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Fraud & AML Fintech Spotlight: Q2 2026

A full copy of the 46-page report is available through the Datos Insights website

Prepared for:

Grid®

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Fraud & AML Fintech Spotlight Q2 2026: Featured Solutions

The Fraud & AML Fintech Spotlight series examines emerging solution providers that seek to address critical pain points across financial crime operations through unique and innovative approaches to automation, intelligence, and continuous monitoring.

- **Grid** offers a fraud, identity, and credit risk operating platform that consolidates multivendor verification stacks into a single, no-code API integration under one contract. This enables FIs to reduce vendor complexity and deploy verification workflows rapidly without engineering resources.

Grid®

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Who Is Grid, and Why Is It Worth Watching?

Most organizations that make risk decisions at scale often manage many separate data and risk vendor relationships. Grid offers a fraud, identity, and credit risk operating platform that consolidates multivendor verification stacks into a no-code, single-contract API integration.

Key platform attributes include the following:

- A drag-and-drop, no-code workflow builder that enables compliance and risk teams to configure and deploy verification logic without engineering involvement.
- A signal normalization layer that ingests disparate provider outputs and translates them into a consistent, actionable format for decisioning.
- A white-label application deployment module that generates branded applicant-facing forms without writing code.
- Unified case management with AI-assisted triage and a complete audit trail attached to every workflow decision.

Grid: Datos Insights' Take

Why Grid is unique	
Operator perspective	Grid was built by a founding team that operated a consumer lending platform and managed a live multivendor fraud stack. The platform's design choices, curated provider selection rather than open marketplace, signal normalization as infrastructure, and no-code workflow control, reflect specific operational pain points.
Opinionated curation over open marketplace	Where some orchestration vendors make any and every data provider available to clients, Grid takes a deliberately curated approach. It evaluates and selects providers based on its own operational experience, client feedback, and ongoing market research.
Signal normalization as infrastructure	The signal normalization layer is essential infrastructure for AI-assisted decisioning. By standardizing disparate provider outputs into a consistent format, the Grid platform enables the analytical processing that raw, unnormalized data cannot support.

Looking forward	
AI-driven workflow intelligence	Grid is developing an AI rule recommendations capability that would analyze decision outcomes against policy rules and surface specific rule adjustments with projected impact. A natural language interface would enable risk teams to configure workflow logic in plain English, and an explainability layer would generate plain-language decision explanations for every outcome.
Agentic case investigation	A planned AI Case Investigator would enable AI-driven investigation of case history, entity relationships, and risk signals through a natural language interface, returning a recommended disposition. Also, the Analyst Override Governance would track override patterns to support human-in-the-loop compliance requirements.
Transaction monitoring	Transaction monitoring is in active development, driven by existing client requirements. The planned offering would include bespoke monitoring configurations for different use cases, including peer-to-peer platforms, revolving credit accounts, and deposit accounts.

About Grid

Company overview	
Grid	Grid provides a fraud, identity, and credit risk platform that consolidates multivendor verification stacks into a single contract and integration, delivering orchestrated workflows for AML, Know Your Customer/Business, identity verification, fraud detection, and credit decisioning.
Founded	2024
Headquarters	San Francisco
Ownership	It is privately held; ownership and funding details are not disclosed.
Website	www.gridverify.com
Employees	Under 50

Sample clients
Named clients were not disclosed.

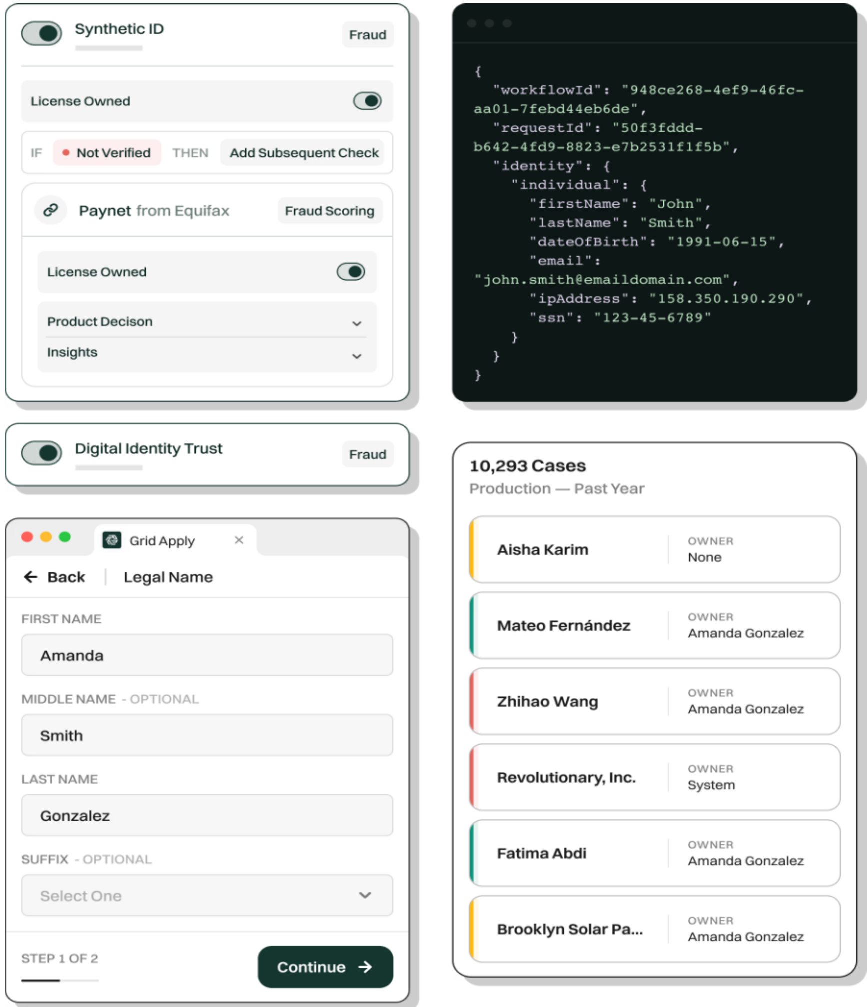
Product overview	
Key product and service offerings	Grid's platform comprises three primary modules: (1) the Orchestrator, a no-code workflow builder; (2) Grid Apply, a code-free application deployment tool; and (3) Grid Case Management, a unified dashboard for case review, escalation, and audit trail documentation with AI-assisted triage.
Target market	The target market includes FIs, fintech firms, auto lenders, specialty finance companies, banks, and credit unions. The platform is specifically designed for midmarket organizations that need enterprise-grade fraud and compliance infrastructure but lack the engineering teams and procurement resources to manage a multivendor stack.
Value proposition	Grid replaces fragmented multivendor stacks with a single contract and integration point, reducing engineering dependency, minimizing vendor management overhead, and enabling compliance and risk teams to modify verification workflows in real time.

