

## BTG Pactual Wins Fraud Prevention Awards



### Company

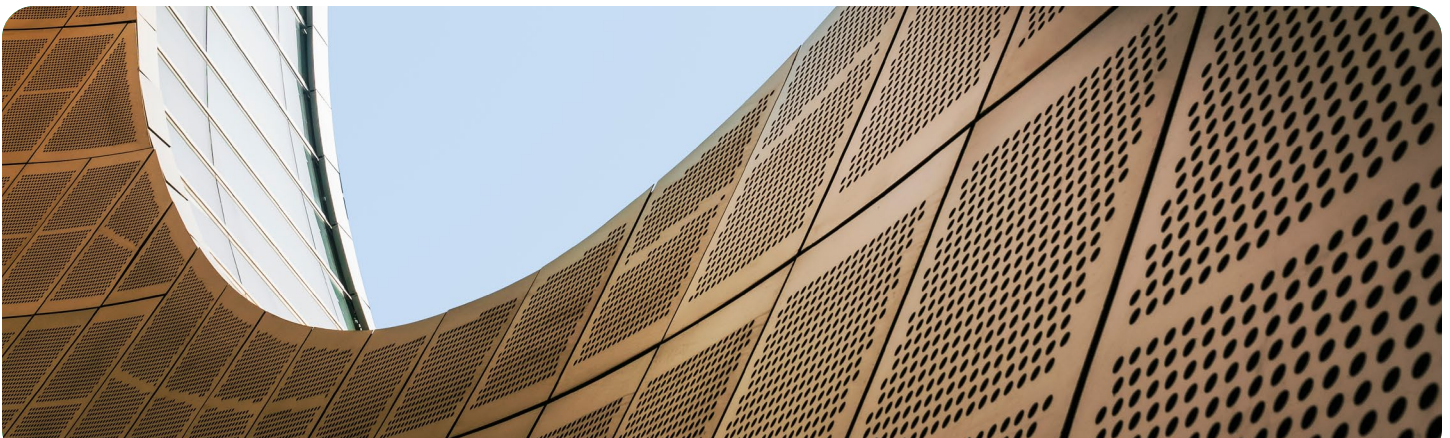
BTG Pactual is a global financial firm operating as a Meritocratic Partnership with a passion for consistently creating value for its clients and shareholders. They have been the leaders among Investment Banks in Latin America since 2012.

### Background

BTG Pactual, a prestigious bank focused on high-income clients, operates primarily in the investment sector. As part of a larger conglomerate, BTG extended its services beyond investments to become a full-fledged bank, offering current accounts, comprehensive app functionality, cards, and Pix, Brazil's instant payments system. This expansion necessitated a robust security solution capable of handling high transaction volumes and ensuring enhanced protection for their elite clientele.

### Industry

Banking



## The Challenge

As BTG Pactual transitioned from solely an investment bank to providing full banking services, the need for advanced security measures became paramount. The bank's high-income clients required additional layers of security due to their high transaction limits and volumes. BTG sought a solution that could seamlessly integrate with its existing systems, effectively implement customer rules and models, and handle all transactional activities for Pix, cards, and more.

## The Solution Feedzai

BTG Pactual explored various security solutions and selected Feedzai for its robust capabilities and proven track record globally. Despite initial doubts about its effectiveness in the Brazilian market, the bank's project team, experienced in different tools, found Feedzai to be a comprehensive and mature solution.

“ Feedzai has become a key part of our fraud prevention strategy. Its robust capabilities and flexibility *allowed us to begin operations with extremely low fraud rates* while maintaining high approval rates. The implementation was smooth, and our IT team quickly adapted to the system. Our ability to handle complex fraud scenarios and enhance security with features like facial biometrics has been instrumental in achieving our security objectives. We look forward to continuing our partnership with Feedzai and leveraging its capabilities to meet future challenges.

