Code groups with corresponding codes

Expert 1 ** the models we are using for found attraction include a load of apheast, the advantance complete models. ** Expert 1 ** is a section of models to get the models of the purple of complete control of the deep primal complete, we think that is a more promising path than tryings an excitation. It is the outperformed complete to better understand and adjust for concept drift and changing contame to behaviour Modeling. ** Expert 3 ** uses of the series and found descript in the respect to the complete control of the purple of the purple of the control of the purple of the pu	Coding group	Code	Key qu	notes
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Advanced Modelling Techniques Sport 3:			Expert 1:	"as i mentioned earlier, using the same technology but applying it to transactions or analysing texts in transactions, like in the app fraud example, we think that's a more promising path than relying on assistants."
Medelling Techniques Super 3 " state of the art to alchaed found discounts is an operation, which are are chard approaches to admitting the challenge for the legislation flores to the glavinituge develocity and the art to alchaed point and the properties of the properties o			Expert 2:	"employing advanced analytics to better understand and adjust for concept drift and changing customer behaviours."
Expert 3: " we was an deep learning technique, which is very good at handling new and susceed data" Expert 3: " large longuage models on performed appoint, which we sent to use and were quite leappy with" Expert 3: " we me as out transaction and determine how different is from the expected over" a very high amount being audit in an action of the expert of the ment transaction will describe include the crudit card being suit in modern country, a very high amount being suit in an advant of the sing and in an advant of the pert and it from the superior of the pert and it for the superior of the pert and it for the superior of the pert and the nature of the pert and the nature of the pert and the pert is the pert and the pert is the pert and the pert is the pert is the pert in the pert is the pert is the pert in the pert is the		Modelling	Expert 3:	" state of the art in ai-based fraud detection is, in my opinion, either a tree-based approach or something similar. For example, isolation forests have a big advantage because they don't require labels for training."
Expert 1: "we reset each transaction as a word. Just as a large language model trees to product the next vount, we try to prod the next transaction and determine how different it is from the expected one" Expert 1: "steepings we would oble for michaels be enriched to the last the most country might not be supported in the control of the country might not be supported in the country in the			Expert 3:	" we use a deep learning technique, which is very good at handling new and unseen data"
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Fencer 2: "If you want real time action than you focus on prevention Howaver if detection after the transaction is the goal			Expert 2:	"detecting fraud in real-time, at the authorization level, adds complexity because you need to prevent financial damage before it occurs."
doesn't have to be done live, and you aren't constrained by performance concerns."			Expert 2:	"if you want real-time action, then you focus on prevention. However, if detection after the transaction is the goal, it doesn't have to be done live, and you aren't constrained by performance concerns."
Expert 2: "detection is generally more accurate not just because you can employ more sophisticated models, but also because y have the full context of the situation"			Expert 2:	"detection is generally more accurate not just because you can employ more sophisticated models, but also because you have the full context of the situation"
			Expert 2:	" it's possible to combine approaches. You could have two models running concurrently, one in real-time that blocks transactions and another that operates on batches, which doesn't aim to block transactions immediately"
Expert 2: " combining preventive and detective aspects is crucial, and incorporating a rule-based approach adds flexibility a quick adaptability."			Expert 2:	" combining preventive and detective aspects is crucial, and incorporating a rule-based approach adds flexibility and quick adaptability."
Expert 2: "i wouldn't say there's a huge difference in the models themselves, rather, it's about the information the model caccess."			Expert 2:	"i wouldn't say there's a huge difference in the models themselves, rather, it's about the information the model can access."
			Expert 2:	" in prevention, you need a baseline of data to begin with, while detection starts with a model to gather all the

		Expert 2:	"once trained, you can use this model for prevention, provided the model for detection doesn't rely on information that
		Experi 2.	won't be available in real-time"
		Expert 3:	"we just have to configure the system to either block the transaction or alert about the transaction. It doesn't affect how we train the model."
		User 1:	" If you compare it with large corporate banks that have lots of support teams and typically a 24/7 fraud monitoring team, they are able to handle any fraud activity at any time. They usually have much more restrictive and blocking card functionalities in place."
		User 1:	" it has an ultimate impact on resources, prices, and everything. In our setup, it's clearly impossible to go this way, so we really follow the self-service model."
