

FinGuard: Secure UPI Spend & Risk Monitor

Your financial guardian in the digital age.

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The Unseen Threats in Your Digital Wallet

India's Unified Payments Interface (UPI) has been a convenience in the modern payment technologies, but it's not without its perils. Three core challenges which are being faced by users face daily:



Rising Fraud

UPI scams have been more sophisticated than before and still are evolving, leaving users vulnerable to significant financial losses. Phishing, fake payment requests, and remote access scams are rampant across the globe.



Unchecked Spending

People are becoming reckless in their spending because of net-banking's easy to pay methods.



Lack of Personalized Insights

Generic banking alerts have failed in providing ruined credit scores, leading to issues in loan transactions.

FinGuard: Your Personal Financial Guardian

Imagine a smart assistant that not only tracks your spending but actively protects you from digital threats. FinGuard is exactly that:



Advanced Security

Advanced cyber security protocols are being used for preventing fraudulent access to user information.



Intelligent Analysis

ML models are used to access transactional meta-data and giving you an edge for checking your spending habits.



Empowering Nudges

Receive personalized financial nudges and timely warnings, from the app will be helping you in making smarter decisions and avoid overspending.

Under the Hood: FinGuard's Core Features

- Interactive Visualizations

Data visuals designed based on your spending habits give you a personalized pattern

- Anomaly Detection (ML Powered)

We leverage technologies like Isolation Forest and One-Class SVM to flag suspicious transactions that deviates from your normal behavior.

- Robust Cybersecurity

JWT offers implementation of JWT for secured user authentication and data storage



How It Works: A Simple Pipeline

FinGuard operates on a straightforward, three-step process to keep your finances secure and on track:



1. User Data Upload

The app ensures secured upload along with a secured UPI network for transaction data to FinGuard.

2. ML Risk Scoring

Our ML models process the data, a real-time risk score to each transaction and identifying spending patterns.

3. Insights & Nudges

Receiving personalized dashboards with actionable insights and timely financial nudges, directly addressing potential fraud or overspending.

Why FinGuard Stands Out

We are not just another budgeting app we also offer robust cyber security FinGuard as a app helps you in major aspects of netbanking appealing to both users.

Fintech x Cybersecurity Hybrid

The app is not only analyzing your data but it proactively tracks data for a secured hand to hand transaction.

Real ML, Not Just Rules

Systems can not only adapt from user behavior but are also adaptive to new threats and spending habits using classical machine learning algorithms.



Beyond the Hackathon: Our Vision

This is just the beginning. FinGuard has massive potential to evolve and scale:



Dedicated Mobile App

A user-friendly mobile application for on-the-go monitoring and real-time alerts.



Direct API Integrations

Seamlessly connects with AI and user data for automated data flow.



Bank Partnerships

Collaborating with banks to offer FinGuard as a premium service for the customers.



Expanded Fraud Datasets

Continuous enhancements will keep on making app more and more protected to frauds as from today making it a long lasting Model against future Fraud Technology.

Meet the Minds Behind FinGuard

We are a passionate team dedicated to making digital payments safer and smarter for everyone.

Project Lead

Fintech strategy, product management

Machine Learning Engineer

Anomaly detection, predictive modeling

Cybersecurity Architect

Data encryption, secure API design

Frontend Developer

Interactive dashboards, UX/UI

Our Tech Stack: Building FinGuard

A strong Technical Foundation has led to robust security.



The chosen tech stack is a reason for the app's efficiency, strong community support for these tech is further helpful, and proven track record in financial applications and data security is beneficial for the app's cause.

FinGuard: Your Trustworthy Financial Companion

In a world of increasing digital transactions, FinGuard empowers you with the knowledge and protection to navigate your financial journey confidently.

Secure your spend. Simplify your life.

Thank you.