September 2025

Fraud & AML Fintech Spotlight: Q3 2025

A full copy of the 50-page report is available through the Datos Insights website

Prepared for:

SEON

datos INSIGHTS

Q3 2025 Fraud & AML Fintech Spotlight: Key Highlights

The financial services industry faces an evolving landscape of challenges across fraud prevention and anti-money laundering (AML). Novel products are transforming how risk management professionals achieve their objectives. These innovations leverage emerging technologies, data, and techniques to tackle evolving security threats, rising fraud losses, economic uncertainty, and intensifying compliance requirements.

This Q3 2025 edition of the Fraud & AML Fintech Spotlight highlights five vendors active across various product categories and services aimed at supporting financial services and fintech firms, specifically in fraud and AML. Their approaches to existing challenges and the potential lessons they offer anti-financial-crime thought leaders mean that they are worth watching, which is why Datos Insights is placing them in this quarter's Fintech Spotlight.

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Q3 2025 Fraud & AML Fintech Spotlight: Profiled Provider

- **SEON:** A fraud-detection platform that combines digital footprint analysis with device intelligence to provide integrated IDV, transaction monitoring, and AML case management through customizable risk logic and real-time processing

Introducing the Profiled Fintech

The following section provides an individual snapshot profile of a fintech firm with a unique or noteworthy approach to the challenges now facing the financial services industry. The lessons this firm offers anti-financial-crime thought leaders mean that it is worth watching. The profile presented herein summarizes the vendor's background, their "fintech pitch" encompassing primary products and service offerings, key target markets, market challenges addressed, and Datos Insights' perspective of why this vendor deserves to be in the spotlight.

Datos Insights notes that this profile should be considered a snapshot, given the rapidly moving nature of today's financial services sector. Vendors will often expand their product focus and service offerings, and their market positions are subject to change.

Gabrielle Inhofe

Senior Associate, Fraud & AML Team

SEON: Datos Insights' Take

Why SEON matters	
Data enrichment creates comprehensive risk profiles	SEON's approach (combining digital footprint analysis with device intelligence) provides organizations with increased visibility into customer authenticity. This data enrichment becomes particularly valuable when assessing customers with limited transaction histories.
Integration reduces operational complexity	SEON's integrated platform can eliminate the coordination challenges that can create coverage gaps, streamlining operations while ensuring that fraud prevention and regulatory compliance work together.
Customization enables rapid threat response	SEON's flexibility in creating custom rules and risk logic addresses a critical operational challenge: the ability to respond quickly to new fraud patterns without waiting for vendor updates. This capability becomes increasingly important as fraudsters adapt their tactics more quickly.

Looking forward	
Fraud and AML convergence is accelerating	The boundary between fraud prevention and AML compliance continues to blur as regulators demand stronger financial crime controls while fraudsters exploit any defense weaknesses. SEON's integrated approach positions clients well as unified platforms will become necessary rather than convenient.
API-first architecture supports embedded finance	As financial services increasingly operate through partnerships and embedded finance channels, SEON's API-centric design can extend fraud prevention capabilities beyond traditional banking boundaries to wherever transactions occur.

SEON

Company overview

	SEON is a global provider of fraud prevention and AML compliance. Powered by over 900 real-time, first-party data signals, SEON enriches customer profiles, flags suspicious behavior, and streamlines compliance workflows.
Founded	2017
Headquarters	Austin, Texas
Ownership	Privately owned
Website	www.seon.io
Employees	315

