

FraudCheck.io

A database of customers marked fraud or suspicious by various Regulated Entities

What is FraudCheck.io?

A central database of customers that are marked fraud, suspicious, criminal, terrorist, mule etc by Banks, NBFCs, Insurance companies, MFIs etc.

How will this data be shared?

By VideoCX.io VKYC system

- New status introduced in VideoCX.io system called Suspicious.
- It will have its own set of dispositions, which will be common across companies.
- Once an Agent or Auditor marks it as Suspicious, selective data of that customer will be added FraudCheck.io.

By any other RE system

- An independent API service using which REs can share information about fraudulent customers from any other application.
- RE can share the data during onboarding, or post onboarding. So for NTB or ETB also.

What data will be shared?

1. Regulated entity name
2. Hash value of customer name
3. Hash value of mobile number
4. Hash value of PAN number
5. Hash value of email ID
6. IP address
7. Lat Long
8. Customer address
9. Customer category – Suspicious / Fraud / Terrorist / Mule Account
10. VKYC system disposition
11. Reason for marking fraud or suspicious
12. Notes
13. Date and time stamp of marking the case

What PII data will be shared?

None

Actual mobile number and PAN number will not be shared with FraudCheck.io.

They will be *Hashed* at source and the hash values will be shared and stored at FraudCheck.io.

API request will also be sent with the *Hashed* values.

How can REs search in FraudCheck.io?

API request

RE can send either of the below fields of the customer they want to run the FraudCheck for in the API request

- Regulated entity ID
- Hash value of mobile number
- Hash value of PAN number
- Hash value of email ID
- IP address
- Lat Long
- Customer address

Any other customer data field can be added to the platform in a week's time.

API response (if match)

- Regulated entity name
- Mobile number match (Yes / No)
- PAN number match (Yes / No)
- Email ID match (Yes / No)
- IP address match (Yes / No)
- Lat Long match (Yes / No)
- Email ID match (Yes / No)
- Customer address match (Yes / No)
- RE name
- Fraud marking date
- Disposition (if done in VKYC)
- Customer category (Suspicious / Fraud etc)
- Notes

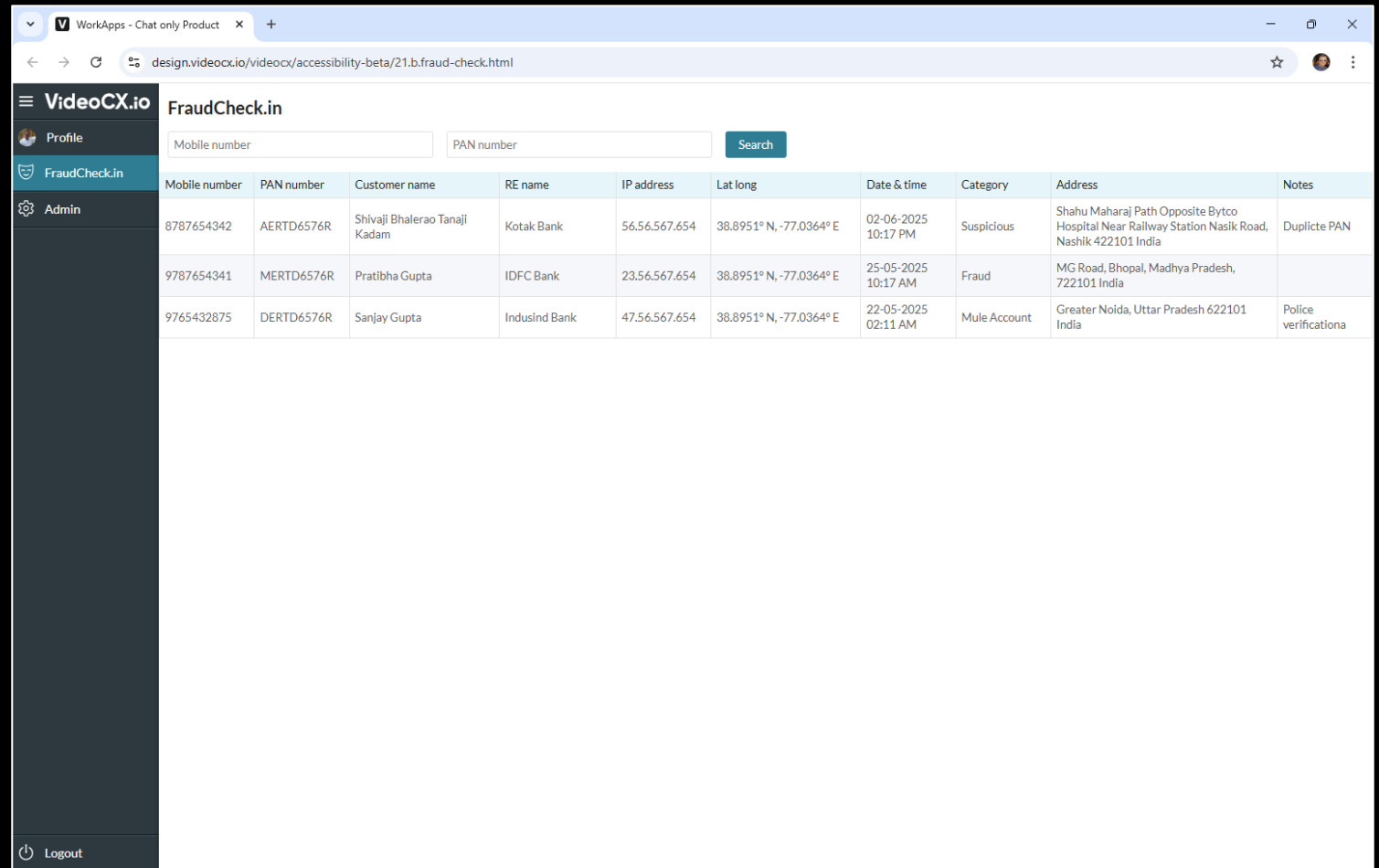
Data returned will be for all attempts made under that mobile, PAN, IP address and Lat Long combinations, which could be from multiple REs.

