

**1,561,739  
stolen cards**

**in 2021 only in the US.**

**4,278  
stolen cards**

**a day only in the US.**

# Bank's dilemma



**must cover the customer's loss**



**needs to verify the information**

# Problems



MANY TRANSACTIONS



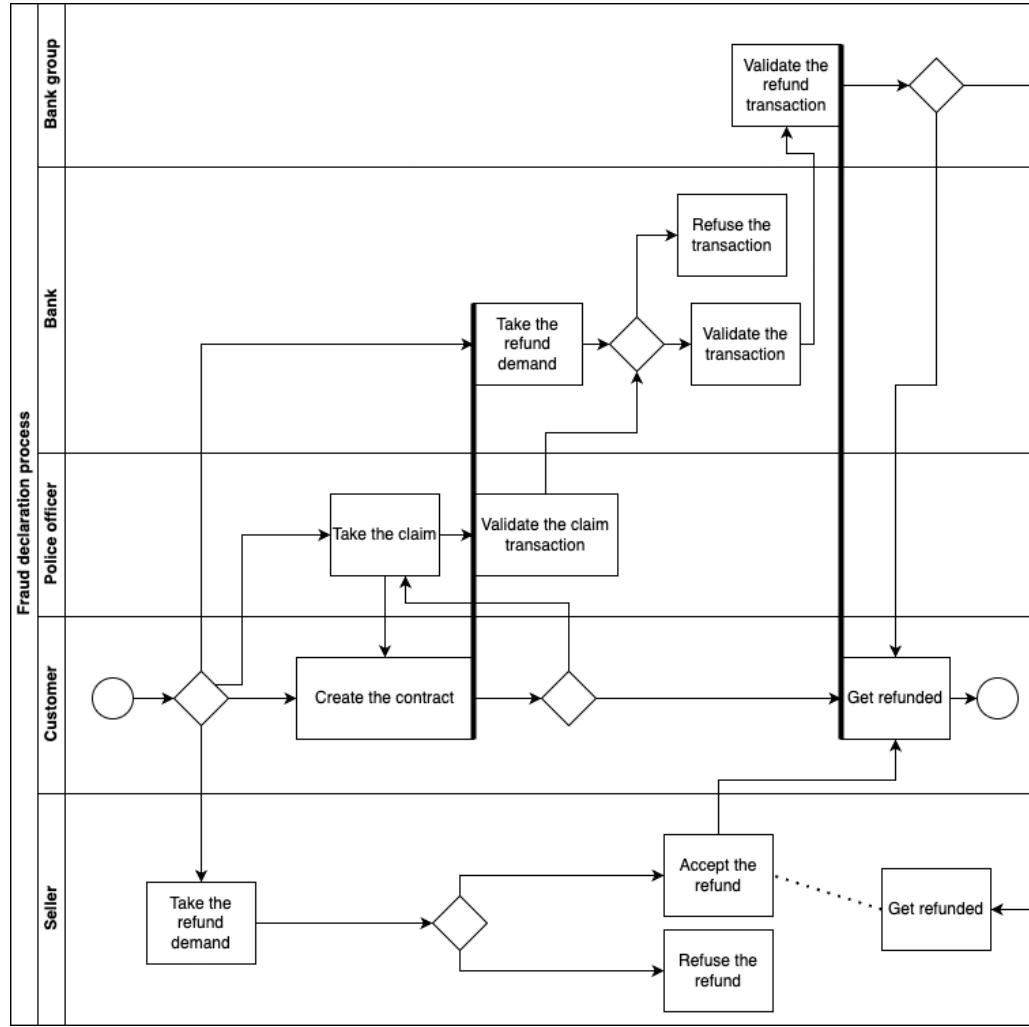
AT LEAST 5 DOCUMENTS



ACTORS & STEP-BY-  
STEP PROGRESS



TIME





# defraud

1<sup>st</sup> credit card fraud recovery dapp



# Solutions



## ACTORS MANAGEMENT

5 actors  
3 capabilities



## FUNDS MANAGEMENT

stored on the refund  
must validate conditions



## SPEED & SECURITY

access highly controlled  
from 1 week to 6 months to...  
**1 day** at best



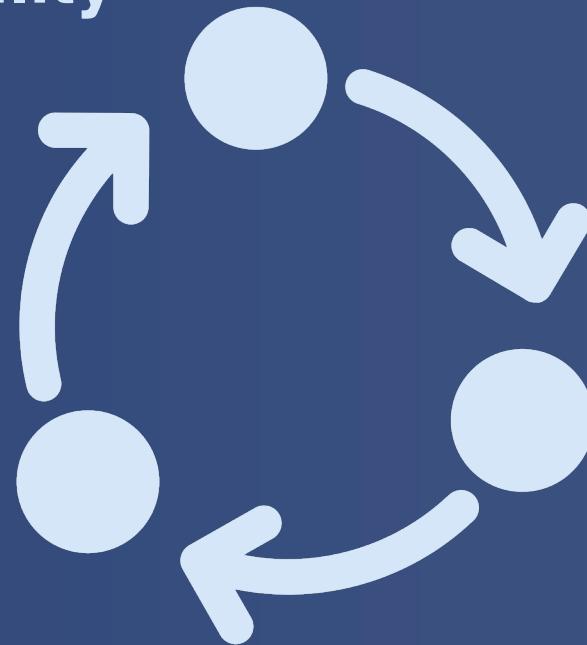
## DOCUMENTS

# More blockchain...

## Interoperability

Decentralized application  
usable across banks

## Fewer falsified declarations



## Desynchronized steps

All actors can fulfil their tasks without waiting for  
someone else (except for receiving funds)

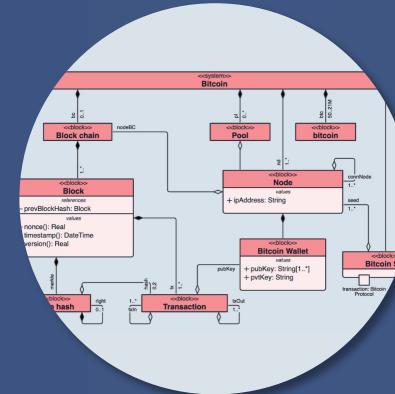
# Sui Blockchain & defraud



Security



Sponsored transactions  
(not implemented yet)



Objects  
& Speed

DeFraud x +

localhost:3000

⋮ | ⚡ 🐾 💧 ⚡ ⚡ ⚡ ⚡

# Welcome

I am...

**Client**

Declaration to request a refund following fraudulent use of your credit card.

**Start**

**Retailer**

Request a refund following the fraudulent use of a customer's credit card in my retail store (payment terminal only).

**Start**



 Sui

 Search

Devnet ≡

## Modules

Search

## Bytecode

defraud

## Execute

`bank_has_validated`

