

PRODUCT BROCHURE

# Salv Bridge: Follow the money to stop APP fraud

Exchange intelligence to stop fraud, protect customers and disrupt criminal networks.



salv

Total APP fraud losses are projected to hit **\$7.6 billion by 2028**, yet financial institutions recover **only 5% of stolen funds**. The impact is devastating—not just for society but for customer trust, **with one in four victims leaving their bank after experiencing fraud**.



**1 in 4**

victims leave a bank  
after experiencing fraud.

## What is APP fraud?

Authorised Push Payment (APP) fraud is a scam where customers are tricked into transferring money to an account posing as a legitimate payee. The name varies by market, with some calling it account-to-account fraud, bank impersonation fraud or payments fraud.

Regardless of the name, the result is the same: stolen funds and devastated customers

### So what's the solution?

When there's suspicion that a payment could be APP fraud, the sending financial institution must alert the receiving bank as quickly as possible. Acting in time allows both to assess the situation, make a decision, and protect the customer.

## How Salv Bridge facilitates APP fraud recovery

Salv Bridge enables real-time intelligence exchange during the critical suspicion phase, rather than after it's confirmed. By connecting fincrime teams across institutions, stolen funds are traced and action taken can be taken swiftly. Acting early allows all counterparties to:



### Protect customers

who you suspect  
have fallen victim  
to APP fraud



### Follow stolen money

to stop it while it's  
still in the financial  
system



### Recover stolen funds

and prevent them  
from falling into  
criminal control



90%

The average true positive rate of alerts sent through Salv Bridge.

# Better recovery and protected customers

Join the next  
Salv Bridge cohort

Our industry has a common goal: beating financial crime. And Salv Bridge is already used by more than 20 European banks and over 50 fintechs and crypto firms.

All of these financial institutions are united by a shared vision to protect customers, disrupt criminal networks, and recover stolen funds.

## Proven results

Helping banks recover  
80% more stolen funds



Companies using Salv Bridge have raised their fraud recovery rates to 80%—a significant step forward. The faster banks can notify the receiving counterparty, the higher the chance of recovery.

Giving fintechs true  
positive alerts over 90%



Over 90% of alerts exchanged are true positives, making it easier to investigate potential fraud and identify money mule accounts, knowing that a Salv Bridge alert is worth following up.

## Trusted by over 70 financial institutions across Europe



**Relied upon by 70+ financial institutions across Europe:**

Used by banks, fintechs, and crypto firms to combat fraud effectively.



**100% encrypted and secure:**

intelligence sharing, not broader data sharing, means there's no GDPR or banking secrecy obligations.



**Customised to your needs:**

Whether you're focused on recovering stolen funds or cracking down on mule accounts, Salv Bridge enables collaboration across the entire financial system.

# Customer spotlight

For nearly four years, a Nordic-Baltic banking group has used Salv Bridge to transform their fraud recovery efforts, increasing their reclaim success rate from 10% to 80%.

“Banks know what the problems are, but Salv worked out how to really solve them. It’s not just in money laundering and terrorist financing; it’s also been useful in fraud prevention.”

**Olavi Lepp**  
CEO Swedbank Estonia

“By uniting crime fighters across our industry with an intelligence sharing network, we can stop APP fraud before it’s too late.”

