



Lloyds Banking Group deploys agentic AI to strengthen real-time fraud protection

- Lloyds Banking Group prevented more than £1 billion of fraud in 2025 and has invested £100 million in new fraud technology since 2023.
- The Group's new **agentic AI** system helps Fraud teams by deploying multiple AI agents in real time, allowing colleagues to assist customers more quickly during important moments.
- Coming later this year, **Scam Check** will use AI to assess the likelihood of a purchase scam during a payment journey.
- Customers can also now look out for the **Dark Horse** logo, which appears when Lloyds is working to protect them, as a clearly visible sign Lloyds' fraud prevention and protection technology is working in the background to scan for threats

Lloyds Banking Group is expanding the use of artificial intelligence across its fraud prevention systems, combining agentic AI and real time scam detection to help protect its 28 million customers.

Scaling AI-led fraud protection

The AI fraud agent was built by several teams across Lloyds Banking Group, including fraud, technology, data and risk specialists, using the Group's secure AI platform, Envoy, to build and test it. Designed to fit into the fraud tools that frontline colleagues already use, it supports them in real time while they support customers and make those final decisions.

Agentic AI with human accountability

At the centre of this approach is a new **agentic AI system** created to support fraud colleagues during customer journeys. While AI has been used in fraud prevention for some time, this cutting-edge new system represents a transformation in how the technology is applied.

During calls with customers, multiple AI agents will operate simultaneously behind the scenes, carrying out tasks such as identity checks, transaction analysis and scam risk assessment in real time. This enables faster, more informed decision-making and allows colleagues to focus on the customer.

Colleagues remain fully accountable for outcomes, with the ability to override AI suggestions. By bringing together colleague-facing decision support tools and interventions, the approach is designed to identify risk earlier and support timely action only where genuine concern is detected.

Ron van Kemenade, Group COO at Lloyds Banking Group, said: "AI is now integrated across our organisation and is transforming how we operate and serve customers. Our ongoing investment keeps Lloyds Banking Group ahead in responsible tech adoption within financial services."

New tech to help customers spot scams in real time

Coming shortly, the new **Scam Check** tool will be embedded into certain payment journeys across Lloyds, Halifax and Bank of Scotland. When a customer attempts to pay someone new for an online purchase, if



Scam Check thinks the purchase could be a scam, customers will see a few simple questions and be asked to upload screenshots of the item they are planning to buy.

Using their banking app, customers will be able to upload screenshots of items they are considering buying online, including those from marketplace listings.

Using machine learning and image analysis, **Scam Check** will look for recognised scam indicators, presenting tailored warnings when a risk is identified, helping customers make informed decisions before completing a payment.

Lloyds' customers can see fraud prevention tech in action

Lloyds customers can now see the anti-fraud DarkHorse logo in their banking app, or while making purchases, as a clearly visible sign Lloyds' fraud prevention and protection technology is working in the background to scan for threats.

Tom Martin, Business Platform Lead for Economic Crime Prevention, Lloyds Banking Group said: "Fraud is increasingly fast-moving and complex, so our focus is on responsibly applying AI in a way that genuinely helps customers, without delaying prevention. By combining agentic AI with human oversight, we can create an invisible forcefield around our customers, monitoring risk in real time and stepping in only when it matters."

Responsible AI at scale

These new capabilities are supported by **Envoy**, Lloyds Banking Group's secure and scalable AI platform. Envoy enables the responsible deployment of AI agents across the organisation, designed to facilitate innovation while maintaining rigorous oversight and accountability. The platform supports a wide range of AI-powered solutions, from real-time fraud detection to customer support enhancements, ensuring each deployment is aligned with regulatory requirements and ethical principles.

Envoy's architecture allows for seamless integration with existing systems, enabling colleagues to harness the benefits of AI without compromising on security or compliance. Envoy empowers teams to develop, test and scale AI solutions quickly and safely, reinforcing Lloyds' commitment to responsible technology adoption.

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Notes to editors

About Lloyds Banking Group

With 28 million customers, we're proud to be the UK's biggest digital bank. Our services span retail and commercial banking, insurance and long-term savings, delivered through trusted brands including Lloyds, Halifax, Bank of Scotland and Scottish Widows.

Our purpose is Helping Britain Prosper. For more than 320 years, we've served households and businesses across the UK. Today, we're transforming how we do that. We've invested more than £4bn in our digital transformation, and we're just getting started. That means building smarter, more resilient tech, expanding our use of AI, and creating seamless experiences for a digital-first Britain.