Product overview

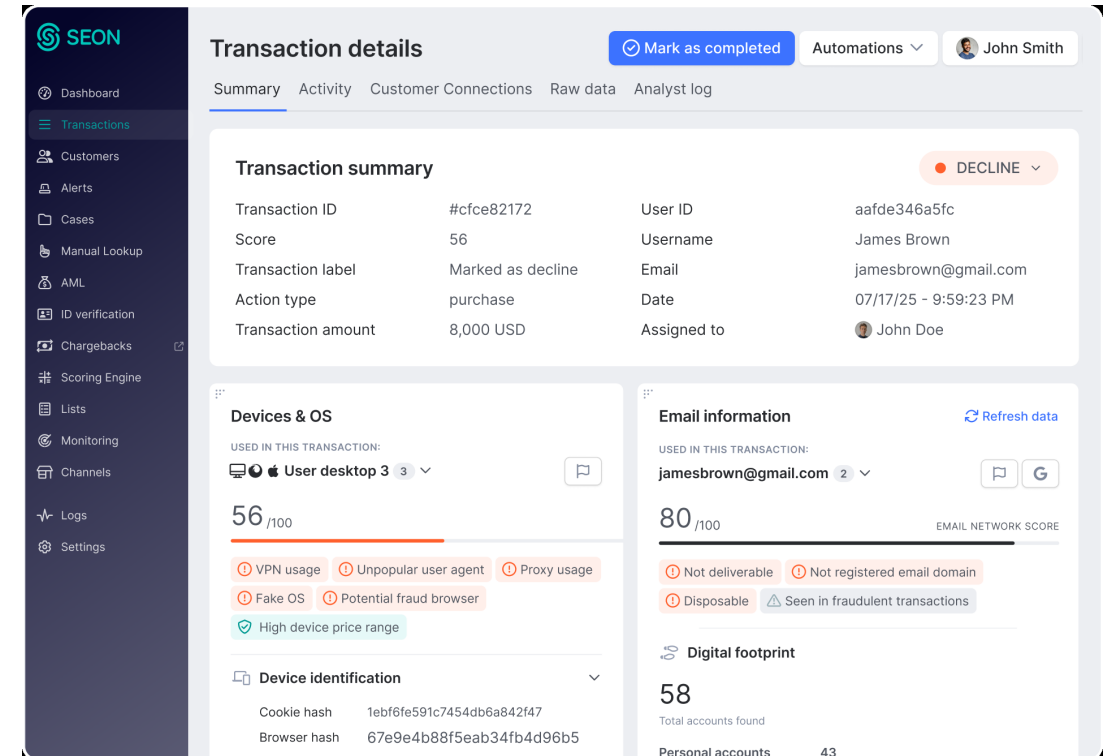|	
Key product and service offerings	Digital Footprint Analysis, Device Intelligence, Transaction Monitoring, Customer Screening, Case Management, Risk Scoring and Decision Engine, Automated Workflows, IDV
Target market	The company primarily serves organizations in iGaming, fintech, financial services, payments, and retail. Its geographic coverage is global. Example clients include Worldcoin, Wise, Plaid and Revolut.
Value proposition	SEON helps fraud and compliance teams stop sophisticated fraud and stay compliant without creating friction or impacting revenue.

Datos Insights' perspective

"The convergence of fraud and compliance requirements demands platforms that can adapt as quickly as the threats they face. A data enrichment approach provides the granularity FIs need to distinguish between legitimate customers in a complex digital landscape."

Gabrielle Inhofe, *Senior Associate*

Elevator Pitch

- SEON operates as a unified command center for real-time fraud prevention and AML compliance. The platform consolidates digital footprint analysis, device intelligence, and transaction monitoring into a single system, giving businesses a complete view of risk across the entire customer journey.

- At the platform's core is a proprietary data engine that combines AI-powered scoring, behavioral analytics, and advanced device fingerprinting to assess the legitimacy of every user and action. SEON enriches email, phone, IP, and device data with real-time signals to reveal synthetic identities, bot activity, and fraud rings before they escalate.

- SEON includes integrated KYC, IDV, and AML screening, with a customizable rules engine that adapts to any risk policy. Teams can manage investigations and file regulatory reports directly within SEON's case management environment. With flexible APIs and SDKs, the platform connects into existing workflows, bringing together fraud and compliance.
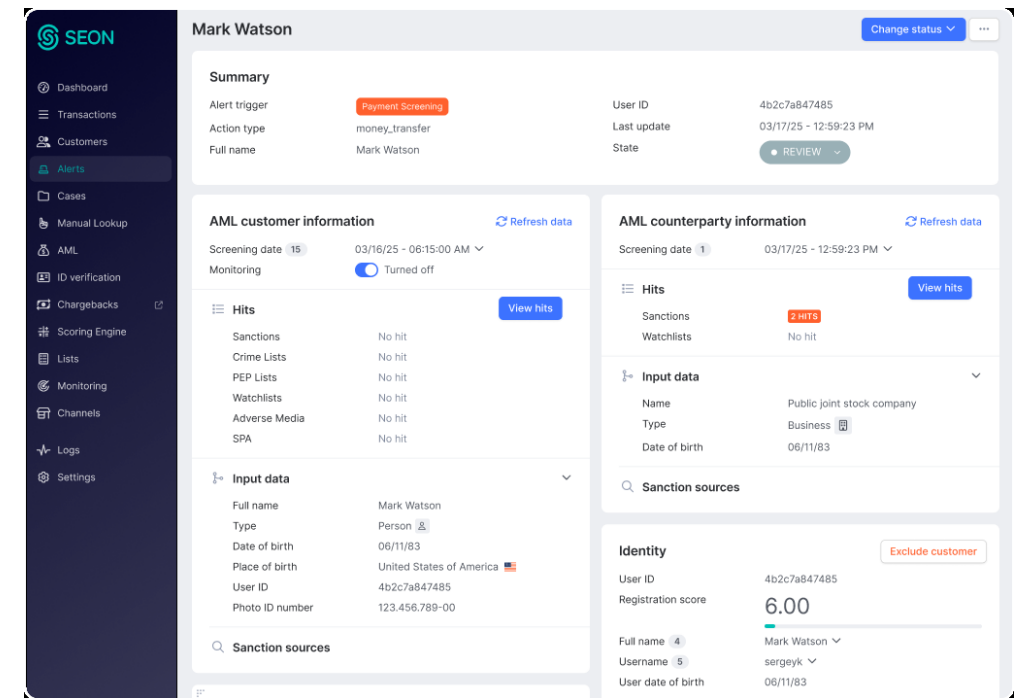
Source: SEON