		User 3:	"das modell muss sehr präzise sein. Zusammengefasst kann man sagen, dass ein präventiv arbeitendes system schnell und präzise sein muss. Bei der detektiven arbeit sind diese faktoren nicht so wichtig oder nicht so essenziell."
	Large language	Expert 2:	" the development of large language models specifically tailored for transaction monitoring is a noteworthy advancement."
	Models/transformer	Expert 3:	"on the success side, i think large language models will prove quite useful in the future"
	Model quality	Expert 1:	"other than that, of course, the model quality must be as high as possible. This means that the cost consideration must be as positive as possible."
		Expert 3:	"we look at cases with high, borderline, and low anomaly scores to ensure the model is functioning well "
	Model training	Expert 1:	"we define the features in the feature extraction step, run feature extraction, and then run the actual model training."
	And techniques	Expert 2:	"we then set metrics, like precision or recall, depending on the priority, and enter an iterative loop where we train the model, review our findings as if we were fraud investigators, and adjust based on feedback from the data provider"
	Supervised and Unsupervised	Expert 2:	"in my experience, supervised methodologies have worked the best, as we can foresee which patterns we want to train for and know how they should look"
	Learning	Expert 2:	"on the other hand, unsupervised methods usually involve anomaly detection. However, data anomalies might just be pure data anomalies and not represent any sort of threat."
		Expert 1:	" pure ai-based monitoring system, with the exception of some rules that are very specific and targeted. For instance, if you want an alert for a transaction in a high-risk country, you can and should use a rule for that."
		Expert 1:	"on top of the auto-close model and the rules, we have another model that opens alerts for situations that go beyond what the rules can cover. This approach gets close to the quality of a pure ai-based system but still includes the rule component."
Ai and rule-based approaches		Expert 1:	" easier for them to accept having control over the rules and using an ai system"
		Expert 2:	"exactly, it's possible to combine approaches. You could have two models running concurrently, one in real-time that blocks transactions and another that operates on batches, which doesn't aim to block transactions immediately"
	Ai and Rute-based Approaches	Expert 2:	" combining preventive and detective aspects is crucial, and incorporating a rule-based approach adds flexibility and quick adaptability."
		Expert 2:	" combining a rule-based approach is super useful, particularly in cases that would be almost impossible to detect by a model"
		Expert 3:	"for example, if the rule is about a transaction going to high-risk countries like russia or if the transaction was made to the same counterparty for the seventh time in a day, it would be blocked. So, for rules, it makes more sense because it's
		Expert 3:	very quantifiable." there should be a couple of good rules. Not a lot, because that would just increase false positives, but a couple of good rules should be in place in case the model leaves out something"
		User 3:	"das system sollte so aufgebaut sein, dass es grundsätzlich regelbasiert arbeitet, aber durch die künstliche intelligenz falsch positive ergebnisse erkennt und diese automatisch filtert, sodass sie dem compliance-mitarbeiter gar nicht erst
		User 3:	angezeigt werden." The standard of the standa
			regeln basieren, aber durch ki dynamischer und anpassungsfähiger sind. In unserem spezifischen fall mit kmus und zahlungsverkehrsfirmen wäre es sinnvoll, ein system zu haben, das auf dynamischen regeln basiert."
	Complex Fraud detection	Expert 1:	" if you notice that someone is conducting business with their own company all the time and trying to obfuscate that, it could be a relevant fraud signal"
		Expert 2:	" those fraudulent ones will likely be so diverse that it becomes difficult for both humans and models to generalize what's happening in each case due to the vast difference in volume."
		User 1:	" the weakness is probably the modern, very fast-evolving methods of card payments. This rapid evolution gives criminals the opportunity to be faster than the measures we implement to secure the money."
	Real-time Fraud detection Specific/targeted Rules	Expert 2:	" it's about 1000 transactions per second, necessitating rapid processing "
		Expert 2:	" if a model is very complex and slow, i might avoid it for real-time prevention due to timing constraints."
		Expert 2:	" if there's a new payment type that the model doesn't support yet, we can quickly add a rule for this case, such as triggering a maximum of two transactions per month"
		User 1:	"there are certain card-related rules defined at country levels. For example, if you pay locally or if you go abroad, all those parameters are predefined in terms of thresholds, right?"
