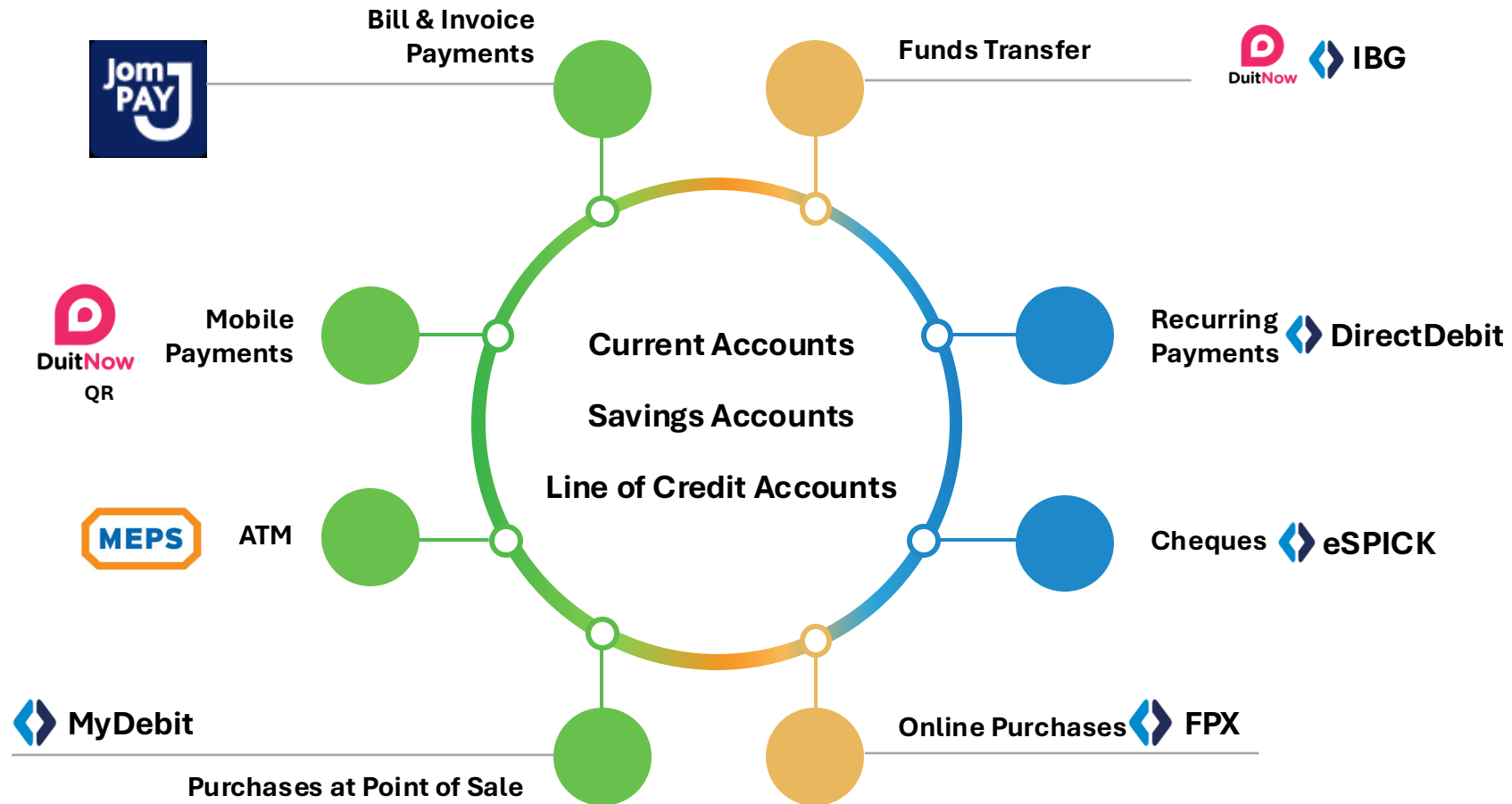



# **NFP and Fraud Analytics**

20<sup>th</sup> August 2025




And one of our most recent launch...



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## National Fraud Portal to solidify coordinated efforts in curbing financial scams

- National Fraud Portal (NFP) will further enhance the timeliness and effectiveness in tracing stolen funds of fraud victims
- Industry-wide procedures for the reporting and handling of mule accounts will streamline the identification of mules and the redressal of mule victims

Bank Negara Malaysia (BNM), Payments Network Malaysia Sdn. Bhd. (PayNet), and financial institutions have launched the NFP as an integrated platform to strengthen the operational capabilities of the National Scam Response Centre (NSRC). Minister of Finance II YB Senator Datuk Seri Amir Hamzah Azizan presided over the launch held at Sasana Kijang, Kuala Lumpur today.