Key Product Offerings

SEON's platform consists of six core product categories that can operate independently or as integrated solutions:

- **Digital footprint analysis:** Analyzes online data points to assess the authenticity of user identities. This includes IP lookup capabilities, behavioral tracking and session monitoring, social media and open-source intelligence data aggregation, email intelligence, and phone number intelligence to create comprehensive digital profiles.

- **Device intelligence:** Uses device-level data to detect and mitigate fraud through device fingerprinting, reverse device lookup, anomaly detection, and behavioral biometrics. The system creates unique device identifiers and tracks behavioral patterns to identify suspicious activities.

- **Transaction monitoring:** Monitors and analyzes transactions for signs of financial fraud through real-time fraud screening, sanctions, and politically-exposed-person screening, and anomaly detection. The system processes transactions as they occur to identify unusual patterns or regulatory compliance issues.

Source: SEON

Key Product Offerings *(continued)*

- **AML case management:** Manages alerts and investigations related to suspicious activities through alert management systems and reporting tools. This module handles the workflows for compliance teams to investigate flagged activities and generate required regulatory reports.

- **Identity verification:** Verifies user identities using personal documentation through document verification, government identification matching, and proof of address verification. The system validates submitted identity documents against official databases and confirms residential addresses.

- **KYC compliance screening:** Screens users for compliance with regulatory requirements through politically-exposed-person screening and identity risk-scoring. This ensures customers are checked against appropriate lists and assigned risk scores based on verification results.

Key Value Proposition and Market Challenges Addressed

Integrated Fraud Prevention and Compliance Platform

Organizations typically manage fraud detection and AML compliance through separate systems, creating operational silos and potential coverage gaps. SEON unifies these workflows into a command center, giving businesses one API, one dashboard, and real-time coordination across fraud and compliance. SEON processes over 15 million fraud checks daily and has reportedly prevented more than US$300 billion in attempted fraud.

Data Enrichment for Risk Assessment

Traditional fraud systems can often rely on limited transaction data, making it difficult to distinguish legitimate customers from sophisticated fraudsters. SEON's combination of data enrichment and device fingerprinting provides additional context for risk decisions by analyzing digital footprints, behavioral patterns, and device characteristics beyond basic transaction information.

Customizable Risk Logic

Many fraud prevention systems require vendor involvement to modify detection rules, creating delays when attempting to respond to new threats. SEON's flexibility to create custom rules and risk logic enables organizations to adapt their fraud-detection strategies independently, enabling faster responses to emerging fraud patterns without external dependencies.

Operational Efficiency Through Automation

Manual fraud reviews create bottlenecks and increase operational costs, often degrading CX. SEON clients have demonstrated significant efficiency improvements. Reported results include 99% fewer multi-accounting fraud attempts, an 87% reduction in fraudulent transactions, and 75% less time spent on manual reviews. SEON can integrate in as little as five days, enabling businesses to expand faster due to operational efficiencies and AI-powered workflows.

Overview and Methodology

The Risk Insights & Advisory Fintech Spotlight is a quarterly series of reports looking at select emerging fintech vendors active in fraud prevention and AML. The Fintech Spotlight series aims to provide insight into interesting vendors that offer strong, unique selling points and innovative approaches as partners or competitors.

