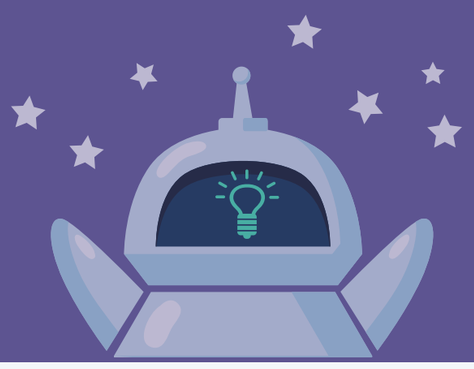


G12 UNUSUAL TRANSACTION DETECTION FOR THIRD-PARTY PAYMENTS

As more people shift to online shopping and third-party payments, traditional transactions are changing. Despite security in third-party systems, online fraud is a concern, calling for effective anti-fraud measures. We consider it's important for consumers to take proactive steps, reducing risks in online transactions for a safer digital shopping experience. Drawing inspiration from Google's fraud finder, we aim to enhance and adapt solutions to address this challenge.

MODEL INDICATORS

Amount of money

Items and Quantities

Time and frequency

IP address

HOW FRAUDFINDER WORKS

Historical data

batch and real-time engineering

Logistic regression model

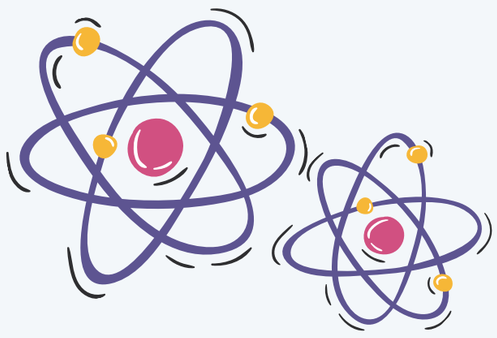
NOWADAYS

NewebTechnology: introduce Akamai's Client Reputation service, gaining access to an IP reputation score database. If abnormalities are detected, it proactively blocks connections from sources with poor reputations, thereby reducing risks.

Ministry of Digital Affairs: require third-party payment providers establishing a customer review management system, strengthening financial institutions' KYC procedures and actively monitoring accounts.

WHAT IS THE OPPORTUNITY?

Assigning scores based on aggregated transaction history and monitoring accounts with low scores.



FUTURE

- **User Feedback System:** Set up a way for users to give feedback. Make sure company get accurate information.
- **IP Reputation Score Database:** Sort and grade past records to catch any unusual accounts or transactions and warn or block the transactions early.

112205005 陳子玲、111208039 曾弘炘、112462003 紀玟伶、111304009 陳儀臻、111304019 林承佑