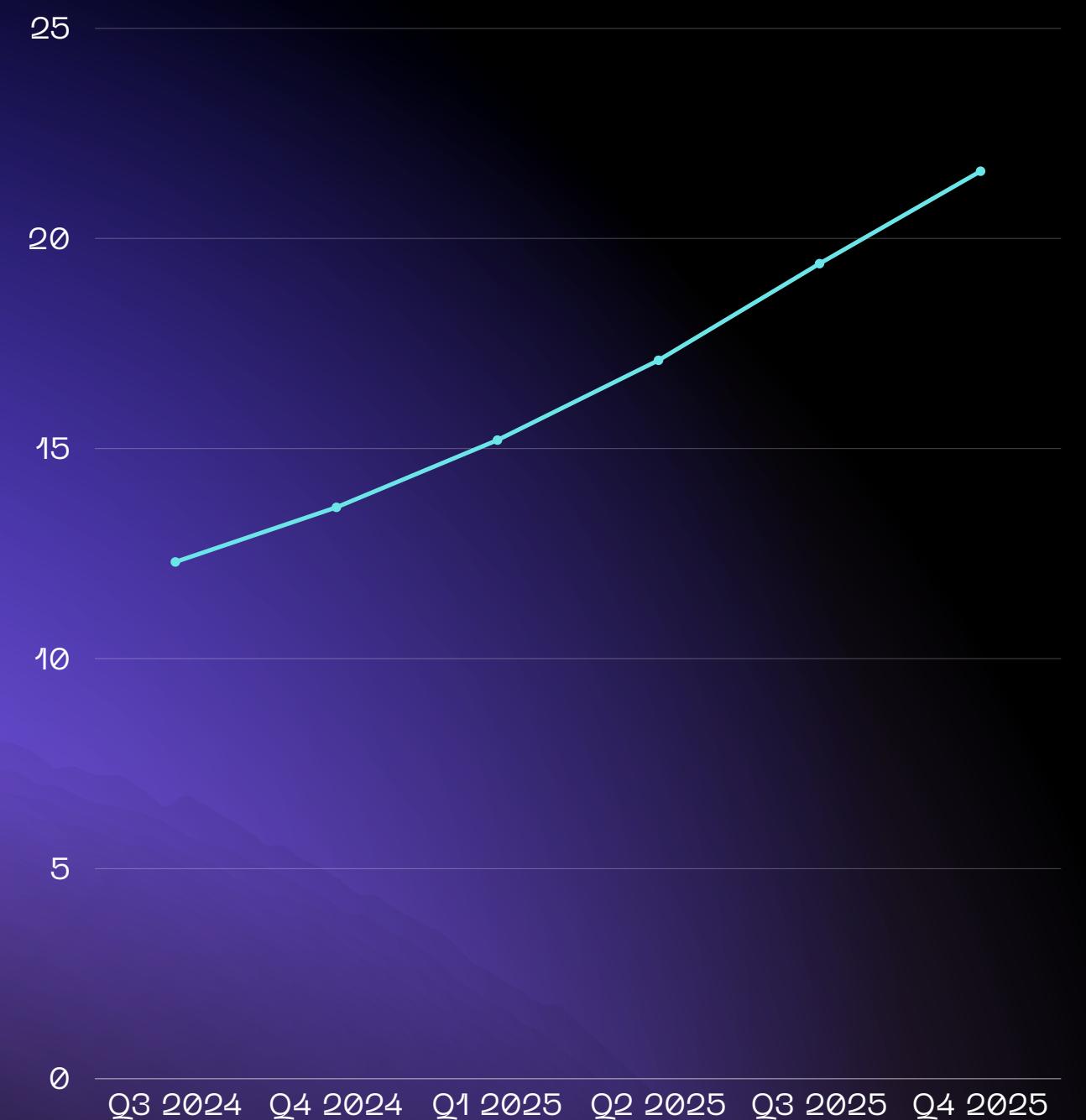
Affordable Fraud Detection for
India's Growing Digital Economy

A lightweight fraud detection platform helping Indian startups and SMBs detect fake transactions in real time—without expensive enterprise tools.



