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Cloud Computing and Gen AI for Financial Security: Enhancing Credit Reports, Risk Assessment, and Fraud Prevention with Scalable AI Models

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The convergence of Cloud Computing and Generative AI (Gen AI) is revolutionizing financial security by enhancing credit reports, risk assessment, and fraud prevention with scalable and intelligent AI models. Cloud-based AI systems enable real-time data processing, seamless scalability, and secure financial analytics, allowing institutions to make more accurate and efficient decisions. Generative AI models enhance credit scoring by identifying complex patterns in financial behavior, improving risk assessment methodologies, and providing personalized credit evaluations. Additionally, AI-driven fraud detection systems leverage anomaly detection, deep learning, and predictive analytics to identify fraudulent transactions and mitigate risks proactively. This study explores the transformative impact of cloud-integrated Gen AI on financial security, highlighting advancements, challenges, and ethical considerations in ensuring transparency, compliance, and data privacy. The research underscores the potential of AI-powered financial systems in fostering trust, reducing financial fraud, and promoting inclusive and fair credit evaluation frameworks.