

Pilot 3: Personalised Collaborative Intelligence for Embedded Finance Services

Partners Involved



Banking & Payments
Federation Ireland

Representative body for Ireland's banking and payments sector, connecting domestic banks and licensed payment institutions.



NUI Galway
OÉ Gaillimh

Contributes expertise in advanced analytics and collaborative intelligence to strengthen embedded finance and AML capabilities.



CAPITAL MANAGEMENT

Provides AI-driven financial modelling and AML analytics, supporting risk detection and intelligent finance services.

Pilot 3 addresses the challenge of managing complex financial transactions, open-banking data and regulatory requirements within embedded finance. It develops an integrated approach using advanced AI, analytics and blockchain to improve accuracy, security and operational efficiency.

The pilot shows how federating customer and payment data across institutions enhances embedded payment services and collaborative intelligence. It implements two use cases: **Pay Facts-as-a-Service**, which converts consolidated payment insights into actionable "facts" for onboarding, personalisation and credit scoring; and **Anti-Money Laundering (AML) as a Service**, which analyses payment data to detect potential links to fraudulent or criminal activity, providing developers with ready-to-use AML tools.

Key Benefits

Simplified financial and data operations by consolidating and analysing information across multiple payment providers and institutions.

Improved accuracy in embedded finance services (e.g. onboarding, personalisation, credit scoring) through Pay Facts-as-a-Service based on federated data.

Enhanced AML effectiveness and compliance, with AML-as-a-Service detecting cross-institution risk patterns and supporting regulatory checks.

Greater transactional efficiency and security through the use of AI, analytics and blockchain-based components.

New service models for the market, providing reusable Pay-Facts and AML services that embedded finance providers can integrate into their products.

User Groups

Financial institutions & embedded finance providers: Retail and commercial banks, payment service providers, fintechs, credit unions, digital banks, wealth and asset managers, insurance and insurtech companies using Pay-Facts and AML services.

Public sector & regulators: Tax authorities, social protection agencies, immigration and border control, law enforcement and financial intelligence units using AML insights for compliance and supervision.

Digital platforms & high-value sectors: E-commerce platforms, marketplaces, telecoms, utilities, health-care, manufacturing, smart industry and mobility providers exposed to complex payment flows.

Cybersecurity & identity providers: Actors interested in risk signals and transaction patterns that complement existing security and identity-check solutions.

FAME Technologies Being Used



FAME Analytics & XAI tools: Including explainable AI and Energy-Efficient Analytics to analyse multi-provider payment datasets and generate transparent, data-driven “facts”.



Federated Machine Learning (FML): To analyse data from multiple payment providers and external sources (e.g. news, blogs, social media) without centralising raw data.



FAME Data Marketplace: To price, buy and sell data assets and insights (Pay-Facts, AML indicators) as marketplace products.

Main Data Assets Created

Consolidated payment datasets from multiple providers, covering customer, client, regular payment and instalment data.

Synthetic transaction datasets for AML modelling and testing.

Pay Facts-as-a-Service assets: Aggregated insights derived from payment data to support onboarding, personalisation and credit scoring.

AML-as-a-Service assets: Risk indicators, behavioural patterns and models for detecting suspicious or potentially fraudulent transactions.

How It Can Be Used

Through Use Case 1, **Pay Facts-as-a-Service for Embedded Payments**, payment providers and embedded finance platforms can access consolidated “facts” via the FAME Marketplace to improve onboarding flows, service personalisation and credit risk scoring without directly handling all raw data

Through Use Case 2, **AML as a Service**, finance developers and service providers can integrate AML-as-a-Service into their applications to check transactions against federated AML risk patterns, strengthening compliance and reducing exposure to financial crime.



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