		User 1:	" the most commonly used fraudulent typology or rule breach is activity outside of the cardholder's country "
		User 2:	" current system is rule-based with no ai in use, making it quite rigid and not flexible"
		User 3:	" was alle machen, ist der regelbasierte ansatz statisch. Je nachdem, welchen risikoappetit eine firma hat, ergeben sich unterschiedliche herausforderungen."
		User 3:	"wenn ich sehr restriktiv bin und streng kontrollieren möchte, um meine risiken im griff zu haben, erhalte ich zwangsläufig sehr viele falsch positive ergebnisse. Diese müssen dann von compliance-mitarbeitern überprift werden. Dabei weiss man, dass wenn ein mitarbeiter 1'000 transaktionen überprift und nur eine davon tatsächlich positivi ist, er möglicherweise die restlichen 999 transaktionen weniger gründlich überprift. Das ist ein grosser nachteil des regelbasierten ansatzes."
		Expert 1:	"but of course, the model should be as accurate as possible. So that's clear."
Balancing multiple objectives	Accuracy	Expert 2:	"this way, the system can distinguish between usual and unusual spending behaviours, adapting to recognized patterns like restaurant spending in foreign transactions, and improving its accuracy in fraud detection."

Service Serv			Expert 1:	" we determine the number of alerts we can maximally generate for them."
Actionated Alert choing Live 1: "				perceived as annoying and repetitive because cardholders often have frequently driven methodologies like buying starbucks every morning, cigarettes, or taking an uber for travel. So technically, those transactions and even the timelines of when those transactions happen play a significant role in terms of the quality and the alert result distribution." "technically, the aim is to increase the quality of specific alerts generated, to clearly focus on the appropriate alert.
Surfmered particles Compared to the content of			User 1:	"we want to initiate ai to help us with this large number of alerts, transactions, and detection methodologies."
Automated Alert clusing 10x2 - "				"if ai could help us get rid of 50% of unnecessary alerts, it would mean that the remaining alerts would be of reasonable and better quality"
Comprehensive Comprehensiv				tasks"
Liver 3		Alert closing	User 2:	" without ai implementation, it would be impossible to maintain the alerts, and we would be overdue with all of them "
Comprehensive Comprehensiv			User 2:	" in the future, we hope that the majority of the alerts will be visible in the auto-closed category."
Para all of those spectrums, shake that when it comes to foundhalm accross, speed has probably shightly begger value or the cone. From a proceeding look of speed and probably shightly begger value or the cone of the cone. From a proceeding look of the cone. From a proceeding look of the cone. From a proceeding look of the cone				falsch positive ergebnisse erkennt und diese automatisch filtert, sodass sie dem compliance-mitarbeiter gar nicht erst angezeigt werden."
the scale. From a prescribed pour of year of you go you could stammed, for example, and soundment has you're and deathst under surface planthesis transactions, when a standard the surface produced the surface you was a produced to the produced of the produced produced to the produced produced produced to the produced				
Objectives			User 2:	this case. From a practical point of view, if you get your card skimmed, for example, and someone has your card details and starts doing fraudulent transactions, speed is probably more important than in other scenarios, such as standard wire transactions. Your goal is to stop the fraudulent activity as soon as possible from its initiation point. I'm not saying
Dice must have hars, soust funktioniers due system note, Cliechezing wollen wer unserent handen en avordisege system bistem. Et dags in Clear 2 milliolise checkening wollen wer unserent handen en avordisege system bistem. Et dags in Clear 2 milliolise chief age sein, betraggerenache (effeits) are chemora and a verbinders, un funcicles chades 2a milliolise chief age and the fine of the part of the control on 3 hors we caucify how it should be done. They just want as to clovely monitor transactions in the right way, no you'd, if intelligent the control of			User 2:	really fast and blocked many cards due to the possibility of transactions being fraudulent, but 99% of them are false
Comprehensive Coals			User 3:	Diese muss hoch sein, sonst funktioniert das system nicht. Gleichzeitig wollen wir unseren kunden ein zuverlässiges system bieten. Es darf nicht zu zufälligen kartensperrungen kommen, aber es muss auch in der lage sein,
Care 3		Comprehensive	User 1:	
Expert 1: " a lar of the prical metrics that you would normally use in machine learning break down a little bit if the class imbalause." "I would say it's case-dependent. For the same use case, dataset, and objective, we can compare the same metrics."		Goals	User 3:	
Limitations of Metrics Expert 2: "twends any it's case-dependent. For the same use case, dataset, and objective, we can compare the same metrics."			Expert 1:	
Expert 3: "there is no single best merre" Necessity for Manual review			Expert 2:	
