

The 400-Millisecond Problem: Why Real-Time Payments Broke Bank Fraud Models

Fast settlement makes the timing and quality of fraud decisions an operating concern. Measure decision latency, evidence freshness and the cost of wrongly blocked payments together.

HINTS, TIPS & TRICKS

- Compare false positives by payment rail and use case.
- Measure the complete decision path, including data retrieval.
- Test weekends and degraded inputs before increasing volume.

OPERATOR CHECKLIST

1. Name the risk owner
2. Record decision latency and data age
3. Compare fraud loss and customer friction
4. Test stale-data and timeout handling
5. Document limits and recovery procedures

COPY-READY PROMPT

Assess [payment workflow] using observed latency, source freshness, false positives, losses and support cost. Identify missing measurements, off-hours failures and an accountable owner. Propose a bounded test; do not change live thresholds.

SOURCE & PROVENANCE

Article claims: The edition argues that batch-era fraud controls need reassessment for faster settlement.

Guidance: Derived operating guidance. Confirm current rail-specific timing, return rights and recovery rules; the headline is not a universal service limit.

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