



Fraud Detection and Analytics

How PokitPal protected its cashback platform with real-time fraud detection and gave partner organisations self-serve analytics



Executive Summary

PokitPal needed two things its platform could not yet deliver: real-time fraud monitoring to protect the integrity of its cashback transactions, and self-serve analytics that partner organisations could use independently. Peraison built and now manages a near real-time data pipeline, automated fraud detection and embedded Qlik dashboards that provide both.

The Challenge

PokitPal is a fintech platform that enables cashback rewards by linking members' credit cards to transactions at registered merchants. As the platform grew, two operational challenges became increasingly pressing. First, the volume of transactions flowing through the system created exposure to fraudulent activity that needed to be identified and blocked quickly. Second, partner organisations — the businesses and associations that use PokitPal to deliver cashback benefits to their members — wanted visibility of how their members were engaging with the platform, generating a growing volume of data enquiries that was placing pressure on the PokitPal team.





Fraud Detection and Analytics

Key issues included:

- No real-time fraud monitoring, leaving the platform exposed to suspicious transaction patterns that could cause financial harm before they were identified manually.
- Partner organisations had no self-serve way to view their members' cashback and spending data, generating a high volume of enquiries that consumed PokitPal team capacity.
- The lack of partner-facing analytics was limiting PokitPal's ability to demonstrate the value of the platform to existing partners and differentiate itself to prospective new customers.
- Without a managed data infrastructure, building these capabilities would have required significant internal investment in data engineering that the business was not in a position to make.

PokitPal needed a partner that could build and operate the data and analytics capability end to end — protecting the platform from fraud and empowering partners with self-serve insight — without requiring PokitPal to build an internal data team.

The Solution

PokitPal partnered with Peraison to design, build and manage a near real-time analytics solution, working directly with the CEO and CIO to define requirements and deliver a managed service across fraud monitoring and partner analytics.

The solution was built around three core elements:

Near real-time data pipeline

Peraison built a data pipeline on the Qlik product set that ingests transaction data from PokitPal's transactional system in near real time. This ensures that cashback transactions are processed and available for monitoring and analysis as they occur — not hours or days later — providing the data currency needed for both effective fraud detection and up-to-date partner dashboards.



Fraud Detection and Analytics

Automated fraud detection and alerting

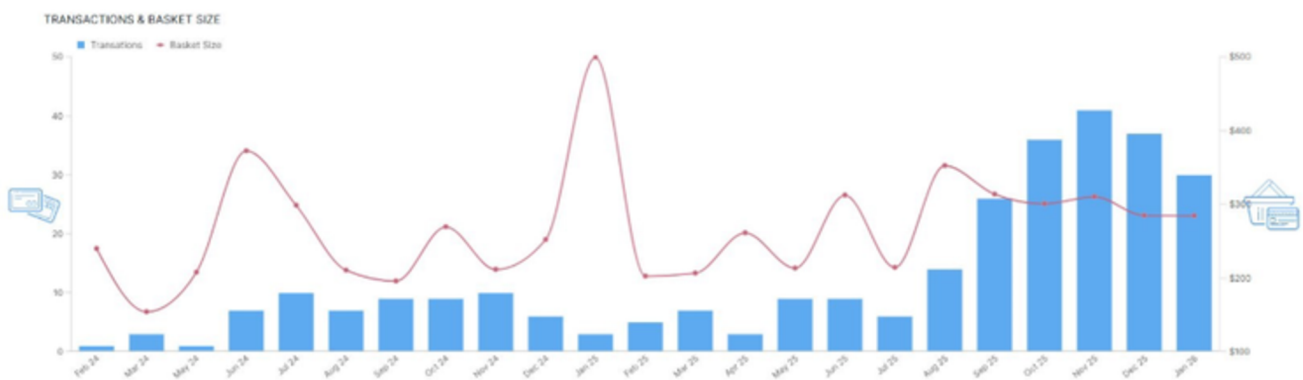
Peraison designed and implemented fraud detection logic that continuously analyses incoming transactions for patterns that could indicate suspicious or fraudulent activity. When anomalies are identified, the system automatically sends email alerts to the PokitPal team, enabling them to investigate and block transactions before any financial harm occurs. This transformed fraud management from a reactive manual process to a proactive, automated one.

