

**Enterprise and
Payment Fraud
Solutions, 2026**

Unit21

Executive Summary

Chartis' 2026 Quadrant Update for Enterprise and Payment Fraud Solutions depicts a market undergoing a fundamental shift in terms of both structure and strategic importance. Fraud is no longer confined to transaction monitoring or isolated use cases; it has become an enterprise-wide challenge spanning onboarding, identity, payments and customer experience. This shift is largely due to the growing influence of artificial intelligence (AI) – particularly generative AI (GenAI) – alongside growing demand for platform-based approaches that unify data, analytics and decisioning. As a result, vendors are being evaluated not only on their analytical sophistication, but also on their ability to deliver scalable and configurable solutions that support real-time decisioning, orchestration and cross-domain risk management. Moreover, vendors that successfully combine adaptability, platform breadth and operational efficiency are best placed to capture demand, as seen in the increasing number of users seeking fraud solutions that also include anti-money laundering (AML) capabilities.

[Unit21](#)'s alignment with these market dynamics is driving strong performance. The firm's AI infrastructure-led approach, which combines fraud and broader financial crime capabilities within a flexible, application programming interface (API)-first architecture, reflects the shift toward unified, extensible solutions. Its emphasis on AI Agents that execute investigation and detection workflows end-to-end, coupled with strong configurability and no-code self-service tooling, supports the growing requirement for institutions to adapt to evolving fraud typologies rapidly without relying solely on pre-packaged models. In addition, Unit21's focus on usability and configurability positions it well for FinTechs, banks, credit unions and digitally native institutions, where speed, control and integration are critical.

“Unit21 aligns with a market shift Charis is seeing, whereby AI is not simply a feature but a structural market driver. The combination of best-in-class AI capabilities, configurability and workflow orchestration, alongside its consortium and graph analytics, places Unit21 as a Category Leader and among those vendors positioned to define the next generation of enterprise fraud prevention.”

— Philip Mackenzie
Chartis Research

Key Considerations

- **AI is now central to both competitive differentiation and market complexity.** AI, and more specifically agentic and GenAI, is improving detection capabilities while at the same time enabling more sophisticated fraud attacks, creating an ongoing 'arms race'. Vendors are increasingly judged not just by whether they incorporate AI into their solution, but also by how effectively they operationalize, govern and adapt it. Unit21's AI Risk Infrastructure positioning, productized as AI Agents that execute, govern and adapt fraud detection workflows, aligns directly with this market dynamic, particularly for FinTech buyers and modern financial institutions seeking scalable and adaptive fraud controls.
- **Customization and deployment agility are becoming critical differentiators,** particularly in FinTech and high-growth sectors. As fraud typologies become more localized and dynamic, institutions are placing greater value on vendors that enable rapid model tuning, workflow adaptation and flexible implementation. Unit21's configurability and operational speed are particularly relevant here, with AI Agents that tune rules and conduct investigations, with a focus on infrastructure that lets customers safely build their own custom AI Agents.
- **Fraud is becoming an enterprise-wide strategic challenge rather than a siloed function.** Chartis has identified a clear shift away from treating fraud as a transaction-level issue toward embedding fraud prevention across onboarding, payments, identity and customer lifecycle management. This is increasing demand for broader financial crime platforms that can unify multiple risk domains, creating favorable conditions for vendors that can position fraud prevention within a wider financial crime and operational ecosystem. Unit21's core engine of flexible data infrastructure plays particularly well in this arena, allowing its customers to run real-time decisioning on multiple types of events. As risk surfaces in products increase, the benefit of data flexibility in real-time decisioning is a critical need that is addressed via the product's underlying architecture.
- **Platform convergence and orchestration are emerging as buyer priorities.** Buyers are increasingly seeking integrated, configurable platforms that combine fraud, AML, identity and analytics while reducing fragmentation. This is driving momentum toward self-service, API-first and orchestration-led architectures. Unit21's flexible deployment model and platform configurability position it well within this broader market shift, especially among digital-first organizations and modernizing financial institutions prioritizing speed and control.

Unit21: Category Leader – Enterprise and Payment Fraud Solutions

Our analysis of Unit21 is included in the Chartis report [Enterprise and Payment Fraud Solutions, 2026: Quadrant Update](#), published in April 2026. The report also includes other providers of Enterprise and Payment Fraud solutions, including Abrigo, BPC, CGI, Clari5, Crisil, Data Gear, DataVisor, DuckDuckGoose AI, Eastnets, Experian, Feedzai, FICO, Flagright, GBG, Hawk, INETCO, Informed, LepreCon, LexisNexis Risk Solutions, Linkurious, LSEG Risk Intelligence, Lucinity, Lynx, Manipal Technologies Limited, Mozn, Nasdaq Verafin, NICE Actimize, NOTO, Oscilar, Prometeia, Provenir, Quantexa, Refine Intelligence, Resistant AI, SAS, Solytics Partners, Sumsb, SymphonyAI, ThreatMark, Tookitaki, Veriff, Visa and Vyntra.