NFP automates the end-to-end process of handling scam reports and tracing of stolen funds by the NSRC. The integrated platform allows:

1. **Automated fund tracing and recovery** – financial institutions can swiftly track stolen funds across the entire financial system through automated tracing. It prevents further transfers and increases the prospect of fund recovery.
2. **Effective industry-wide information sharing and collaboration** – for financial institutions to share information and intelligence on fraud incidences.
3. **Data-driven mule assessments** – NFP is supported by credible data on mule accounts that will facilitate better identification, assessment and monitoring of mules.

Along with the NFP, the financial industry has also agreed to adopt industry-wide procedures for reporting and handling mule accounts. These procedures enhance the quality of industry-wide mule account data through streamlined mule classification. It also standardises the industry's approach towards treating mules to ensure account holders affected by mule account activities can continue to access basic financial services.

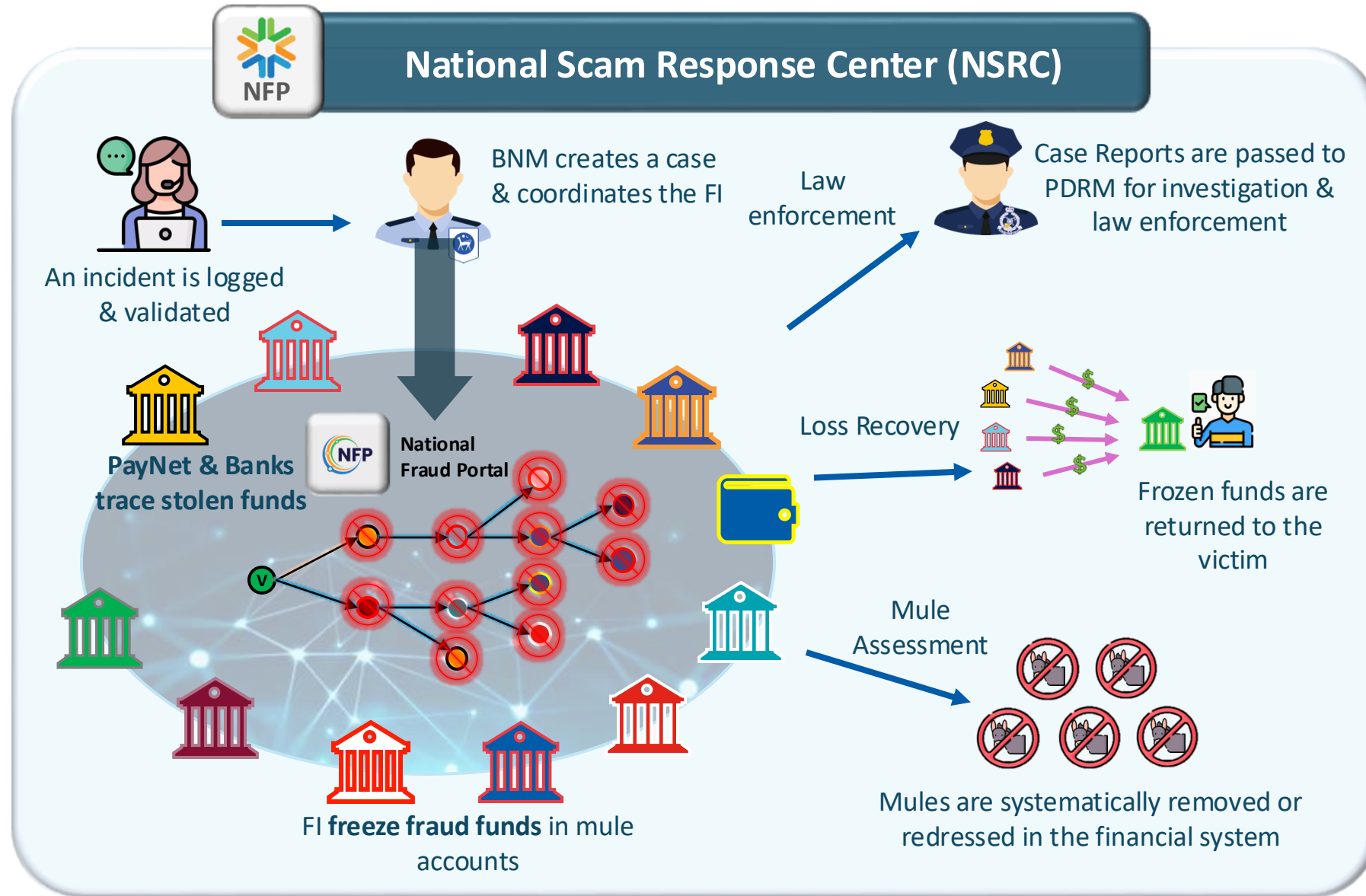


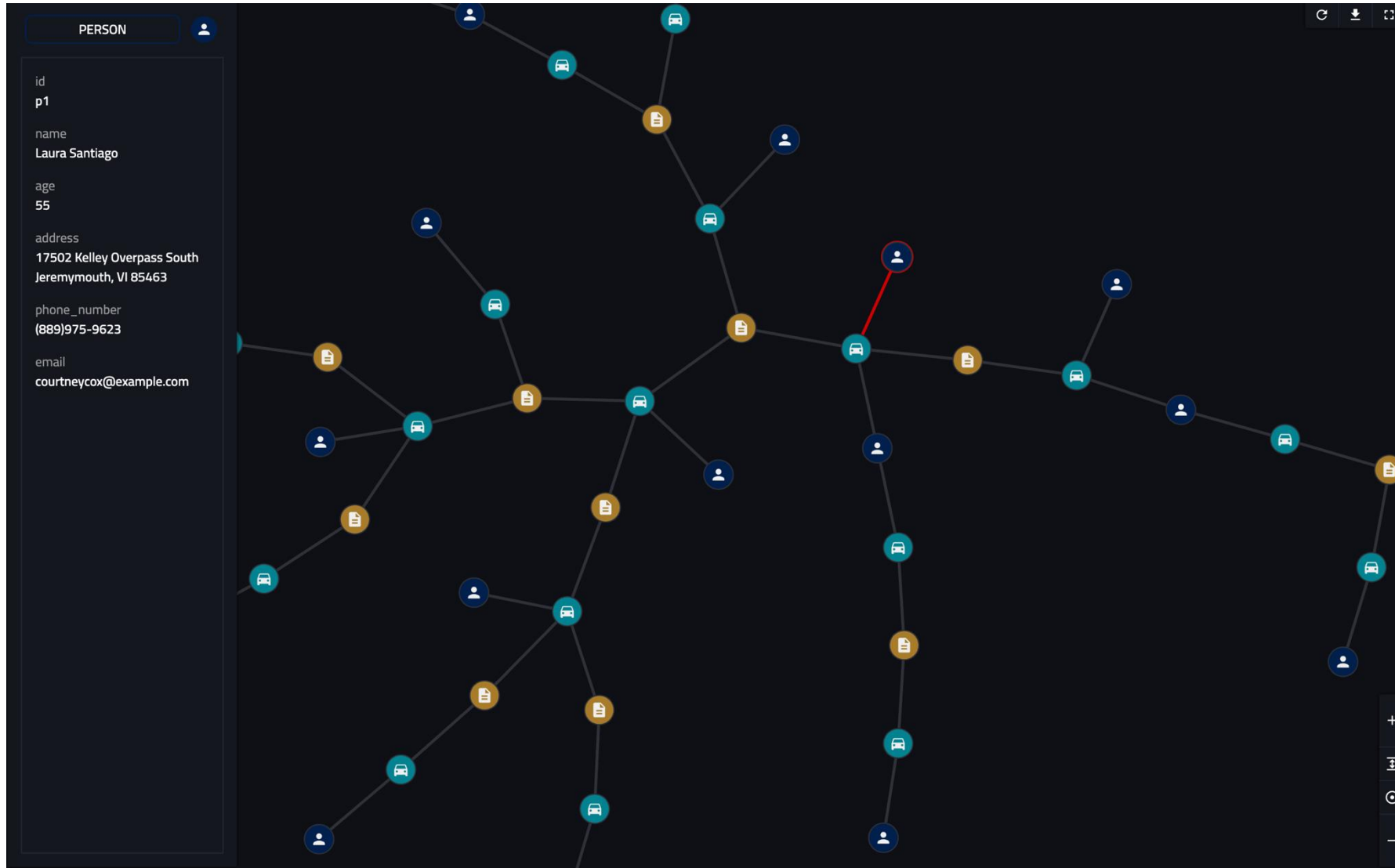
Allow fraudulent funds movement to be traced much faster, facilitating fund recovery for the victim

Acts as a central mule repository for authorized financial institutions to refer, which encourages better collaboration between institutions

Provide insights into suspicious patterns and behaviors which may lead to the identification of new, unreported fraudulent accounts

Making predictions on whether an account shows a high probability of being a fraudulent account





## Graph Features

Community Detection

Centrality Measures

Neighborhood Analysis

Unusual Transfer Flow

Location Hotspots

Individual Persona

Structural Similarity



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## Transactions Features

## Time-based Features

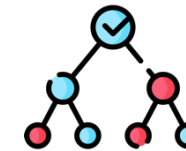
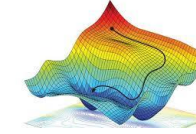
## Behavioral Features

## Aggregation Features

...and more!



## Models



Probability  
Score

**78%**