Darwinium

CASE STUDY - GOTYME BANK

# Proactive Protection at Scale: How GoTyme Bank Strengthens Fraud Defenses with Darwinium

## Summary of Results:

- **Over 100 million monthly interactions safeguarded** across key banking touchpoints.
- **Thousands of fraudulent login attempts proactively identified and blocked.**
- **Numerous high-risk accounts closed** to prevent misuse.
- **Significant reduction in Suspicious Activity Reports (SARs)** from partner institutions.
- **Maintained Regulatory compliance** across device, behavioral, and reporting requirements under the Anti-Financial Account Scamming Act (Republic Act No. 12010).

## GoTyme Bank: A Rapidly Growing Global Powerhouse

GoTyme Bank, a regulated institution under the Bangko Sentral ng Pilipinas, is a collaboration between the Gokongwei group of companies and the multi-country digital banking group Tyme. Launched in 2022, GoTyme Bank is redefining digital banking for Filipinos with products and services built around security, simplicity, and beauty that open new ways of saving, spending, investing and managing money. GoTyme Bank is Banking Made Beautiful.

Since launch, the bank has scaled rapidly and is now the fastest-growing bank in the Philippines:

**↑ 7m**
Over 7 million customers onboarded in the Philippines

**130+**
App availability in 130+ countries

**+78**
Industry-leading customer satisfaction, with a Net Promoter Score of +78 in 2023 (by Forrester)

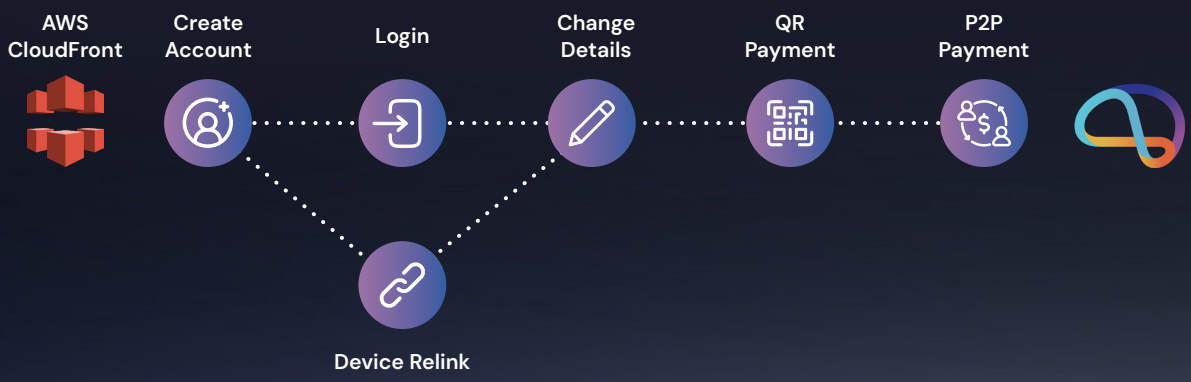
## The Challenge: Staying Ahead of Evolving Fraud Tactics

As customer adoption surged, so did exposure to increasingly sophisticated fraud tactics, often powered by emerging technologies. GoTyme Bank faced threats targeting the integrity of its digital ecosystem, requiring a shift from traditional transaction-based detection to a holistic, AI-driven approach.

By combining device-level insights with behavioral analytics across the entire user journey, GoTyme Bank strengthened its defenses and ensured proactive protection at scale.

## Why Darwinium: Cyberfraud Prevention Across the Entire Customer Journey

GoTyme Bank partnered with Darwinium to deploy continuous, real-time protection across critical customer journeys. The solution was seamlessly deployed in the cloud, enabling broad visibility and proactive threat mitigation without disrupting trusted customer experience.




Coverage expanded across key touchpoints in the customer journey, including account origination, device linking, login, and fund transfers. Protecting new touchpoints was as simple as configuring new journeys within the Darwinium portal. Darwinium's flexible architecture allowed GoTyme Bank to ensure end-to-end protection by rapidly configuring new protection layers with minimal engineering effort, adapting swiftly to emerging threats.

This partnership provides GoTyme Bank a unified fraud defense that evolves alongside the threat landscape, while also supporting operational efficiency and regulatory compliance.