Chartis has named Unit21 as a Category Leader in the 2026 RiskTech Quadrants® for Enterprise Fraud Solutions (see Figure 1) and Payment Fraud Solutions (see Figure 2 on page 4), and an Enterprise Solution for Fraud Platforms (see Figure 3 on page 5).

Enterprise Fraud Solutions

Workflow and analytics (4.2: best-in-class capabilities)

Unit21's solution performs particularly well in workflow and analytics due to its platform-centric architecture, no-code self-service configurability and focus on bringing Agentic AI into operations as the core rather than an add-on. The platform's orchestration capabilities allow users to design, automate and manage fraud processes, aligning with Chartis' broader view that workflow and orchestration are increasingly central to vendor competitiveness. The platform's ability to unify analytics with operational execution makes it especially relevant for institutions seeking rapid deployment and lower operational friction, particularly in growth-focused sectors where agility and integration are critical.

Modeling and testing (4.1: best-in-class capabilities)

Unit21 achieved a high score in modeling and testing due to its emphasis on configurability, AI enablement and customer control. The solution focuses on enabling both operational teams and fraud specialists to iterate quickly. Users can build, test and refine fraud models in line with evolving fraud patterns, supporting the shift toward 'build your own' fraud models. Backtesting and shadow-mode rule simulation allow institutions to validate model performance against live data before deployment, reducing the gap between modeling and production. This capability is increasingly critical as static models become less effective against rapidly changing threats.

Behavioral monitoring (3.9: advanced capabilities)

Unit21's behavioral monitoring capabilities are a notable strength, reflecting its ability to incorporate user activity, transaction behavior and broader risk indicators like its Device Risk Score into fraud strategies. The platform's configurable architecture enables institutions to deploy behavioral controls in ways that align with their customer rules and risk ratings. Its unique offering of 'custom data' and 'custom variables' enables institutions of various types to monitor any type of activity, regardless of payment method, risk indicator or data type, creating a future-proof model for fraud monitoring as the financial ecosystem – and fraud – evolves. This is particularly valuable in flexible and fast-moving environments where customer experience and fraud prevention must coexist. Unit21's strength lies in combining behavioral intelligence with operational flexibility. Its score recognizes the company's strength in supporting adaptive fraud strategies without excessive infrastructure burdens.

Figure 1: Unit21's positioning – Enterprise Fraud Solutions, 2026



Libraries of pre-packaged fraud rules (3.7: advanced capabilities)

Unit21's solution offers a strong set of pre-structured fraud rules that can be tested and deployed with a few clicks. Strategy to Rule AI Agent and AI Rule Recommendation Agent actively analyze alert outcomes and suggest new or optimized rules, using Agentic AI to tailor these rules to each organization's unique data as well as risk profile, accelerating time-to-value beyond what static libraries provide. This positions it well for organizations seeking speed-to-value, particularly in FinTech and payment environments. Its score reflects a practical rule environment that prioritizes usability, customization and flexibility.

Advanced/Proprietary fraud detection techniques (3.8: advanced capabilities)

Unit21 demonstrates strong capabilities in advanced and proprietary fraud detection with its flexible analytics stack, AI-led detection approach and emphasis on customizable fraud infrastructure. The solution supports detection across multiple fraud vectors, together with the ability to create and deploy custom features or variables, configurable workflows and broad fraud decisioning capabilities. Its score for this criterion recognizes Unit21 as a vendor that has combined modern analytics with practical deployment flexibility, making its solution particularly effective for FinTechs and digital-native institutions seeking scalable and responsive fraud controls.

Mule detection (3.8: advanced capabilities)

Unit21 demonstrates a strong capability in mule detection via its analytical flexibility, transaction monitoring, cross-institution, cross-rail, cross-typology consortium, and broader fraud platform architecture. Detecting mule activity is increasingly important as real-time payments and account abuse rise, and Unit21's adaptable platform enables institutions to develop and refine their strategies against these typologies. Unit21 also operates one of the largest cross-institution fraud consortiums in the market, with more than 100 participating financial institutions and coverage of over 100 million U.S. adults, providing network-level mule and money laundering signals that strengthen detection across customers. Unit21's strength lies in giving institutions configurable tools to address mule behavior within broader fraud strategies. This score recognizes the company's well-developed capability set, which is competitive and adaptable, particularly for digitally native firms seeking operational control over evolving fraud patterns.