Will there be a UI module also to search?

Yes

REs will have a UI based module to enter mobile number and PAN number and check if they are a part of the FraudCheck.io database.

The module can be given to bank branches and internal teams.

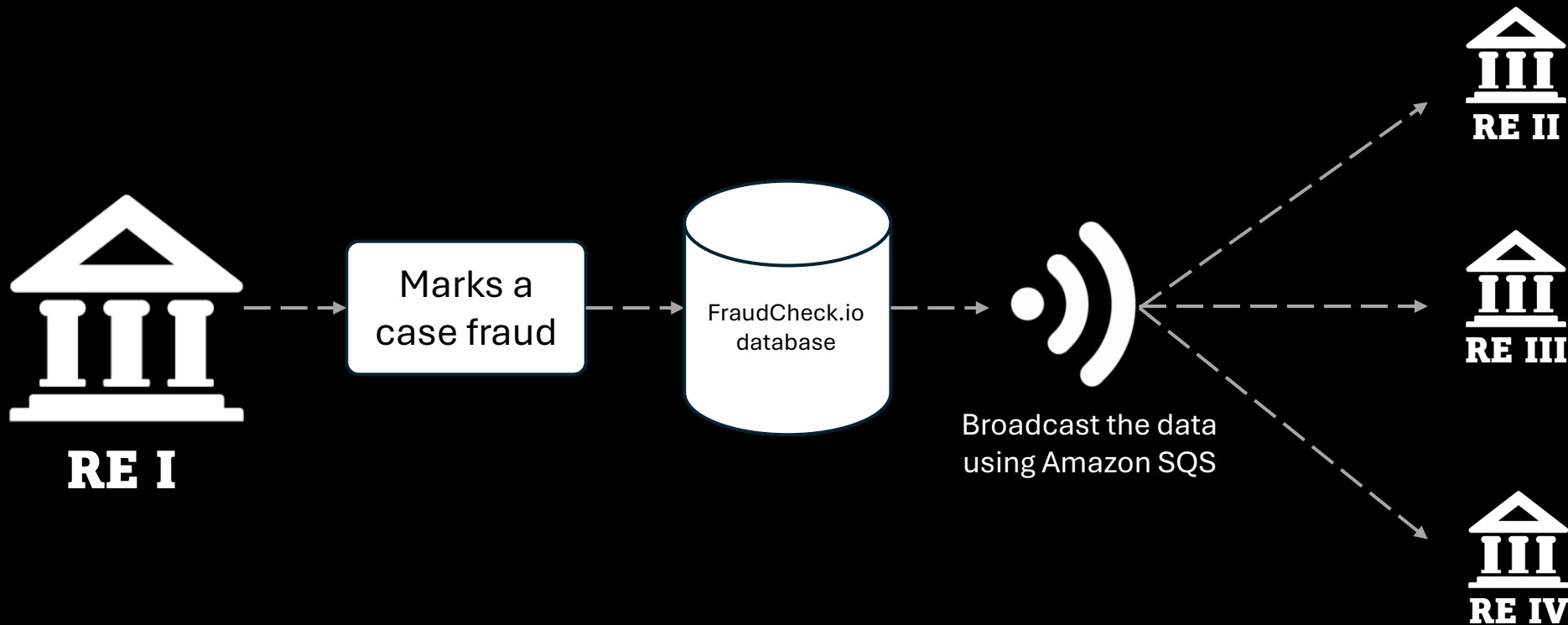


The screenshot shows a web browser window with the URL `design.videocx.io/videox/accessibility-beta/21.b.fraud-check.html`. The application has a dark sidebar on the left with the logo "VideoCX.io" and menu items: "Profile", "FraudCheck.in" (selected), "Admin", and "Logout". The main content area is titled "FraudCheck.in" and features a search bar with "Mobile number" and "PAN number" input fields and a "Search" button. Below the search bar is a table with the following data:

Mobile number	PAN number	Customer name	RE name	IP address	Lat long	Date & time	Category	Address	Notes
8787654342	AERTD6576R	Shivaji Bhalerao Tanaji Kadam	Kotak Bank	56.56.567.654	38.8951° N, -77.0364° E	02-06-2025 10:17 PM	Suspicious	Shahu Maharaj Path Opposite Bytco Hospital Near Railway Station Nashik Road, Nashik-422101 India	Duplicate PAN
9787654341	MERTD6576R	Pratibha Gupta	IDFC Bank	23.56.567.654	38.8951° N, -77.0364° E	25-05-2025 10:17 AM	Fraud	MG Road, Bhopal, Madhya Pradesh, 722101 India	
9765432875	DETRD6576R	Sanjay Gupta	Indusind Bank	47.56.567.654	38.8951° N, -77.0364° E	22-05-2025 02:11 AM	Mule Account	Greater Noida, Uttar Pradesh 622101 India	Police verification

Real time fraud alert and broadcast

FraudCheck.io will broadcast all cases that will be marked fraud or suspicious in real time using an Amazon SQS service, which all other REs can receive and block new or existing customers immediately.



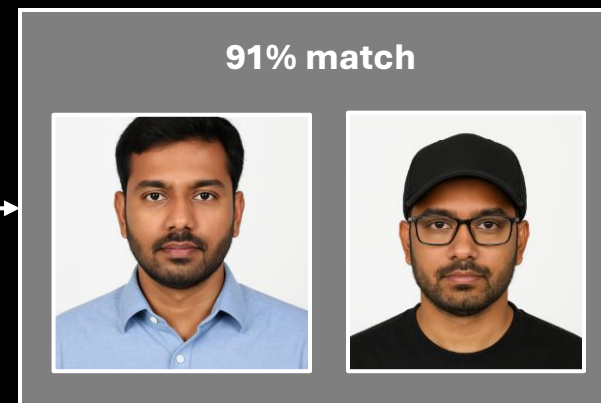
