

# BRD – Business Requirements Document

A BRD outlines what the business wants to achieve and **what the system must deliver** to solve the problem — without going too deep into technical details.

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## Document Title:

### Business Requirements Document (BRD)

**Project:** Bank Transaction Fraud Detection System

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**Date:** 30-07-2025

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## 1. Executive Summary

This project aims to reduce undetected fraud in bank transaction data by analyzing trends, detecting anomalies, and recommending automation. The goal is to improve fraud detection accuracy, minimize manual workload, and maintain customer trust while ensuring regulatory compliance.

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## 2. Business Objectives

Identify customers with suspicious or unusual transaction behavior

Detect fraud-prone time slots, locations, and transaction types

Automate alerting for high-risk transactions

Provide dashboards for the Fraud Team to act faster

Maintain a compliance-friendly audit trail of flagged activity

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## 3. Scope of the Project

### In Scope:

Analyzing past transaction data using SQL and Excel

Segmenting by device, time, geography, amount, and type

Creating Power BI visuals and KPIs (fraud rate, alert rate, risk score)

Documenting AS-IS and TO-BE fraud alert processes

Creating user stories for Fraud and Compliance teams

### **Out of Scope:**

Building or deploying machine learning fraud detection models

Real-time transaction scanning (this is a post-analysis only)

Legal action recommendations

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## **4. Functional Requirements**

### **ID**

### **Requirement Description**

FR1 System must flag high-value transactions outside normal user behavior

FR2 System must identify customers with >X failed attempts in 24h

FR3 Dashboard must show trends by hour, device, location

FR4 Users must be able to filter by risk level, account type

FR5 Alert generation logic must be auditable by compliance team

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## **5. Stakeholders**

Refer to Stakeholder Matrix

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## **6. Tools and Technologies**

<b>Tool</b>	<b>Purpose</b>
Excel	Preprocessing, exploratory analysis
SQL Server	Query and pattern detection
Power BI	Dashboards and visual reports
Draw.io / Lucidchart	AS-IS / TO-BE workflows

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## 7. Timeline (Sample)

Phase	Estimated Time
Requirements Gathering	2 days
Data Cleaning & Import	2–3 days
SQL Analysis	3 days
Power BI Dashboard	2–3 days
Documentation	1–2 days

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## 8. Approval

Name	Role	Signature
[Your Name]	Business Analyst	
Fraud Lead	Stakeholder	
Compliance Head	Reviewer	