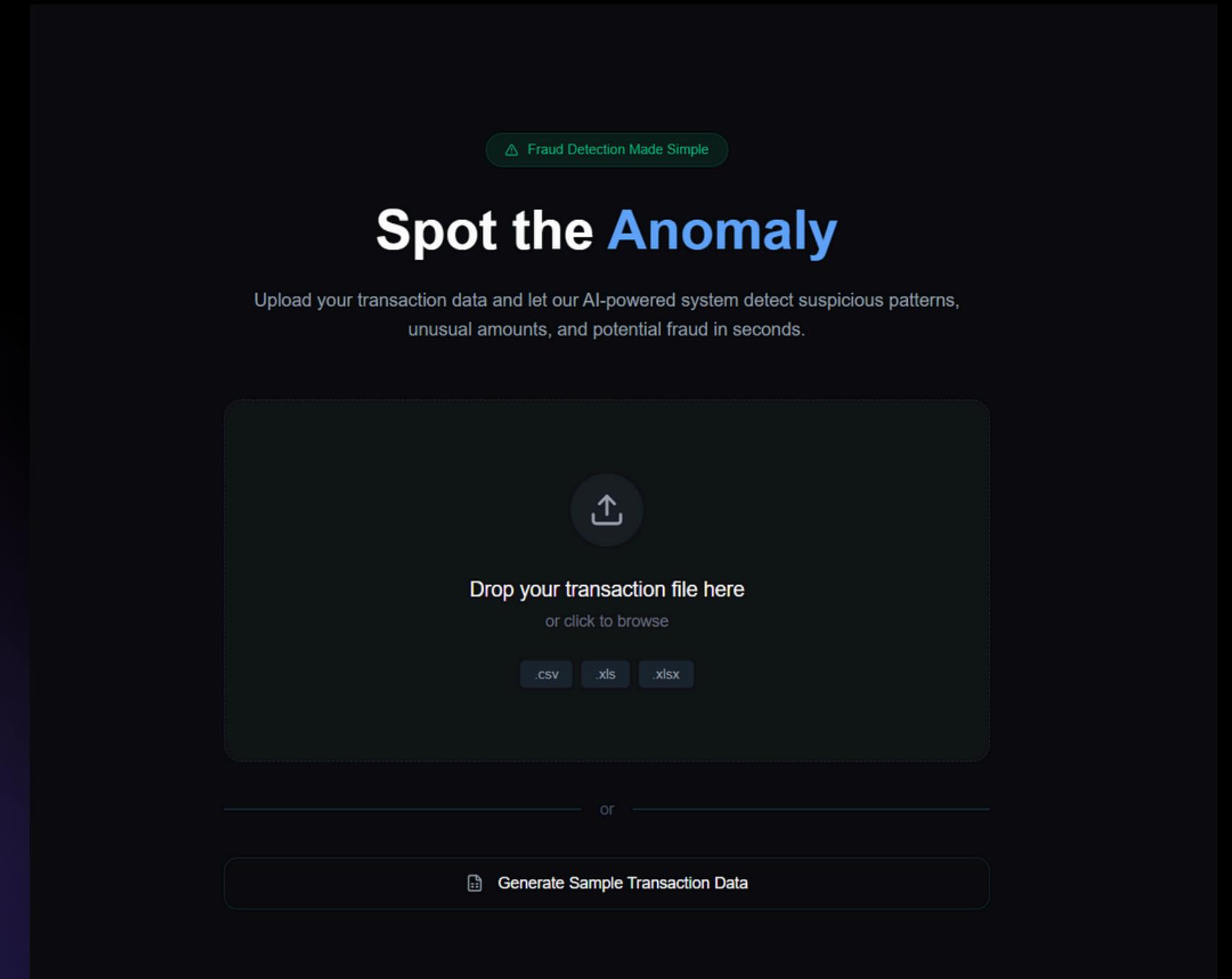
The problem

- UPI adoption is massive – monthly UPI transactions recently reached ~21.6 billion (Dec 2025) worth \approx ₹28 lakh crore, showing explosive volume that fraudsters target.
- Reported UPI fraud cases and digital payment frauds have surged (hundreds of thousands of incidents; government reporting shows ~6.32 lakh fraud cases (FY 2024-25 YTD)
- Small businesses and startups lack affordable, explainable tools – enterprise solutions are expensive



What Cerberus does

- Real-time & batch scanning of transaction logs.
- Flags suspicious activity with human-readable reasons (e.g., “impossible travel speed”, “rapid repeat attempts”).
- Combines rules + ML for accuracy – reduces false positives and gives evidence for investigations.



Our Costing

Cost to Process Transactions

Base Unit: 100,000 transactions

Cost Component	Infra Used	Cost (₹)
Fraud ML Detection	CPU (LightGBM + Isolation Forest)	~3
Explanation Engine	GPU (Phi-3 SLM – short inference)	~6
Storage & IO	Cloud storage + logs	~1
Total Cost		~₹10 / 100K transactions

Monthly Infra Cost (Early Stage)

- Cloud server + GPU on demand: ₹6,000 – ₹8,000 / month
- GPU is required only for the small language model generating explanations. Core fraud detection runs entirely on CPU, keeping costs extremely low.

Pricing

Uploaded Transaction	Customer Price (₹)	Our Cost (₹)	Gross Margin
10,000 Transaction	₹50	₹1	~98%
50,000 Transaction	₹200	₹5	~97%
100,000 Transaction	₹400	₹10	~97.5%
500,000 Transaction	₹1,500	₹50	~96%
1,000,000 Transaction	₹2,500	₹100	~96%

We charge per row, not per month — transparent pricing aligned with real usage

Targeted Customers (India)

Fintech & Payments Startups

Examples:

- Early-stage UPI apps
- Wallets

E-Commerce & D2C Startups

Examples:

- Small online stores
- Subscription-based commerce
- Refund-heavy businesses

EdTech & SaaS Startups

Examples:

- Online course platforms
- Exam portals
- Subscription SaaS tools

Mobility, Gaming & Gig Platforms

Examples:

- Ride-sharing pilots
- Gaming & reward apps

Thank
You