



**BNP PARIBAS**  
PERSONAL FINANCE




**Financial Services**

Location: Spain

## **BNP Paribas Personal Finance in Spain advances global fraud detection with award-winning technology from GBG**

BNP Paribas Personal Finance in Spain turns to GBG to detect and prevent fraud for online customers applying for credit with Cetelem, its commercial brand in Spain.



GBG Instinct is a powerful tool for our teams of specialists who can gather, maintain and analyse important data within a matter of seconds.

BNP Paribas Personal Finance

## The challenge

BNP Paribas Personal Finance is a global provider of financial services to individuals, and a specialist in consumer credit, personal loans and credit cards.

The organisation has operated in Spain since 1988 under the Cetelem brand, where it has 1,500 employees providing services to more than 2.5 million clients with a risk exposure of 5,300 million Euros.

BNP Paribas Personal Finance requires sophisticated technology that can read and act upon data quickly, in order to detect fraud and deliver the frictionless banking experience its customers are accustomed to across its operations world-wide.

Specialist teams are able to gather, maintain and analyse suspected fraud data in just a few seconds

The matching algorithms and multiple layers of identity reference data, enables the organisation to stay ahead of fraudsters

## The solution

Spain has become the latest region of the BNP Paribas Personal Finance group to implement GBG's fraud detection and prevention technology, GBG Instinct, as part of the company's commitment to roll out GBG Instinct platform globally.

GBG's award-winning application fraud solution, GBG Instinct, enables BNP Paribas Personal Finance in Spain to make quick, data driven decisions on new applicants while also speeding up their credit requests.

GBG Instinct is a fraud detection, risk and compliance management solution that offers the flexibility to upscale with advanced capabilities for a future-proof approach to guard against complex fraud typologies and financial crimes.

The cutting-edges solution draws on 18 different matching algorithms to intelligently compare information provided during registration against rich layers of identity reference data. This means no delays for good customers, high fraud identification rates, and far fewer time-wasting false positives.

### The outcome

BNP Paribas Personal Finance in Spain now benefits from limited fraud losses, reduced manual processes and improved operational efficiency.

Protecting its customers and preserving their faith in online channels is also important for maintaining BNP Paribas Personal Finance's reputation as a trusted institution.

Specialist fraud teams within the organisation are able to gather, maintain and analyse suspected fraud data in a few seconds, thanks to GBG Instinct.

The matching algorithms and multiple layers of identity reference data, provided by GBG, enables the organisation to stay ahead of fraudsters who are using increasingly sophisticated fraud techniques.

**GBG**

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