

# Raksha Vashishta on How AI Is Redefining Fraud Prevention and Experience in Global Payments

*Raksha Vashishta shares how AI is transforming global payments through proactive fraud prevention, user-centric design, and adaptive product strategy.*

SAN FRANCISCO, CA, UNITED STATES, April 7, 2025 /EINPresswire.com/ -- Raksha Vashishta shares how AI is transforming global payments through proactive fraud prevention, user-centric design, and adaptive product strategy.



Interview with:  
**Raksha Vashishta**  
Product Management



Raksha Vashishta interview at AI Time Journal

In a recent interview with AI Time Journal, fintech product leader Raksha Vashishta shared her perspectives on how artificial intelligence is driving a paradigm shift in global payment systems. Drawing from her experience launching fintech products across multiple countries, Raksha outlined a product development approach that combines AI with compliance, cultural awareness, and behavioral design.

She emphasized a “problem-first” mindset when applying AI, focusing on streamlining transaction processes and reducing false positives in fraud detection. One of her most notable achievements includes cutting false fraud alerts by 70% by developing intelligence that continuously learns from transaction patterns.

## [READ THE FULL INTERVIEW](#)

Raksha also discussed balancing fraud prevention with seamless user experience, highlighting how macro-level strategy decisions guide precise micro-level implementations. She touched on pain points such as identity fragmentation and settlement delays—areas she believes AI can solve through predictive modeling and judgment at scale.

Her AI-integrated product framework reflects key principles: regulation-aware design, data value mapping, and feedback-driven iteration. When mentoring future fintech leaders, Raksha

encourages mindset shifts like embracing infinite-game thinking and building with authenticity to escape competition.

Looking forward, she sees predictive financial intelligence as a transformative force, enabling fintech systems to proactively detect risks and opportunities. She also anticipates ongoing challenges in aligning innovation speed with regulatory oversight.

[LEARN MORE ABOUT RAKSHA VASHISHTA](#)

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AI Time Journal explores the intersection of artificial intelligence and exponential technologies, highlighting their potential to enrich lives, businesses, and societies. Our audience includes professionals seeking career advancement, business growth, health improvement, and those looking to simplify and enhance educational systems or understand the impact of exponential technologies.

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