



May 5, 2026

PRESS RELEASE

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BIK Behavioural Verification technology as the response to the growing wave of digital fraud in the African financial market

Biuro Informacji Kredytowej (BIK), Credit Information Bureau, the leading organization in Poland for credit data exchange and anti-fraud systems, has formed a strategic alliance with Fair Score Africa. Fair Score Africa is an Award Winning pioneer in credit repair and re-integration, alternative credit scoring and in tackling financial exclusion, based in South Africa. This collaboration aims to implement the Polish-developed BIK Behavioural Verification Platform in seven key African markets, with the goal of reducing financial fraud. Amidst the rapid digitalization of financial services across Africa, an increase in fraudulent activities is threatening transaction security and emerging as a significant challenge to the stability of developing economies.

In today's digital economy, trust has emerged as the most valuable asset, surpassing money as the key currency. The collaboration between BIK and Fair Score Africa unites a robust, well-established security infrastructure developed in Poland with the dynamic growth of African markets, where mobile payments and digital banking are rapidly becoming central to everyday financial transactions. This partnership is focused on the deployment of BIK's proprietary Behavioural Verification Platform in seven leading African countries: South Africa, Kenya, Nigeria, Botswana, Ghana, Namibia and Zambia.

The collaborative initiative directly addresses the rapidly expanding issue of financial fraud in Africa's fast-growing markets, which are home to a population exceeding 427 million. According to the Interpol report *Africa Cyberthreat Assessment*, published in June 2025, cybercrime now constitutes more than 30% of reported fraud cases in both West and East Africa. Between 2019 and 2025, the continent has suffered financial losses exceeding USD 3 billion as a result of identified cyber incidents.

Security measures relying solely on passwords, one-time SMS codes, and other traditional identity verification methods are no longer sufficient and fail to provide effective protection against increasingly sophisticated threats.

The **BIK Behavioural Verification Platform (BVP)** is an innovative response to the escalating challenge of digital fraud within the financial sector. Designed to proactively safeguard both individuals and institutions, the BVP leverages advanced behavioural analytics to identify each user's unique patterns of interaction. By monitoring how customers engage with their devices during online and mobile banking sessions, the platform operates in real time to detect anomalies that may

indicate fraudulent activity. This enables the prevention of unauthorized transactions and the submission of credit applications without customer consent, ensuring enhanced protection for all parties involved.

Using state-of-the-art Machine Learning algorithms, the platform continually updates each user's behavioural profile, adapting dynamically to emerging threats. All data is processed in a context-free manner, strictly adhering to international privacy standards. The BIK Behavioural Verification Platform delivers robust security for end users and supports financial institutions in significantly reducing fraud-related losses across the entire ecosystem.

The BIK solution streamlines institutional anti-fraud operations while maintaining a seamless customer experience. Developed and proven in the Polish financial market, the BIK Behavioural Verification Platform is now emerging as a new standard for digital protection, combining effectiveness, user convenience, and resilience against modern cyber threats. Its adaptable nature enables deployment across international markets, setting a benchmark for security and operational excellence globally.

- Our collaboration with BIK directly responds to a pressing need across the African market, where we are witnessing a swift rise in financial crime, especially through mobile platforms. BIK's behavioural verification technology offers a crucial enhancement to our security landscape - improving fraud detection without compromising the user experience. We believe this forms the basis for secure and sustainable growth across the region.

*- We position the partnership with BIK as a long - term commitment, the outcome of which is the ability to provide local financial institutions with a critical technology that protects against the evolving threat landscape across the African continent. In future, it may serve as an authentication layer for national citizen - identification systems through integration with, for example, the Ghana Card or Nigeria's NIN, which are the respective equivalents of the Polish national identity card - says **Dr. Danny Zandamela, CEO of Fair Score Africa.***

- At BIK, we are proud to be building one of the world's most advanced anti-fraud ecosystems, renowned for its exceptional scope and technological sophistication. By expanding this digital shield to our partners' markets in Africa, we are not simply sharing technology — we are exporting trust and confidence in the financial sector.

*- By analyzing each customer's distinctive behavioural patterns, our technology can safeguard their finances even in situations where login credentials have been compromised by cybercriminals. We are demonstrating that cutting-edge technology developed in Poland is fully scalable and ready to protect financial sector clients across continents - says **Mariusz Cholewa, PhD, CEO of BIK, President of ACCIS.***

BIK - the only Credit Information Bureau in Poland, member of ACCIS, associating the largest group of credit registers in the world. BIK supports the security of financial institutions and their clients by providing a safe system for exchanging credit and economic information and innovative anti-fraud solutions. The sectoral solutions in BIK portfolio are: BIK Anti-Fraud Platform, Cyber Fraud Detection Platform, Behavioural Verification Platform, ESG BIK Platform. BIK collects and provides data on the credit history of individual customers and entrepreneurs from the entire credit market, as well as data from the area of non-bank loans. BIK possesses the highest competencies in market analysis and modern technologies. It combines the features of a modern technology company with the attributes of a public trust institution.

Fair Score Africa – the company is an innovative FinTech in credit repair, credit re-integration, alternative credit scoring and financial inclusion, developing mobile- and behavioural-data-driven risk assessment tools that enable the secure scaling of financial services across

African markets. Fair Score's Score Improvement Program is able to improve the credit risk profile of individual consumers through targeted interventions that improve the behaviour of consumers in the credit economy, making them more responsible participants of that arena. In this way, lenders are also able to engage these consumers through a redefined credit risk outlook in their assessments. The Score Improvement Program has recently been awarded as being the Best Credit Assessment Initiative – Africa for 2026 by The Digital Banker in Singapore.

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