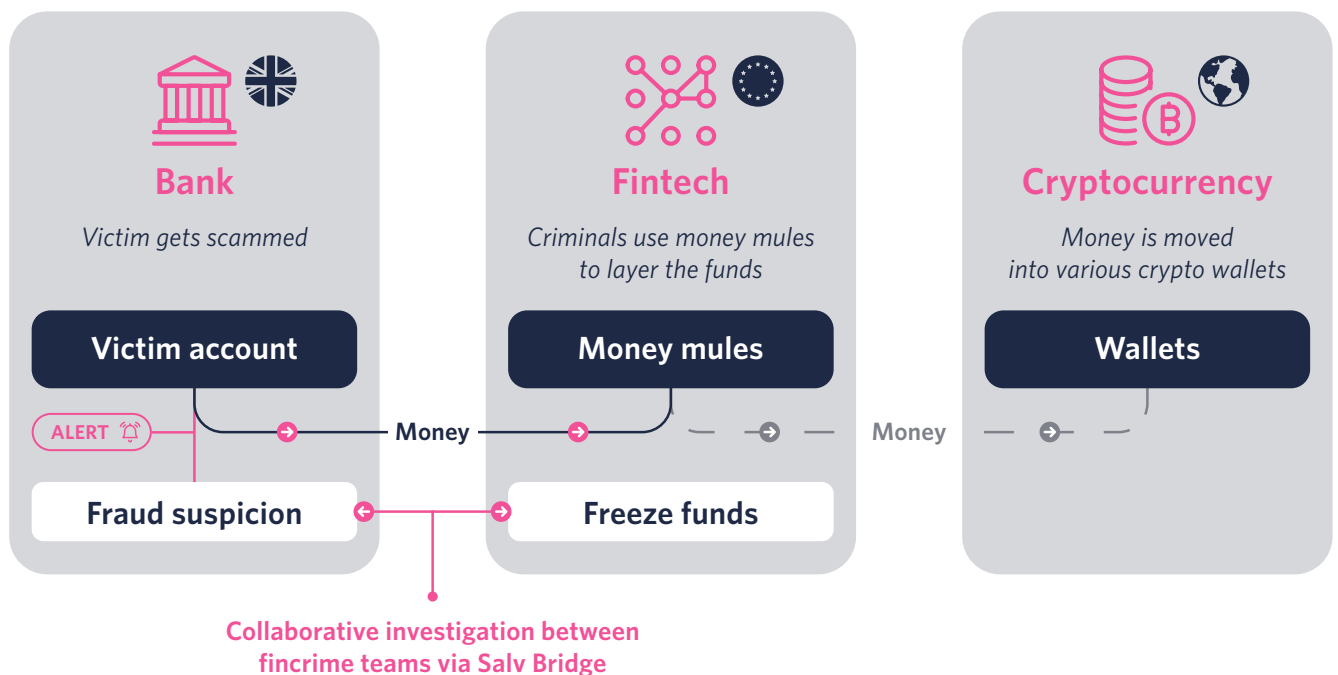
**Ester Eggert**  
Head of Product Salv

# How it works: Follow the money in real-time

Salv Bridge is the only solution on the market that provides proactive, real-time intelligence sharing for financial crime investigations.

We see these as additional, complimentary tools in your technology stack. But Bridge is specifically designed to follow the money in real-time to act fast and stop APP fraud.

Existing channels like centralised risk scoring, retroactive recall and joint transaction monitoring all serve their purpose. But they all come too late in the APP fraud lifecycle to be effective.



# How it works

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Salv Bridge cohort

1



## Suspicion is raised

A fincrime investigator at Bank A notices a suspicious transaction—a high amount sent to a new recipient in another country. The details are added to Salv Bridge, and a collaborative investigation is started with the receiving institution, Fintech B.

2



## Instant alert

The potentially stolen funds are sent to Fintech B, a neobank specialising in prepaid cards. They get an alert in real time, prompting their fincrime team to investigate.

3



## Account action

A fincrime investigator at Fintech B looks into the alert, freezing the account temporarily while the investigation takes place, which prevents the funds from moving further.

4



## Funds secured

Bank A receives confirmation from its customer that the funds have been stolen, notifying Fintech B instantly via Salv Bridge. Bank A can now reimburse their customer knowing they can recover the stolen money and suffer no losses. Fintech B can close the customer account and share details with law enforcement and government agencies who can take further action.

# Key features

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## Get going with no complex IT integrations

Bridge can be connected to your internal systems via API but this isn't necessary to get started. Our platform is also modular, so Salv Monitoring can easily be combined with Bridge, creating a broader integrated fraud prevention and recovery solution.



## Regulator-friendly platform

Salv Bridge facilitates intelligence sharing, and not broader data sharing, there are no GDPR or banking secrecy obligations. By focusing solely on red flags and not customer data, financial institutions can collaborate effectively without exposing sensitive information, making it a trusted, regulator-friendly solution.



## True positives without information overload

Receive high-quality, actionable intelligence, rather than raw data that takes work to analyse. Exchange intelligence with other financial institutions, focusing your resources on true positive alerts and genuine fraud cases.



## Investigate collaboratively

Salv Bridge enables fincrime teams to conduct instant, secure investigations, helping institutions act collaboratively during the suspicion phase. Unlike static databases or data-sharing tools, Salv Bridge provides actionable intelligence—not just data—empowering teams to stop APP fraud while there's still time.



# Key benefits



## Safer, happier customers

Act early to shield vulnerable customers from APP fraud. By intervening during the suspicion phase, and getting visibility of funds even after they've left your institution, you can investigate with counterparties to stop stolen funds and preserve customer trust.



## High-quality investigations

Over 90% of the investigations exchanged using Salv Bridge are true positives because counterparties can communicate based on suspicion, preventing funds from moving out of the financial system and into criminal control.



## Improved recovery rates

Recovering stolen funds isn't just about reimbursing customers, as some financial institutions automatically reimburse some fraud victims anyway. With Salv Bridge, you can maximise the stolen money that actually gets recovered from fraud, so that financial crime has less of an impact on your operational success.



## Join an industry-wide fraud prevention team

Collaboration is the key to beating fraud. Salv Bridge connects a growing number of banks, fintechs and crypto firms across Europe, creating a united, cross-border front against APP fraud.

# Join the next Salv Bridge cohort

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## About us

Salv empowers financial institutions to beat financial crime with a SaaS platform that helps them detect money laundering, share intelligence, and stop fraud.

Criminals work in networks, so financial organisations should too. With the world's first fincrime platform that enables intelligence sharing, Salv helps banks, fintechs, and payment service providers fight financial crime more effectively and recover 80% more stolen funds.

More than 100 companies across Europe use Salv to centralise their AML data, exchange intelligence, automate repetitive tasks, and reduce false positive alerts. As a result, they can beat more criminals and protect their customers better.

Led by a team of crime fighters and data scientists who helped scale fincrime operations for Wise and Skype, Salv is a regulated partner and licensed KYC data processor on a mission to make the world a safer place by beating financial crime.

## Our customers