Expert 2: " while achieving high precision is important, it's equally crucial to minimize false positives to avoid such issues" Expert 2: " while achieving high precision is important, it's equally crucial to minimize false positives to avoid such issues" Frecision and False positive Reduction		Wettics	Expert 3:	"there is no single best metric"
Precision and Fabe positive Reduction			User 1:	
False positive Reduction User 1: "We want to initiate ai to help us with this large number of alerts, transactions, and detection methodologies." User 1: "It must be first and really, really precise in the detection because that matters." User 3: "Est gam: blar eine balance. Die genetivinsligheit us entscheidend, besonders wenn wir von privention sprechen. Diese mass hoch sein, sonst funktioniert das system nicht. Gleichzeitig vollen wir unsvern kunden ein zuverlässiges system betein. Est deuf nicht 2n 2pfliche harrensperungen hommen, aber es muss auch in der lage sein, betringsversniche effektiv zu erkennen und zu verhäudern, um finanziellen schaden 21 mininteren." Bias and Discrimination Expert 1: "I would also say what becomes more and more important, and i think it's particularly important in a fraud context, is the whole topic of fairness. Is your model discriminatory? For fraud, where you are blocking transactions, the model really should be fair because it affects people's lives." Expert 3: "we also perform bias testing to see if the model has any biases built in." Expert 3: "bias usually occurs when you have labelled data, but it can also happen with unsupervised learning" Expert 3: "bias usually occurs when you have labelled data, but it can also happen with unsupervised learning" Expert 3: "io combat this bias, we train different models for b2c and b2b transactions. If most of the transactions with the same counterparty" Expert 3: "io combat this bias, we train different models for b2c and b2b transactions" Expert 3: "io combat this bias, we train different models for b2c and b2b transactions" Expert 3: "io combat this bias, we train different models for b2c and b2b transactions" Expert 3: "iii scan biase the involet is not biased it if yis tasing statistics. However, i pointed out that if the model declines a transaction because the person is black, it wouldn't look good on the case manage" Expert 3: "this can bias the investigator because they mig			Expert 2:	" while achieving high precision is important, it's equally crucial to minimize false positives to avoid such issues "
User 3:		False positive		
Diese muss hoch sein, son fish the called light part of the same system hich. Glicchreitig wollen wir unseren kunden ein euroritäsiges system bieten. Es darf nicht und guldiligen kartensperrungen kommen, oher es muss auch in der lage sein, betrugsversuche effektiv zu erkennen und zu verhindern, um finanziellen schaden zu minimieren."			User 1:	"it must be fast and really, really precise in the detection because that matters."
Bias and Discrimination Risk Expert 1: "we also perform bias testing to see if the model has any biases built in:" Expert 2: "therefore, having clear explainability in one place helps avoid these biases" Expert 3: "bias usually occurs when you have labelled data, but it can also happen with unsupervised learning" Expert 3: "bias usually occurs when you have labelled data, but it can also happen with unsupervised learning" Expert 3: "in another type of bias can be seen in b2c versus b2b transactions. If most of the transactions are b2b, the model becomes biased towards high-frequency or high-volume transactions with large customers and transactions with the same counterparty" Expert 3: "in combat this bias, we train different models for b2c and b2b transactions" Expert 3: " If we use country as a feature, why not race? It is kind of the same thing. Felix said we should be able to use it because the model is not biased; it's just using statistics. However, i pointed out that if the model declines a transaction because the person is black, it wouldn't look good on the case manager" Expert 2: "this can bias the investigator because they might see a 100 euro transaction and assume it's fine, simply because humans are naturally inclined to avoid extra work" Expert 2: "the model could automatically consider cross-border transactions, frequency, volume, and other factors, avoiding human bias." User 3: "bein falsch positiven ergebnissen besteht das risiko, dass die mitarbeiter irgendwamn nicht mehr alles richtig überprifiem"			User 3:	Diese muss hoch sein, sonst funktioniert das system nicht. Gleichzeitig wollen wir unseren kunden ein zuverlässiges system bieten. Es darf nicht zu zufälligen kartensperrungen kommen, aber es muss auch in der lage sein,
Bias		Discrimination	Expert 1:	the whole topic of fairness. Is your model discriminatory? For fraud, where you are blocking transactions, the model