– Marcio Avila Reis, Head of  
Fraud, BTG Pactual

## Implementation Process

1

### **Selection and Assessment**

BTG evaluated their needs and assessed Feedzai's capabilities through discussions with clients from other countries. Feedzai's flexibility and robust functionalities convinced BTG to proceed.

2

### **Integration**

BTG's IT team quickly integrated Feedzai, ensuring seamless operations. The implementation phase included setting up transactional rules and integrating advanced security features such as device recognition and facial biometrics.

3

### **Pandemic Acceleration**

The COVID-19 pandemic accelerated the process, leading to the rapid launch of BTG's card and full banking app.

## Key Feedzai Capabilities

### **Transaction Monitoring**

Feedzai provided real-time monitoring of transactions, enabling BTG to detect and prevent fraudulent activities efficiently.

### **Flexibility**

Allowed the implementation of custom rules, handling various fraud scenarios, and offering **customers features like disabling card-not-present transactions, contactless payments, cash withdrawals, and travel alerts seamlessly.**

### Reference Data Mechanism

Enabled the asynchronous loading of information, allowing BTG to address business needs beyond fraud prevention.

### API Integration

Smooth and efficient integration of security features, enhancing the overall customer experience.

## Results Achieved

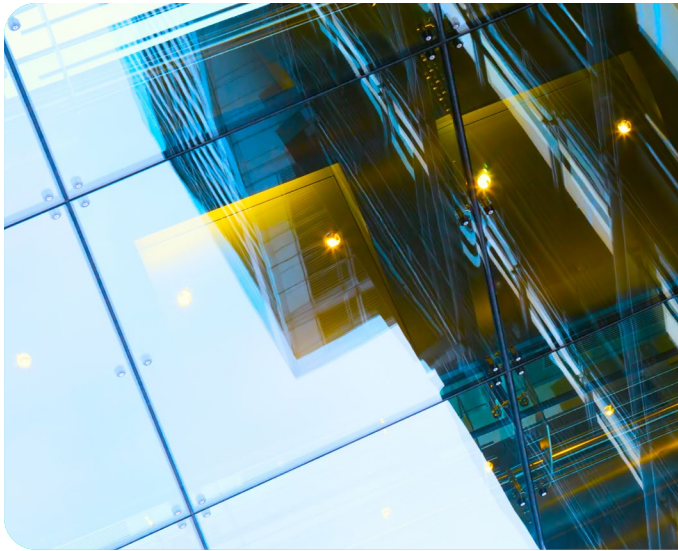
» **Fraud Control**  
*Establishment of extremely low fraud rates* while maintaining high approval rates, and balancing security with customer satisfaction.

» **Enhanced Customer Experience**  
Push notifications for denied transactions were introduced, allowing immediate resolution and improving customer satisfaction.

» **Future-Ready Security**  
Ongoing development of features using geolocation data to protect high-value clients from severe threats like kidnapping.

» **Award-Winning Security**  
Recognition for outstanding fraud prevention measures, winning several industry awards. For the 3rd consecutive year, BTG was awarded the Mastercard Excellence award in fraud prevention.

» **Operational Efficiency**  
Successful transition from on-premises to the cloud, enhancing security measures and operational efficiency.



# Conclusion

BTG Pactual's collaboration with Feedzai has proven instrumental in creating a secure and efficient banking environment for their high-income clients. By leveraging Feedzai's advanced capabilities and continually improving its processes, BTG has maintained low fraud rates, and high customer satisfaction, and achieved industry recognition. As BTG continues to innovate and enhance its security measures, Feedzai remains a critical partner in their journey.

# See our technology in action.

[Request a demo](#)

## Awards and Recognition



Feedzai named a leader in SPARK Matrix AML.



Feedzai named best-in-class fraud and AML machine learning platform vendor



Feedzai named a category leader in Chartis Payment Risk 2023



[sales@feedzai.com](mailto:sales@feedzai.com)   [info@feedzai.com](mailto:info@feedzai.com)   [feedzai.com](https://feedzai.com)