Challenges Grid Addresses

Challenges	Solutions
Organizations managing risk decisions at scale must often negotiate and maintain numerous separate vendor contracts.	A single Grid contract provides access to over 30 solution providers with more than 60 distinct products.
Updating a multivendor stack in response to evolving fraud patterns or compliance changes requires multiple engineering sprints.	The no-code Orchestrator enables compliance and risk teams to reconfigure workflows in real time, with the ability to adjust thresholds and add or replace providers.
Disparate provider outputs use different data formats and signal structures, mandating internal normalization work.	The signal normalization layer standardizes disparate provider outputs into a consistent format, enabling reliable decisioning.
Compliance and risk teams typically cannot modify verification workflows without engineering involvement, creating organizational bottlenecks when fraud patterns shift quickly.	Built-in provider redundancy means that if a data provider experiences an outage, an alternative provider can be swapped in within the platform.

Key Product Offerings

- **Orchestrator** is a drag-and-drop, no-code workflow builder for fraud, identity, AML, Know Your Customer/Business, and credit risk decisioning. Compliance, risk, and operations teams build and deploy verification workflows without writing code or waiting on engineering. Through a single integration, a variety of risk providers can be accessed.
- **Grid Apply** is a code-free application deployment tool. Based on the inputs required by a given workflow, Grid Apply dynamically generates a branded, white-label application form that can be co-branded or fully white-labeled under the client's domain. Clients without existing platforms can deploy customer-facing applications without writing a line of code while clients with existing systems can integrate the API directly.
- **Velex** verifies bank account ownership and provides a proprietary cash flow score trained on more than one billion transactions, along with cash flow insights, transfer risk assessments, transaction monitoring, and employment and source-of-funds verification.
- **Grid Case Management** is a unified dashboard for case review, escalation, and audit trail documentation. Every workflow decision is automatically attached to the corresponding case record and personally identifiable information (PII) is masked by default. The module supports related-case linking, document storage (including uploaded documents and pulled credit reports), case notes, and analyst file uploads.



Source: Grid

Product Roadmap

Time frame	Enhancement
Q3 2026	• **AI rule recommendations and natural language policy configuration:** AI analyzes decision outcomes against policy rules and surfaces specific rule adjustments with projected impact. A natural language interface enables risk teams to configure workflow logic in plain English. An explainability layer generates plain-language decision explanations for every outcome to support regulatory audit requirements under the General Data Protection Regulation and the EU AI Act. • **MCP server for large language model (LLM)-driven workflow creation:** This allows LLMs to communicate with Grid and create or modify workflows through natural language input. Users can describe a verification use case in plain English and have the workflow built automatically, including threshold recommendations.
Q4 2026	• **AI case investigator and document intelligence:** Agentic investigation capability queries case history, entity relationships, and risk signals in natural language and returns a recommended disposition while analyst override governance tracks override patterns. Document Intelligence adds AI-powered OCR and pixel-level fraud detection for document tampering and synthetic document identification.
2027	• **Adaptive risk operating system:** Adaptive risk scoring connects decisions to outcomes and improves over time. Real-time transaction monitoring AI with unsupervised anomaly detection. Cross-client benchmarking surfaces privacy-safe aggregated intelligence for peer segment comparison, allowing clients to optimize fraud programs relative to their industry.

The Datos Insights Fintech Spotlight Focus

The Spotlight Series highlights emerging technology solution providers aiming to improve or automate delivery and disrupt legacy processes and business models.

The Datos Insights Fintech Spotlight Focus

Big tech firms
Nonspecialized large technology vendors and IT services providers, often with financial services practices

Fintech giants
Large and well-established financial services technology vendors with entrenched legacy footprints

Midsize fintech firms
Established small-to-midsize specialized financial services vendors, often focusing on key product areas

Fintech startups
Early-stage, high-growth fintech vendors that typically focus on potentially disruptive technologies

Bank-led fintech firms
New services and technologies that banks develop in-house or with fintech partners, often driven by innovation labs or accelerator programs

Source: Datos Insights

Fraud & AML Fintech Spotlight Solution Domains

Fraud	AML
Identity	Know Your Customer/Business
Authentication	Sanction/watchlist screening
Fraud risk mitigation and decisioning	AML transaction monitoring
Threat intelligence	Financial crime investigation and reporting
Orchestration	

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