Bias Mitigation Expert 3: "bias usually occurs when you have labelled data, but it can also happen with unsupervised learning" Expert 3: " another type of bias can be seen in b2c versus b2b transactions. If most of the transactions are b2b, the model becomes biased towards high-frequency or high-volume transactions with large customers and transactions with the same counterparty" Expert 3: "to combat this bias, we train different models for b2c and b2b transactions" Expert 3: " If we use country as a feature, why not race? It's kind of the same thing. Felix said we should be able to use it because the model is not biased; it's just using statistics. However, i pointed out that if the model declines a transaction because the person is black, it wouldn't look good on the case manager" Expert 2: "this can bias the investigator because they might see a 100 euro transaction and assume it's fine, simply because humans are naturally inclined to avoid extra work" Human Decision Bias Expert 2: "the model could automatically consider cross-border transactions, frequency, volume, and other factors, avoiding human bias." User 3: "be't vielen falsch positiven ergebnissen besteht das risiko, dass die mitarbeiter irgendwann nicht mehr alles richtig überprüfen" "between the business model of the customer and the types of fraud that could occur for them is crucial because it varies boed on the business model of the customer and the types of fraud that could occur for them is crucial because it varies boed on the business model of the customer and the types of fraud that could occur for them is crucial because it varies boed on the business model of the customer and the types of fraud that could occur for them is crucial because it varies boed on the business model of the customer and the types of fraud that could occur for them is crucial because it varies boed on the business model of the customer and the types of fraud that could occur for them is crucial because them are them."			Expert 1:	"we also perform bias testing to see if the model has any biases built in."
Bias and ethics Expert 3:			Expert 2:	"therefore, having clear explainability in one place helps avoid these biases"
Bias and ethics Expert 3:			Expert 3:	"bias usually occurs when you have labelled data, but it can also happen with unsupervised learning"
Bias and ethics Expert 3:		Mitigation	Expert 3:	
Ethical Considerations Expert 2:			Expert 3:	same counterparty"
Ethical Considerations Expert 2:			Expert 3:	" If we use country as a feature, why not race? It's kind of the same thine. Felix said we should be able to use it
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Decision Bias Expert 2: "the model could automatically consider cross-border transactions, frequency, volume, and other factors, avoiding human bias." User 3: "bei vielen falsch positiven ergebnissen besteht das risiko, dass die mitarbeiter irgendwann nicht mehr alles richtig überprüfen" Customer involvement Business Expert 1: "understanding the business model of the customer and the types of fraud that could occur for them is crucial because it varies based on the business model of the customer and the types of fraud that could occur for them is crucial because it varies based on the business model of the customer and the types of fraud that could occur for them is crucial because the property of the customer and the types of fraud that could occur for them is crucial because the property of the customer and the types of fraud that could occur for them is crucial because the property of the customer and the types of fraud that could occur for them is crucial because the property of the customer and the types of fraud that could occur for them is crucial because the property of the customer and the types of fraud that could occur for them is crucial because the property of the customer and the types of fraud that could occur for them is crucial because the property of the customer and the types of fraud that could occur for them is crucial because the property of the customer and the types of fraud that could occur for them is crucial because the property of the customer and the types of fraud that could occur for them is crucial because the property of the customer and the types of fraud that could occur for them is crucial because the property of the customer and the types of fraud that could occur for them is crucial because the property of the customer and the types of fraud that could occur for the property of the customer and the types of fraud that could occur for the property of the customer and the types of fraud that could occur for the property of the customer and the types of fraud			Expert 2:	
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Customer involvement Business Expert 1: " understanding the business model of the customer and the types of fraud that could occur for them is crucial because it varies based on the business model."		Bias	User 3:	"bei vielen falsch positiven ergebnissen besteht das risiko, dass die mitarbeiter irgendwann nicht mehr alles richtig
		Business	Expert 1:	" understanding the business model of the customer and the types of fraud that could occur for them is crucial because
				it varies based on the business model"

Adaptation Adaptation Expert 3: "it really depends on what the clients wants. Some clients may providine predictive and preventive measures, while others may be considered to
Light Customer C
