INETCO awarded patent for transaction firewall to instantly block Al-driven fraud attacks

Patented transaction firewall sets a new standard in payment protection, instantly blocking emerging threats, payment fraud and cyber-attacks with precision.

May XX, 2025 – Vancouver, BC – Fraudsters are getting smarter, using sophisticated Al-driven techniques to launch attacks at lightning speed. Many of these attacks run the risk of slipping past fraud prevention tools—until now. INETCO, a global leader in protecting payments from fraud and cyber-attacks, announced at Web Summit Vancouver it has been awarded a patent for its INETCO BullzAl transaction firewall, a breakthrough in real-time fraud prevention that blocks intelligent bots and zero-day attacks in milliseconds.

"The growing adoption of instant payments and digital transformation is driving our clients to constantly battle new and evolving fraud threats that put businesses and customers at risk," said Ugan Naidoo, CTO of INETCO. "This patent represents a paradigm shift in how payment fraud is detected and stopped. The INETCO BullzAl transaction firewall enables financial institutions to proactively block rapid attacks with a new level of precision—a game-changing advancement that reduces false positives and allows legitimate transactions to complete without a hitch."

Faster payments, faster fraud: Stopping attacks before the damage is done

The INETCO BullzAI transaction firewall gives financial institutions and payment service providers network-wide protection within payment ecosystems to block a range of high velocity attacks in real time with surgical accuracy, including Bank Identification Number (BIN) attacks, synthetic identity fraud, ATM cash out attacks, rogue terminals and distributed denial of service (DDoS) attacks.

One of the most common payment fraud schemes today are <u>BIN attacks</u>, where fraud syndicates rapidly test randomly generated card numbers with small, low-risk transactions, identifying valid cards they can later use or sell in bulk for massive fraud operations.

The need for smarter payment fraud prevention

Many of today's intelligent bot attacks can bypass traditional web application firewall protection and backend fraud systems by generating transactions that appear human and legitimate. These tools lack the deep, field-level visibility and adaptive behavioral analysis needed to accurately block individual users, terminals or devices in real-time. As a result, threat mitigation often relies on broad, blanket actions—such as shutting down entire network segments by IP address or ports—which significantly impacts customer experience, increases decline rates and

leads to lost revenue from legitimate transactions. This creates a critical dilemma for financial institutions and payment service providers striving to balance effective risk mitigation with a seamless customer experience.

How the INETCO BullzAI transaction firewall stops payment attacks in milliseconds

The INETCO BullzAI transaction firewall introduces a new level of precision to payment fraud prevention by blocking attacks in real time, analyzing detailed transaction data that other systems can't see. Its self-training, machine learning models continuously analyze the behaviors of every individual user, terminal and device, identifying new fraud patterns in milliseconds—before the authorization step—effectively stopping fraud before it happens. By leveraging granular identifiers like device details and terminal IDs, it surgically blocks fraudulent transactions without disrupting legitimate ones, maximizing the delivery of a seamless customer experience without costly network shutdowns or service disruptions.

Details of the patent are available <u>here</u>. For a more detailed explanation of how the INETCO BullzAI transaction firewall works, watch this **video**.

About INETCO

Outsmart fraudsters, stay compliant and keep customers safe with INETCO. Monitoring more than 60 billion transactions annually, INETCO is the trusted choice for financial institutions and payment service providers worldwide to deliver the payments reliability and security that all people deserve – every moment, every day. Embrace the power of end-to-end visibility, adaptive modelling and real-time fraud prevention to secure unparalleled confidence in every transaction. www.inetco.com

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