**bank\_transac\_id**

## claim\_from\_bank

## claim\_from\_retailer

**claim\_id**

### create\_bank\_cap

ArgC

0xa8e6e119dc8e301754fab3b263ba12b78aa9767b5a4ba96a9592bbdc0e887b15

Arg1

0xbbae94c55c0560408e9046f24b443d7ae60928b851fcdf6226501b76831ac754

## Execute

0xbbae...c754 <

## Modules

STACKED SIDE-BY-SIDE

Search



defraud

## Bytecode

```
9
10
11 struct AdminCap has key {
12   id: UID
13 }
14 struct BankCap has key {
15   id: UID
16 }
17 struct PoliceCap has key {
18   id: UID
19 }
20 struct FraudTransac has store, key {
21   id: UID,
22   owner_address: address,
23   bank_transac_id: u64,
24   police_claim_id: u64,
25   amount: u64,
26   refund: Balance<SUI>,
27   retailer_is_pending: bool,
28   bank_validation: bool,
29   police_validation: bool
30 }
31
32 init(Arg0: &mut TxContext) {
33 B0:
34   0: CopyLoc[0](Arg0: &mut TxContext)
35   1: Call object::new(&mut TxContext): UID
36   ?· Dark[01] / AdminCap
```

## Execute

create\_bank\_cap

create\_fraud\_transac

Arg0

U64

Arg1

U64

Arg2

U64

Execute

0xbbae...c754

create\_police\_cap

edit\_claim\_id

is\_refunded



**much less time** required to process a refund request



simplify the work of a team of **twenty people** in each district bank



help reduce **ecological impact**



save money and labour for a bank



save companies an average of **2% on turnover**

# LinkedIn Banner



**defraud**

1<sup>st</sup> credit card fraud recovery dApp

# X Banner



defraud

1<sup>st</sup> credit card fraud  
recovery dApp