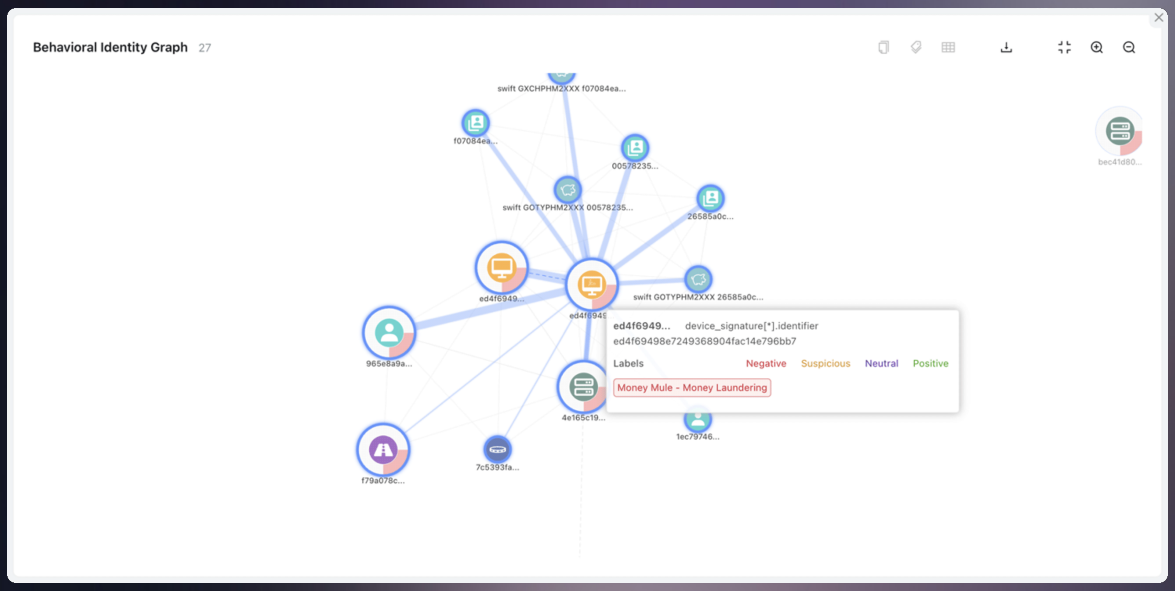
## Strategic Outcomes Delivered by Darwinium:

- **Integrated intelligence platform** combining device and behavioral signals, replacing fragmented tools.
- **Cloud-native deployment** enabled agile protection across multiple customer journeys.
- **Frictionless rollout**, scaling seamlessly across teams and use cases.
- **Long-term strategic collaboration**, with Darwinium actively supporting GoTyme Bank's evolving fraud prevention roadmap.

# Impact Highlights

## Proactive Threat Mitigation

- Thousands of fraudulent login attempts were intercepted monthly.
- High-risk accounts were identified and closed before they could be exploited.
- Behavioral patterns were used to flag suspicious activity and strengthen interdiction.




*Darwinium identified behaviors indicative of money mules, and used labels to tag key identifiers*

## Regional Fraud Reduction and Peer Validation

- GoTyme Bank saw a notable reduction in suspicious activity reports from partner institutions.
- GoTyme Bank's leadership in fraud prevention was acknowledged across the industry, reducing manual investigation overhead and reinforcing trust.

## Operational Efficiency Gains

- Fraud teams were freed from repetitive tasks, enabling them to focus on identifying and addressing emerging threats.
- Advanced analytics enabled the discovery of previously undetected fraud patterns, enhancing investigative capabilities.

## Making Customer Protection a Key Differentiator

GoTyme Bank's fraud prevention strategy has become a powerful competitive advantage, delivering a secure and seamless banking experience that customers trust. The bank's commitment to proactive protection not only safeguards user data and transactions but also strengthens long-term customer loyalty and confidence

## Looking Ahead

With Darwinium embedded across critical customer journeys, GoTyme Bank continues to expand its fraud defenses. Future initiatives include leveraging advanced behavioral intelligence, extending protection to additional touchpoints, and preparing against next-generation AI-powered fraud tactics.

Together, GoTyme Bank and Darwinium are proving that fraud prevention can be both proactive and customer-first, strengthening not just one bank, but the resilience of the entire financial ecosystem.

### Customer Quote

*"We chose Darwinium as our strategic partner due to their ability to provide protection throughout the customer journey and the ease of integration compared to our incumbent provider".*

AARON FOO, CHIEF PRODUCT OFFICER, GOTYME BANK

## About Darwinium

Darwinium's pioneering approach to cyberfraud defense identifies legitimate customers, fraudsters, and AI agents in real time, without disrupting trusted user experiences. Deployed at the edge via global CDNs, Darwinium analyzes behavior and intent across every touchpoint, bringing decisioning closer to the customer journey. Its flexible engine combines proprietary behavioral and device intelligence with seamless orchestration of external tools and data, enabling tailored defenses without re-architecting platforms. Learn more at darwinium.com.