The fintech vendors included have at least one financial services client with a solution in production and hold annual revenue of less than US$100 million. Advisors select featured fintech vendors exclusively based on their level of innovation and their interesting approaches to wider business challenges facing fraud and AML markets from bank and customer perspectives. No featured vendors have paid for their inclusion in this report.
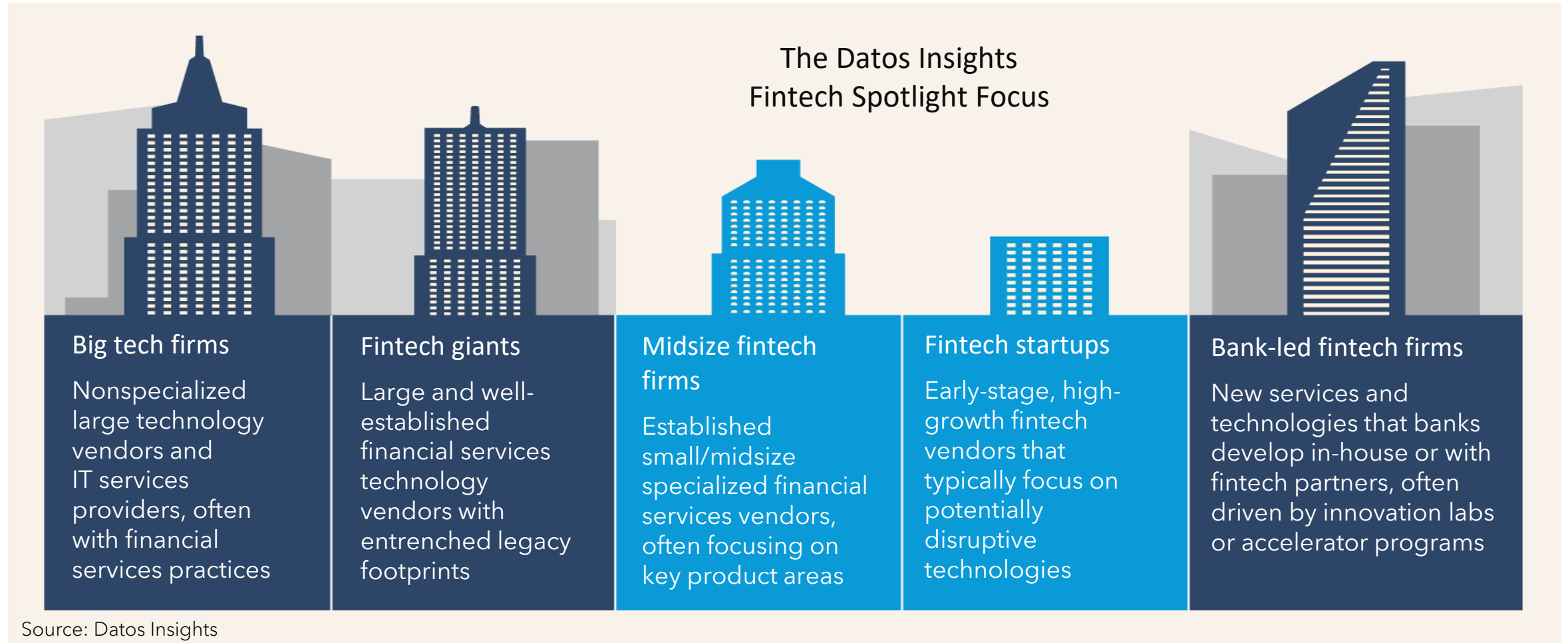
Defining Fintech

Fintech is a popular shorthand referring to young and disruptive companies in the financial services technology space. However, the term is ill-defined, meaning many things to many people. In an environment in which Tier-1 global banks, multibillion-dollar legacy vendors, and early-stage startups all refer to themselves as fintech firms, terminology remains critical in understanding the market.

For clarity, Datos Insights defines fintech providers as technology vendors and service providers that aim to improve or automate financial services delivery, potentially disrupting legacy processes and business models in financial services.

Many types of firms can be categorized as fintech firms, but the Fraud & AML Fintech Spotlight is intended to raise awareness of businesses that may have less market visibility than others.

The Datos Insights Fintech Spotlight Focus

The Datos Insights
Fintech Spotlight Focus

Big tech firms

Nonspecialized large technology vendors and IT services providers, often with financial services practices

Fintech giants

Large and well-established financial services technology vendors with entrenched legacy footprints

Midsize fintech firms

Established small/midsize specialized financial services vendors, often focusing on key product areas

Fintech startups

Early-stage, high-growth fintech vendors that typically focus on potentially disruptive technologies

Bank-led fintech firms

New services and technologies that banks develop in-house or with fintech partners, often driven by innovation labs or accelerator programs

Source: Datos Insights

Fraud & AML Fintech Spotlight Solution Domains

Fraud	AML
Identity Authentication Fraud risk mitigation and decisioning Threat intelligence Orchestration	KYC and Know Your Business Sanction/watchlist screening AML transaction monitoring Financial crime investigation and reporting

Datos Insights Powers Financial Services Transformation

Datos Insights is the leading research and advisory partner to the banking, insurance, securities, and payments industries—both the financial services firms and the technology providers who serve them.

In an era of rapid change, we empower firms across the financial services ecosystem to make high-stakes decisions with confidence and speed. Our distinctive combination of proprietary data, analytics, and deep practitioner expertise provides actionable insights that enable clients to accelerate critical initiatives, inspire decisive action, and de-risk strategic investments to achieve faster, bolder transformation.

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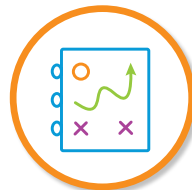
EVENTS

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