

# Global Remittance Risk Management

Alipay maintains two technical fraud detection platform powered predominantly by local regulator rules/machine Learning/graph/AI/real-time detect techniques. Both platform uses a very large dataset of the data points available regarding our customers, their transactions and any other relevant information. The Platforms are built and maintained by our internal Fraud detect team, who ensure the stability and improvement of all these methodologies. In addition, the development and implementation is done by Fraud detect team.

These platforms are built on several systems that consist of various models and rules, which contain features indicating the variety of fraud risks we encounter in our platform(e.g. from multiple account usage indicators to payment velocity).

Our fraud prevention platforms check every payment in addition to customer accounts (also known as profiles) and assign a score reflecting the probability of this customer transaction being fraudulent. If the score exceeds our risk threshold, the account and the transaction(s) are suspended for manual review by our operational fraud detection team. All suspended transactions are subject to manual review before proceeding with the transaction and need to be cleared by our operational team.

In addition to training the model based on users history transactions and behaviors, our operational, analytical and engineering teams continue to work very closely to ensure that any new fraud prevention and detection features are implemented into our machine learning system and we ensure a great level of accuracy. Based on the trends and patterns observed by the Fraud detect team and on the teams previous experience, Alipay can implement graph knowledge algorithms and dynamic rules to better detect and prevent any fraudulent activity within these two platforms.