Expert 1: **Wheth we do is usually contrast the "cost" the model incurs for the customer versus the benefit. By "cost," i mean the number of electric is produces. Every alort to a cost for the customer, because (if it's a false alort, they will have to work model and also how many we can catch that rules can't catch. This allows us to estimate the benefit from a monetary perspective for the customer. **Cost-benefit** Expert 1: ***
mmber of alers it produces. Every alert is a cost for the customer because if it is a false after, they will have to work on that all close it, which takes time. On the other hand, we can estimate how many fraud cases we can eatch with the model and also how many we can eatch that raises can't catch. This allows us to estimate the benefit from a monetary perspective for the existomer. Expert 1: " customer with a very small team of analysts who work on the alerts, they will naturally prioritize having a low number of false positives" Expert 3: "some clients don't have enough budget, so they might say that our fraud or anomaly detection system opens an alert and then the agent has to check and go through them to see if it's a good alert or not" Expert 1: "we aim to involve the customer as early as possible to ensure the model aligns with their expectations." Expert 1: "sustaily, we give them all of this information, how many alerts we are generating for this threshold, how many of them are false positives, how many invalid instances we can detect, and all of that. They can then make the decision in the end." Expert 1: "most of our customers are not ready for a fully at-based system" Customer Resistance Expert 1: "most of our customers are not ready for a fully at-based system" Expert 1: "most of our customers are not ready for a fully at-based system" Expert 1: "most of our customers are not ready for a fully at-based system" Expert 1: "most of our customers are not ready for a fully at-based system" Expert 1: "most of our customers first of all, what their pain points are at the moment, like where is the need for a fruid detection model, and what specific hallenges they are facing" Expert 2: "most challenging aspect is understanding how much risk a customer is willing to take." Expert 2: "", if eachest mach more time than compliance officers have. It takes more resources from you because it creates many more alors than necessary
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Expert 2: "data mining has greatly improved by providing richer context to transactions, enriching the datasets that were previously limited in scope."
Expert 1: " model can only be as good as the labels provided"
Data quality Expert 2: "regarding the guidelines and best practices, the most important aspect is data quality"
Data quality And integrity Data Expert 2: "it's crucial to understand the transaction language of the dataset." The data set of the dataset
Understanding Expert 3: " first step is to understand the data and extract the features from it"
Exploratory Expert 1: "then, we conduct an exploratory data analysis, where we closely examine the data." Data analysis Figure 1: "the first step would be feeting retreating. We have a feeting close at however, with many different found simple."
Expert 1: "the first step would be feature extraction. We have a feature store at hawk:ai with many different fraud signals registered." Extraction Expert 3: "even if they do, the difficult part is not creating the ai system, the challenging part is obtaining the right features for
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Labelling Expert 3: " most data are unlabelled because for rule-based systems, an agent can label data by validating whether the rule
worked. However, for anomaly detection in money laundering or fraud, we generally lack labels "
Limited data Expert 3: "limited data is another challenge. For instance, my first project with amnis involved very little initial data, which was troubling"
Expert 1: "another important area is explainability:"
Expert 1: "the system tells the user things like, "this is an alert because the user has never logged in with that device before. It's the first time this device has occurred," it also indicates if the transaction was made abroad while 10 minutes before it was still made in switzerland, suggesting a potential account takeover. It will note if the amount is unusually high and similar factors. We present this in human-readable text, providing a prioritized list of reasons why it considers the alert to be fraudulent. Additionally, where applicable, we visualize the flow of funds." Explainability and Selection of the system of
Transparency Explanations Expert 2: " having proper explanations is as important as finding fraudulent activities. There are infinite features we can use, but they need to be translatable to plain language."
Expert 2: " It's crucial that the information is clearly specified when working on cases. This ties back to what i mentioned in some previous questions. You shouldn't have missing information that might lead you to incorrectly determine a transaction is not fraudulent when it actually might be."
User 1: " the ideal or successful fraud detection system should learn from behaviours, be explainable, and be traceable."

