CROWDZEROTRUST: A FEDERATED AI APPROACH TO ZERO TRUST SECURITY

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The Growing Threat

- \$40 billion projected fraud losses by 2027
- Fraud has tripled since 2011
- AI-powered attacks increasing 30% annually

The Privacy Dilemma

- Banks need to share intelligence
- GDPR prevents data sharing
- Customer trust at stake
- Each bank fights alone

Traditional approach: Security OR Privacy

Our approach: Security AND Privacy

CROWDZEROTRUST SOLUTION

The Architecture

5 Banks
↓
Local Training
↓
Share Updates Only
↓
Central Aggregation
↓
Enhanced Model

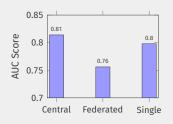
How It Works

- 1. Train locally on own data
- 2. Share model updates only
- 3. Server combines learnings
- 4. Distribute improved model

Result: Learn from everyone, share with no one

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TECHNICAL IMPLEMENTATION & RESULTS



Our Approach

- NVIDIA FLARE
- XGBoost models
- 5 simulated banks
- 10,000+ transactions
- Zero data sharing

Key Achievement

93% performance retained with complete privacy

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IMPACT & FUTURE VISION

Immediate Benefits

- GDPR compliant
- No data breaches
- Customer trust maintained
- No single point of failure

Broader Applications

- **Healthcare:** Collaborative diagnosis
- Cybersecurity: Threat detection
- **Smart Cities:** Traffic optimization

Proof of concept	Bank trials	Industry network
Today	Next	Future

Privacy-preserving collaborative AI is not just feasible - it's essential for the future of financial security