Embedded partner analytics dashboards

Peraison built partner-specific Qlik dashboards embedded directly within PokitPal's web admin portal. Each partner organisation's admin team can log in and immediately access:

- Cashback and spending trend analysis showing how member engagement with the platform is growing over time.
- Transaction volume and basket size views that reveal how frequently members are transacting and the value of each purchase at registered merchants.
- Member engagement metrics that help partner organisations understand the value the cashback benefit is delivering to their members — without needing to contact PokitPal for a report.

Peraison manages and maintains the entire solution on an ongoing basis — keeping the pipeline running, fraud alerts active and dashboards current — as a fully managed analytics service.

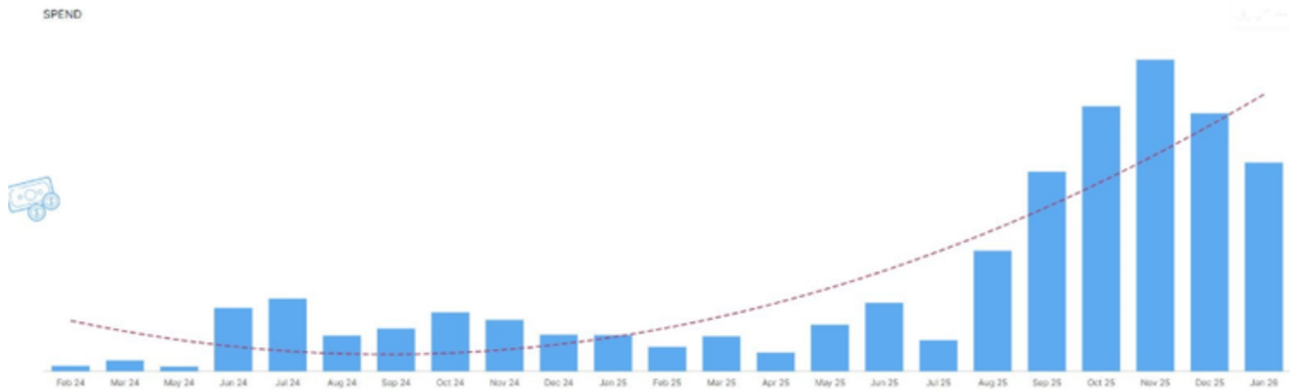


Transaction volumes and average basket size — partner member engagement tracked over time in the embedded dashboard



Fraud Detection and Analytics

TRENDS



Member spend trends showing platform growth over time, with trendline indicating accelerating engagement

The Impact

The solution delivered meaningful protection and commercial value for PokitPal, with impact across fraud prevention, operational efficiency and platform growth.

Fraud detected and blocked in real time

Suspicious transaction patterns were successfully identified and the PokitPal team was alerted quickly — enabling fraudulent transactions to be blocked before any financial harm was done. The automated monitoring capability replaced a manual process that could not operate at the speed or scale the platform required.

Partner enquiries significantly reduced

With self-serve dashboards embedded in the admin portal, partner organisations could access their own data independently — significantly reducing the volume of enquiries reaching the PokitPal team and freeing them to focus on growth and customer service.



Fraud Detection and Analytics

Higher retention and new customer acquisition

The combination of fraud protection and a superior partner analytics experience strengthened PokitPal's relationships with existing partners and made the platform more compelling to prospective new customers — contributing to higher retention and ongoing acquisition growth.

A fully managed, scalable analytics capability

By operating the solution as a managed service, Peraison gives PokitPal enterprise-grade data and analytics capability without the overhead of an internal data team. As the platform grows and new partners are onboarded, the pipeline and dashboards scale with it.

By building and managing a near real-time fraud detection and partner analytics solution on the Qlik product set, Peraison helped PokitPal protect its cashback platform, reduce operational burden and turn data capability into a competitive advantage that supports both retention and growth.

Author

David Anderson,
Partner