		User 1:	"you need to show them easily and explain how the machine is set up, how the result was gained, and why"
		User 2:	"explainability and traceability for why something happens or was decided are really important for compliance."
	Interactive Explainability	Expert 1:	"we are also experimenting with even more advanced approaches, such as interactive explainability. In this method, users can change certain aspects of the transaction and see how the model outcome would be affected. This helps in understanding the model's decision-making process better"
	Shap	Expert 3:	" we use explainable ai plots, such as shap values, to understand how each feature impacts the anomaly score"
		Expert 1:	"i would also add transparency during the model training time because explainability is what you get during model execution time. But you also want transparency regarding how the model was trained, what principles were used, what features were used, and all of that. There must be a proper audit trail of how the model was generated and proper documentation surrounding that."
	Transparency	User 1:	"it should be transparent about which data the decision is based on. It should be easy for you to understand and trace why it made a particular decision
		User 3:	"für compliance officers wäre es wichtig, dass diese systeme transparent und nachvollziehbar sind, um deren entscheidungen zu unterstützen."
	Changing	Expert 1:	" changing customer behaviour is actually something that should be alerted for "
	Customer Behaviour	Expert 2:	"understanding typical behaviour patterns, such as a swiss customer regularly purchasing in switzerland, is crucial "
		Expert 1:	"if we have the chance to obtain fraud labels, then our approach can be completely different and more effective "
		Expert 2:	"another very useful feature that i would 100% recommend is systematic feedback gathering "
	Feedback Integration	Expert 2:	"whether the investigator accepts the case or needs more information, we gather all this feedback "
Learning And feedback Integration	ŭ	User 1:	"the system then accepts your decision and learns from it. This feedback loop is the second key component. It's critical to take the effort and time invested in the analysis by the human side and incorporate it into the system's learning process. That's the key factor."
		Expert 1:	"based on the validation outcome, we most likely go back to the feature extraction step and repeat the process until we achieve a satisfactory result."
		Expert 2:	"we then set metrics, like precision or recall, depending on the priority, and enter an iterative loop where we train the model, review our findings as if we were fraud investigators, and adjust based on feedback from the data provider"
	Learning And iterative Improvement	Expert 2:	" models can learn these cross-border behaviours. The models are trained to recognize that people living near borders might frequently cross into neighbouring countries, and this is a normal pattern"
		User 2:	"the ai itself does not have what i consider one of the most important features, which is the learning ability"
		User 3:	"hier sehe ich den hauptvorteil von artificial intelligence. Man kann den normalen bereich für einen kunden dynamisch anpassen. Wenn eine transaktion unter den gleichen bedingungen zwei- oder dreimal als gut bewertet wird, kann die software lernen, dass sie wahrscheinlich gut ist."
		Expert 1:	"we also monitor the data going into the model, computing the average feature values"
	Monitoring	Expert 1:	" monitoring in place in our application where we track key metrics of the models "
	User decision Support	Expert 1:	"the model really has to give exact reasons for why it made a decision. Only then can we validate the model properly, ensure it really works, and understand how it works. Additionally, it makes the investigation for analysts much faster because they know what aspect to focus on first, rather than just getting an abstract score without any explanation"
	Support	User 2:	"i would say a must-have feature is that it assists you in decision-making. That's also one of the more important goals
User interaction And support	User-friendliness	Expert 2:	" expandability is crucial. Imagine being an investigator who has to do a lot of clicks and open many windows to get the information needed."
		User 3:	"für uns ist ein system mit einem benutzerfreundlichen interface wichtig, bei dem die künstliche intelligenz im hintergrund arbeitet und nicht prominent dargestellt wird"
	Visual data Representation	Expert 3:	"we already do something similar for fund flows, showing a tree structure with arrows for amounts coming in from multiple accounts and going out to one account. This could be improved further"
		User 1:	"we need to be faster in concluding, resolving, blocking, preventing, and protecting the customer's funds "
	Speed and	User 1:	"the core setup needs to enable us to quickly address alerts. The speed is crucial here"
	Speed and Efficiency	User 2:	"in all of those spectrums, i think that when it comes to fraudulent activity, speed has probably slightly bigger value in this case. From a practical point of view, if you get your card skimmed, for example, and someone has your card details and starts doing fraudulent transactions, speed is probably more important than in other scenarios, such as standard wire transactions"