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AI-Driven Identity Protection: The Intersection of Gen AI, Credit Monitoring, and Fraud Alerts in Safeguarding Financial Data

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As financial fraud and identity theft threats continue to rise, AI-driven solutions are becoming essential for safeguarding financial data. This study explores the intersection of Generative AI (Gen AI), credit monitoring, and fraud alerts in enhancing identity protection. AI-powered models analyze vast datasets in real time to detect anomalies, predict fraudulent activities, and automate rapid response mechanisms. By leveraging Gen AI, financial institutions can improve authentication processes, personalize fraud prevention strategies, and enhance anomaly detection through adaptive learning. Additionally, AI-driven credit monitoring systems offer proactive alerts, enabling consumers to take preventive action against potential breaches. This research also examines challenges such as data privacy, ethical AI implementation, and the risk of adversarial attacks. By integrating AI with financial security frameworks, organizations can strengthen consumer trust, mitigate financial risks, and establish a more resilient, data-driven approach to identity protection.