

# INTELLIGENCE BRIEFING

CONFIDENTIAL // NEO-FINTECH SYSTEMS

## SECTION 01: EXECUTIVE OVERVIEW

Dossier ID: 20251222200148

STATUS: CRITICAL THREAT

10.7%

## SECTION 02: GLOBAL BEHAVIORAL BASELINES

Metric	Value	Metric	Value
Total Volume	112	Unique Users	28
Avg Txn Value	INR 3,179.02	Max Txn Value	INR 50,000.00
Velocity (txn/hr)	0.00	Most Active UI	User_20

## SECTION 03: HIGH-CONFIDENCE ANOMALY DETECTION

Txn ID	User ID	Amount	Score	Intelligence Narrative
TXN-2001	User_20	INR 5,000	1.00	- Triggered Rule: Duplicate: Replay of
				Previous Transaction, High Velocity
				(Burst) detected, Cross-Community
				Transaction (Unusual Group Interaction)
				- Why Suspicious: Duplicate: Replay of
				Previous Transaction; High Velocity
				(Burst) detected. - Normal Pattern:
				Amount: \$5,000.00 (Normal Avg:
				\$3,179.02) - Confidence: 100.0% -
				Probable Type: Transaction Duplicate
TXN-2009	User_26	INR 50,000	1.00	- Triggered Rule: Money Laundering Loop
				Detected: User_28 -> User_26 -> User_27
				-> User_28 (Avg Amount: 49166) - Why
				Suspicious: Money Laundering Loop
				Detected: User_28 -> User_26 -> User_27
				-> User_28 (Avg Amount: 49166). - Normal
				Pattern: Amount: \$50,000.00 (Normal Avg:
				\$3,179.02) - Confidence: 100.0% -
				Probable Type: Money Laundering Loop

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TXN-2011	User_28	INR 48,500	1.00	- Triggered Rule: Money Laundering Loop
				Detected: User_28 -> User_26 -> User_27
				-> User_28 (Avg Amount: 49166) - Why
				Suspicious: Money Laundering Loop
				Detected: User_28 -> User_26 -> User_27
				-> User_28 (Avg Amount: 49166). - Normal
				Pattern: Amount: \$48,500.00 (Normal Avg:
				\$3,179.02) - Confidence: 100.0% -
				Probable Type: Money Laundering Loop
TXN-2010	User_27	INR 49,000	1.00	- Triggered Rule: Money Laundering Loop
				Detected: User_28 -> User_26 -> User_27
				-> User_28 (Avg Amount: 49166) - Why
				Suspicious: Money Laundering Loop
				Detected: User_28 -> User_26 -> User_27
				-> User_28 (Avg Amount: 49166). - Normal
				Pattern: Amount: \$49,000.00 (Normal Avg:
				\$3,179.02) - Confidence: 100.0% -
				Probable Type: Money Laundering Loop
TXN-2002	User_21	INR 2,500	0.90	- Triggered Rule: Future timestamp
				detected (Year 2035) - Why Suspicious:
				Future timestamp detected (Year 2035). -
				Normal Pattern: Values are within
				statistical deviation ranges, but
				pattern is complex. - Confidence: 100.0%
				- Probable Type: Timestamp Violation
TXN-2003	User_22	INR -5,000	0.90	- Triggered Rule: Negative or zero
				amount (-5000.0) - Why Suspicious:
				Negative or zero amount (-5000.0). -
				Normal Pattern: Values are within
				statistical deviation ranges, but
				pattern is complex. - Confidence: 100.0%
				- Probable Type: Amount Anomaly
TXN-2004	User_23	INR 0	0.90	- Triggered Rule: Negative or zero
				amount (0.0), Cross-Community
				Transaction (Unusual Group Interaction)
				- Why Suspicious: Negative or zero
				amount (0.0). - Normal Pattern: Values
				are within statistical deviation ranges,
				but pattern is complex. - Confidence:
				100.0% - Probable Type: Amount Anomaly

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TXN-2007	User_25	INR 2,000	0.75	- Triggered Rule: Impossible Travel: Mumbai to London in 5m - Why Suspicious: Impossible Travel: Mumbai to London in 5m. - Normal Pattern: Values are within statistical deviation ranges, but pattern is complex. - Confidence: 100.0% - Probable Type: Rule Violation
TXN-2001	User_20	INR 5,000	0.73	- Triggered Rule: High Velocity (Burst) detected, Cross-Community Transaction (Unusual Group Interaction) - Why Suspicious: High Velocity (Burst) detected. - Normal Pattern: Amount: \$5,000.00 (Normal Avg: \$3,179.02) - Confidence: 100.0% - Probable Type: High Velocity (Burst)
TXN-2008	User_25	INR 2,000	0.70	- Triggered Rule: Impossible Travel: Mumbai to London in 5m - Why Suspicious: Impossible Travel: Mumbai to London in 5m. - Normal Pattern: Values are within statistical deviation ranges, but pattern is complex. - Confidence: 100.0% - Probable Type: Rule Violation

## CONFIRMATION OF ANALYSIS

This report was autonomously generated by the VIGILO Hybrid Scoring Engine. All detections are based on a merge of Rule Guards, Isolation Forest (UAIC), and Graph Temporal Analysis.

## ANALYST SIGNATURE

Digital\_Seal\_VIGILO\_CORE

## SYSTEM TIMESTAMP

2025-12-22 20:01