

Using AI to Transform Fraud Analysis

UNDERSTANDING THE NEED

As fraud activity continued to evolve, Skyline National Bank's fraud team faced increasing pressure to investigate cases quickly while maintaining the accuracy and diligence required to protect customers and the organization. Analysts routinely reviewed dispute reports, transaction histories, case notes, and supporting documentation, often drawing from information stored across multiple systems and repositories. While years of historical fraud data provided valuable insight, accessing and leveraging that information efficiently often required significant manual effort and reliance on institutional knowledge.

KEY CHALLENGES SNAPSHOT

- Reviewing historical fraud cases takes significant time
- Fraud information is spread across multiple sources
- Identifying patterns across large data sets is difficult
- Analysts need greater efficiency without sacrificing accuracy

THE SOLUTION

Advanced Business Methods (ABM) partnered with Skyline National Bank to design and deploy a Fraud Dispute Review Agent using Microsoft Copilot Studio. The solution connects analysts to historical fraud data through a conversational interface, allowing teams to ask natural-language questions and receive relevant insights in seconds.

Rather than replacing analyst expertise, the agent acts as a research assistant that helps gather information, summarize findings, and surface potential connections between cases. This enables investigators to spend less time searching for information and more time evaluating risk and making informed decisions.

HOW THE AGENT OPERATES

STEP 1: Fraud data is gathered.

Fraud reports, historical information, and supporting documentation are compiled and stored in a central repository.



STEP 2: The agent scans the information.

The Fraud Dispute Review Agent can access and review that data, identify patterns, generate insights, and summarize findings.



STEP 3: Analysts review & decide.

Analysts review the agent's output, ask follow-up questions when needed, and determine the appropriate course of action.

Results & Business Impact

STRATEGIC CAPABILITIES

Analysis

- Pattern and trend analysis across historical dispute data
- Identification of recurring fraud patterns and related activity

Interaction & Output

- Natural-language interaction through Microsoft Teams
- Automated summaries and reporting

Security & Oversight

- Secure deployment within Skyline's Microsoft 365 environment
- Human-in-the-loop decision support

BUSINESS OUTCOMES

Improved Analyst Efficiency

Analysts can quickly query years of fraud data and uncover relationships that previously required significant manual effort.

Responsible AI Adoption

The agent supports decision-making while preserving human oversight for all business-critical actions.

Better Fraud Insight

The solution helps identify recurring activity, emerging patterns, and trends that may have otherwise gone unnoticed.

Strong User Adoption

Skyline analysts actively use the solution, provide feedback, and continue expanding historical data sources to improve outcomes.

Stronger Internal Procedures

The solution provides deeper insight into transactional trends and behavioral patterns that can be difficult to detect through manual analysis, helping Skyline further strengthen fraud prevention and response effort procedures.

WHY IT MATTERS

For Skyline National Bank, this initiative represents more than operational efficiency. It demonstrates how AI can be deployed responsibly to support employees, improve access to information, and strengthen existing processes without disrupting established controls and oversight.

What started as a fraud analysis solution has also created a foundation for future AI-driven use cases across the organization, giving Skyline a scalable framework for securely incorporating AI into business operations.

KEY TAKEAWAYS



REDUCED MANUAL REVIEW



FASTER TREND IDENTIFICATION



SECURE & GOVERNED AI



EXPANDED FRAUD VISIBILITY



HUMAN-GUIDED DECISIONS



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