

JND WatchTower

Fraud Detection Protocol

From fake identities to automating bulk submissions, AI-driven fraud is becoming a growing challenge for settlement administrators.

At JND, we combat fraud with a proprietary, multi-layered fraud detection protocol designed to stay ahead of emerging threats. Our unique approach to combating fraud integrates advanced machine learning models, AI-driven verification, and behavioral analytics to help identify and prevent fraud at multiple steps within the claim filing process.

JND's Proprietary Multi-Layered Fraud Detection Approach

Unlike conventional fraud prevention methods, JND's system leverages multiple fraud indicators to prevent fraud "at the gate" (during the claim filing process) as well as within the claim filing database after claims have been filed. These indicators feed into an overall claim-by-claim risk assessment, allowing us to make precise, data-driven decisions on claim authenticity in real-time.

01 MACHINE LEARNING



Duplicate submissions



Unusual demographic clusters



Data inconsistencies

02 BEHAVIORAL ANALYTICS



Automated form submission



Device/IP inconsistencies

03 AI



Document authenticity/near duplicate detection



Proprietary Machine Learning Applications

JND's machine learning models continuously analyze historical and real-time claim data to detect suspicious patterns. These models identify fraud signals such as:

- Duplicate claim submissions under different identities
- Unusual geographic claim clusters suggesting organized fraud
- Data inconsistencies across submitted forms and supporting documentation



Behavioral Analytics

JND's behavioral monitoring technology tracks user interactions with our claims platform, detecting suspicious activity that may indicate fraud. Key signals include:

- Automated form submissions suggesting bot-driven fraud
- Repetitive copy-paste patterns in claim documentation
- Device and IP inconsistencies across multiple claims



AI-Driven Document & Identity Verification

As generative AI continues to advance, fraudulent documentation has become more sophisticated. JND's AI-powered verification tools include:

- Document authenticity verification uses AI to identify altered PDFs and AI-generated content
- Near duplicate detection identifies subtly modified or repeatedly submitted documents across multiple claims, flagging attempts to evade fraud detection.

Dynamic Risk Probability Analysis

JND's fraud detection system is not one-size-fits-all. Our adaptive approach allows us to customize our offering, tailoring it to the specific needs of the client, without compromising claim processing efficiency.