Enterprise Fraud Risk & Exposure Dashboard — User Guide

1. Purpose

This dashboard provides a consolidated view of enterprise fraud exposure, enabling users to monitor fraud trends, identify high-risk segments, and support investigative decisions.

2. Filters

- **Report Date Range** — Adjust timeframe

- **Card Brand** — Filter by Amex, Discover, Mastercard, Visa

- **Card Type** — Filter by Credit, Debit, Debit(Prepaid)

3. KPI Summary Cards

- **#Fraud Transactions** — Total fraud transactions.

- **$Fraud Amounts** — Total financial exposure.

- **%Fraud** — Fraud rate relative to total transactions.

- **#Fraud Customers** — Unique customers fraud involved.

- **#Fraud Merchants** — Unique merchants fraud involved.

Business Questions

Where is fraud concentrated across key transaction segments?

- Online transactions dominate fraud activity, making digital channels the primary area of risk concentration. (From Report 2 and Report 3)
- Fraud is concentrated in specific merchant categories and mid-range credit score segments, and Credit Visa, Credit Debit, and Debit Master Card (From Report 1 and Report 3)

How does fraud rate change as transaction amounts increase?

- Fraud rate decreases as transaction amounts increase, indicating lower-value transactions are more frequently to be fraudulent. (From Report 1)

Which channels, platforms, or payment types carry the greatest fraud exposure?

- Online carry the highest fraud exposure, as they lack physical verification and are more vulnerable to credential theft. (From Report 2 and Report 3)
- All Swipe Transactions originate from a single merchant city—Port-au-Prince—indicating an unusual geographic concentration that warrants further investigation. (From Report 3)
- Debit Master payment types tend to show higher fraud risk transactions. (From Report 1)

What is the monetary impact of fraud across segments?

- Online transactions drive the vast majority of fraud losses ($27.6K Out of $30.0K), making digital channels the dominant source of financial exposure. (From Report 3)
- Credit cards contribute the highest fraud dollar impact ($13.0K), followed by debit ($11.0K)

Is fraud more common among new customers or existing customers?

- Fraud is more common among existing customers than new customers. (From Report 3), However, new customers exhibit a higher fraud rate than existing customers, indicating greater relative risk among newly onboarded accounts. (From Report 2)