Using Face Match to find fraudsters



RE will send a vector of the customer's Aadhaar photo or live photo to FraudCheck.io in the Search API.



FraudCheck.io will match that vector against all other photo vectors already present in the database.



FraduCheck.io database will return the face match % if positive and the RE name, disposition, customer category etc.

What integrations are needed at RE end?

Add / Edit Data API

An API to add or edit data to FraudCheck.io from any of the RE systems. Same API will also be used to remove the Fraud tag also.

Search API

An API to search data from FraudCheck.io database, which REs can integrate in their onboarding systems, CRM, Fraud systems etc.

Amazon SQS

A listener object at RE's end which will receive all real time alerts and broadcast sent by FraudCheck.io

* For REs using VideoCX.io VKYC system, the addition through VKYC will be a part of the VideoCX.io system itself.

What will be the additional security?

- FraudCheck.io is hosted in AWS Mumbai region.
- API response will also NOT contain any PII data.
- API request will be authorized using a secret and key which will be unique for each RE.
- API request will only be allowed from specific whitelisted IP addresses.
- API will also have payload level encryption.
- All other standard security measures will also be applied like Rate limiter, WAF, HTTPS.

Who can add data to FraudCheck.io?

- Banks
- NBFCs
- MFIs
- Insurance companies
- Mutual funds
- Law enforcement agencies (Phase II)

Contact us to know more

VideoCX.io

FraudCheck.io is a new initiative by VideoCX.io, India's most used Video Banking and Video KYC platform.

To know more, please write to us on contact@videocx.io