



Success story

Business Development Bank × Group-IB

How one of Uzbekistan's leading banks strengthened
customer protection against online fraud

About Business Development Bank

Industry	Financial services
Geography	Uzbekistan
Total assets	UZS 41.2 trillion as of July 1, 2026
Implementation Partner	TrustTech
Group-IB solution	Fraud Protection

Business Development Bank is one of Uzbekistan’s key financial institutions, with a focus on supporting entrepreneurship and expanding access to digital financial services.

In 2026, Business Development Bank received a [Euromoney Award for Excellence](#). The award recognized the bank’s large-scale transformation, including the expansion of its digital financial services and transition to a modern universal banking model.

Context

As digital transaction volumes grew, Business Development Bank also saw an increase in online fraud attempts.

Key threats included phishing, vishing, and malicious APK files distributed through messaging apps. Such schemes could be used to gain access to customers’ devices and steal funds.

The broader threat landscape reflects the scale of the challenge: in the first quarter of 2026, 97% of crimes involving information and communication technologies in Uzbekistan were related to the theft of funds through electronic payment systems.

Strengthening customer protection across digital channels and improving the efficiency of fraud detection and prevention became key priorities for the bank.

Challenges and objectives

- + Counter modern online fraud schemes across digital channels
- + Detect new fraud methods and tools
- + Improve the efficiency of fraud prevention processes
- + Meet regulatory security requirements and standards

Why partner with Group-IB?

Business Development Bank needed a modern anti-fraud solution capable of addressing evolving online fraud schemes while fitting the specific requirements of its digital services.

Fraud Protection stood out for its broad detection capabilities and flexible, risk-based rule configuration. This approach enabled the bank to adapt its defenses to specific needs and improve the efficiency of its anti-fraud team.

Group-IB's local presence in Uzbekistan was another factor in the bank's decision. The team at Group-IB's Digital Crime Resistance Center understands the specifics of regional fraud schemes and can provide timely support as new threats emerge.

Solution

Group-IB Fraud Protection



With support from Group-IB partner TrustTech, Business Development Bank implemented Group-IB Fraud Protection.

Fraud Protection analyzes user sessions in real time across web and mobile channels, combining behavioral, device, and threat data. This enables the bank to identify risks throughout the user journey rather than only at the transaction stage. The solution helps detect account takeover, malicious APK applications, and other forms of online fraud.

One of the distinctive aspects of the project was the bank's digital ecosystem: several mobile applications are maintained by different development teams. The Fraud Protection configuration was therefore adapted to the requirements of each application.



Shukurillo Karimov,
CEO, TrustTech

Our goal was not simply to implement Fraud Protection, but to adapt it to Business Development Bank's digital ecosystem. We supported the SDK integration, configured the initial rules, trained the anti-fraud team, and coordinated with the mobile application developers to address the requirements of each project.

Outcomes

The implementation of Fraud Protection helped Business Development Bank reduce fraud incidents and strengthen customer protection across its digital channels.

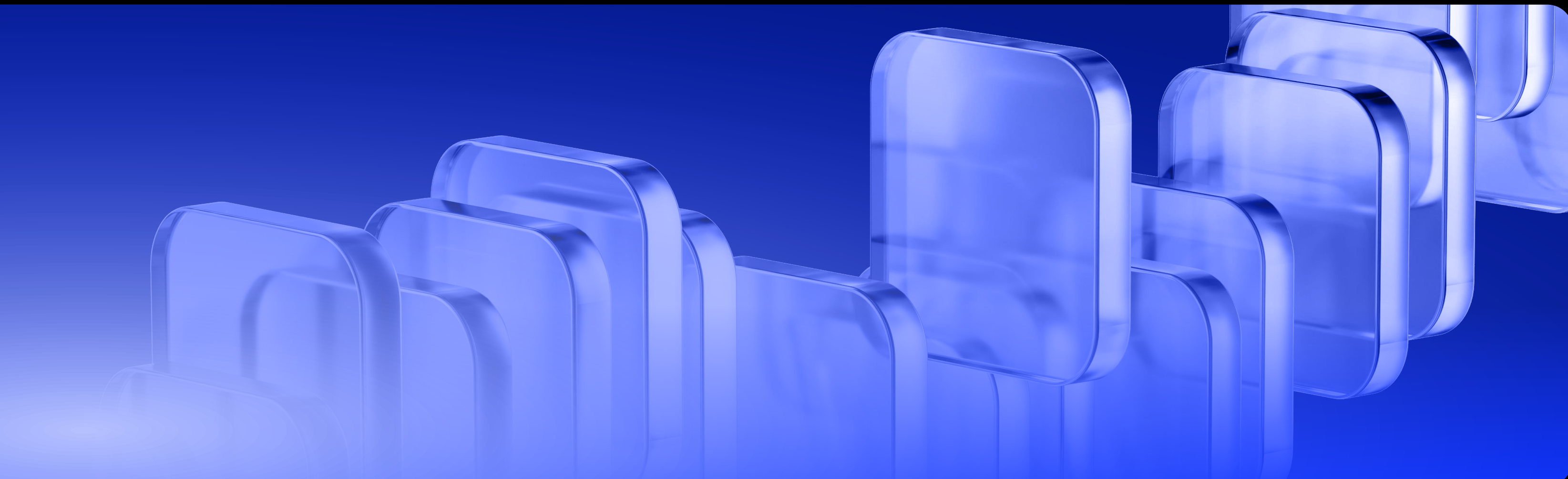


Anvar Anarkulov,
Fraud Analyst Team Lead,
Group-IB Central Asia

Fraud schemes are constantly evolving and adapting to existing security measures, making it particularly important for banks to identify risks throughout the entire user session. In our project with Business Development Bank, we built protection based on the latest knowledge and practices gathered from around the world, while taking into account the specifics of the bank’s digital ecosystem and threats relevant to the region.

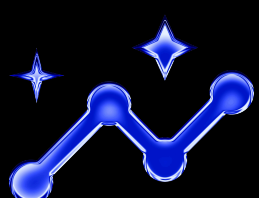
46,200

high-risk transactions
identified and acted on



Detection of new threats

Fraud Protection helped identify previously undetected online fraud methods and tools.



Greater anti-fraud team efficiency

Flexible rule configuration enables the team to manage false positives and handle suspicious activity more precisely.



Balance between security and customer experience

Fraud Protection helps reduce unnecessary restrictions for legitimate customers while maintaining a smooth digital experience.



Increased customer trust

Enhanced mobile application security received positive feedback from both customers and the bank’s internal teams.



Support for regulatory requirements

The implementation helped the bank meet security requirements and standards established by the regulator.



Firuz Buronov,
Lead Anti-Fraud Manager,
Compliance Control Department
Business Development Bank

Fraud Protection provides broad functionality and helps us effectively counter modern online fraud schemes. We also highly value Group-IB’s responsive support and can recommend the solution to organizations considering modern tools to protect against financial threats.

1,600+

Successful investigations of high-tech crime cases

600+

Employees

60+

Countries

\$1 bln+

Saved by our client companies through our technologies

#1*

Incident Response Retainer vendor

*According to Cybersecurity Excellence Awards

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Unique Digital Crime Resistance Centers

Global partnerships

INTERPOL

EUROPOL

AFRIPOL

Recognized by top industry experts

FORRESTER®

datos INSIGHTS

kuppingercoie ANALYSTS

Gartner®

IDC

FROST & SULLIVAN

Fight against cybercrime