Payment Fraud Solutions

Fraud and analytical models (4.0: advanced capabilities)

Unit21's strong score in fraud and analytical models reflects its AI-led positioning, flexible model environment and support for adaptive fraud strategies. Its platform enables institutions to build, refine and deploy fraud models across payment contexts, supporting the growing market emphasis on customizable analytics rather than a reliance on static or 'one size fits all' controls. This strength is particularly relevant as payment fraud becomes more dynamic and identity-centric. The platform's combination of configurability and analytical sophistication positions it well, and its score recognizes Unit21's model strength and strong competitive relevance.

Figure 2: Unit21's positioning – Payment Fraud Solutions, 2026



Fraud typologies (3.7: advanced capabilities)

With a solution that can address a broad range of payment-related threats, Unit21 demonstrates strong capabilities across payment fraud typologies. With an architecture supporting use cases that span account abuse, transaction fraud and evolving payment-centric risks, it is particularly relevant for FinTechs, payments firms and digitally native financial institutions. By enabling customers to adapt controls to emerging fraud patterns, the company exhibits strong and expanding typology coverage, supported by its flexible data infrastructure, which enables future-proof detection of any new fraud typology.

Speed, volume and performance (3.5: advanced capabilities)

Unit21’s platform offers strong real-time performance, with sub-250ms decisioning latency in payment fraud environments, particularly for institutions prioritizing agility, configurability and cloud-native deployment. It is well-suited to modern digital payment ecosystems, and its score in this category reflects a solid and credible capability set.

ACH fraud (3.8: advanced capabilities)

Unit21’s strength lies in delivering practical and adaptable automated clearing house (ACH) fraud controls within a broader fraud platform. Its solution demonstrates strong ACH fraud capabilities, with support for payment fraud detection across account-to-account payment environments. This is particularly relevant for FinTechs and digital financial institutions operating in modern payment ecosystems. In addition, configurable fraud controls can be tailored to customer or risk requirements.

Fraud Platforms

AI and GenAI functionality (4.3: best-in-class capabilities)

Unit21 scores highest across all vendors evaluated in AI and GenAI functionality due to its clear strategic emphasis on AI as the underlying infrastructure of its fraud (and AML) platform. Chartis identifies AI not simply as a feature but as a structural market driver, and Unit21’s positioning aligns closely with this dynamic. Its platform’s AI Agents, purpose-built for tasks including rule design and tuning, alert triage, investigation, narrative drafting, sanctions screening, and suspicious activity report (SAR)/regulatory filing preparation, operate inside the case management environment with full audit trails and human-in-the-loop controls. Since the broader market increasingly values governance and explainability alongside AI innovation, Unit21’s score reflects its strong competitive standing as an AI-first platform provider.

Configurability (4.4: best-in-class capabilities)

Configurability is one of the key differentiators of Unit21’s platform and a core reason for its strong positioning in the fraud platform space. The platform’s no-code capabilities, customizable workflows and flexible deployment model align directly with market demand for solutions that can be tailored rapidly to changing fraud typologies, sector requirements and institutional strategies. Customers report deploying new detection rules in minutes rather than weeks, supported by AI-driven rule generation and validation. In a market increasingly shaped by localized fraud patterns and evolving customer expectations, the high degree of configurability of Unit21’s platform is a significant strength, as reflected in its best-in-class score.

Figure 3: Unit21’s positioning – Fraud Platforms, 2026



Integrations (4.0: advanced capabilities)

The strength of Unit21's platform lies in its modern deployment flexibility, ecosystem connectivity and operational speed, as well as strong integration capabilities available via its API-first architecture. Its ability to connect with operational systems, data sources and broader financial crime workflows aligns well with Chartis' emphasis on integration as a defining platform capability. This is particularly relevant for FinTechs, banking-as-a-service providers, payments firms and other digital-first institutions seeking interoperability without an excessive implementation burden.

Workflow and case management (4.2: best-in-class capabilities)

Unit21's solution exhibits particularly strong performance in workflow and case management due to its self-service configurability, operational flexibility, emphasis on orchestration, and ability to create and test custom AI Agents as well as complex multi-step automations, which support the market's shift toward integrated and intelligence-led operational ecosystems. Chartis increasingly views workflow as a core differentiator as buyers prioritize adaptability and efficiency. Unit21's ability to combine case management with configurable decisioning is a competitive strength, especially for organizations seeking scalable fraud infrastructure without fragmented tooling.

Market Context

The enterprise and payment fraud technology market is undergoing a period of significant structural transformation, due to the increasing complexity of fraud typologies, rapid advances in AI and shifting buyer expectations around platform architecture, operational efficiency and scalability. Fraud is no longer viewed as a siloed or transaction-specific challenge. Instead, it has become an enterprise-wide strategic risk spanning onboarding, identity, payments, AML, credit risk and customer experience. This evolution is reshaping both vendor positioning and buyer priorities, moving the market away from fragmented point solutions toward integrated anti-fraud ecosystems.

A central theme within the market is the growing influence of AI, including GenAI and, increasingly, agentic capabilities. While AI is enabling vendors to improve detection accuracy, automate workflows and accelerate decision-making, it is simultaneously lowering barriers for fraudsters by industrializing fraud through synthetic identities, phishing and advanced impersonation techniques. This has created an 'arms race' in which competitive differentiation depends not simply on the presence of AI, but on how effectively vendors deploy, govern, validate and continuously adapt it. As a result, buyers are becoming more sophisticated in their evaluations, placing increasing weight on explainability, governance and resilience to adversarial threats.

Alongside AI capabilities, platform convergence has emerged as a defining market dynamic. Vendors are increasingly expected to provide unified platforms that combine fraud prevention, AML, identity verification, analytics and orchestration within a single ecosystem. This reflects broader demand for fraud and AML (FRAML) strategies, with institutions seeking both customization and consolidation to reduce vendor fragmentation while improving operational effectiveness. Configurability, no-code capabilities, orchestration layers and API-first deployment models are becoming increasingly important, particularly for FinTechs, payment providers and digital-first institutions that require speed and flexibility.

The vendor landscape itself is becoming more diverse and segmented. Traditional fraud analytics leaders remain highly competitive due to historical data depth, broad functionality and established infrastructure, while newer AI- and FinTech-native vendors are gaining traction with their configurability, deployment speed and innovation. Category leaders typically combine broad platform capabilities, deep analytics and scalable infrastructure, while enterprise solutions often emphasize integration and operational maturity. Best-of-breed and point solution providers continue to play a critical role by addressing specific typologies, verticals or component capabilities such as identity, graph analytics or behavioral intelligence.

Infrastructure performance is also becoming a core competitive factor, particularly in payment fraud, where low-latency real-time decisioning across multiple payment rails is increasingly essential. Cloud-native architectures, data orchestration and scalable transaction processing are now strategic differentiators. Taken together, the market is moving toward vendors that can combine AI, platform breadth, configurability, orchestration and infrastructure performance into adaptable fraud ecosystems. This shift is creating significant opportunities for vendors that can deliver both integrated financial crime platforms and agile, sector-specific fraud solutions.

Unit21 stands out within this evolving landscape as a credible option for institutions evaluating their next move on enterprise and payment fraud. Its Category Leader placement in both the Enterprise Fraud Solutions and Payment Fraud Solutions quadrants, combined with the highest-evaluated score for AI and GenAI functionality, reflects an alignment with three of the most defining market dynamics: AI as structural infrastructure rather than a discrete feature; configurable, no-code self-service that enables rapid adaptation to evolving fraud typologies; and cross-institution consortium intelligence as a network-level moat. Together, these capabilities position Unit21 to capture the growing demand for unified, AI-led platforms across FinTechs, banks, credit unions and digitally native institutions.

Methodology

Chartis Research ('Chartis') is a research and advisory firm that provides technology and business advice to the global risk management industry. Chartis assesses risk technology vendors using a consistent, objective methodology regardless of business relationships.

The Chartis RiskTech Quadrant® has been used to explain the structure of the market. It employs a comprehensive methodology of in-depth independent research and a clear scoring system to explain which technology solutions meet an organization's needs. The RiskTech Quadrant® does not simply describe one technology solution as the best; rather, it uses a sophisticated ranking methodology to explain which solutions would be most suitable for buyers, depending on their implementation strategies.

The Chartis RiskTech Quadrant® evaluates vendors on both current and future dimensions of completeness of offering and market potential.

- **Completeness of offering** criteria include: Payment fraud solutions – core technology: fraud typologies; speed, volume and performance; fraud and analytical models; solution packaging and deployment; payment rails: card payments; real-time payments; other A2A/Wire payments; ACH fraud; check fraud; alternative payments. ID&V solutions – use case and coverage; biometrics; digital identity and footprint; documents; speed and accuracy; data management framework; solution integrations and packaging; analytics.
- **Market potential** considers business model, market penetration, financials, customer satisfaction and growth strategy.

Chartis uses detailed evaluation forms, customer surveys, expert interviews, vendor briefings and other research sources to assess solutions. This rigorous methodology provides an independent view of solutions and vendors.