Fraud detection

In the last year the cases of attempted fraud by external and customer-internal persons have heavily increased. Authorities report year after year new records of Business Email Compromise (BEC) and fake CEO/CFO attacks. Especially now in times of social distancing, many companies expect an even higher increase of such social engineering attacks.

Task

As a first step to help our customer preventing this situation, we would like to screen each new transaction coming to our service against already successfully paid transaction and in case of uncertainty mark it as suspicious.
Implement a small service component which provides a REST-API endpoint to check a transaction and as a response returns the list of found issues. There are some of checks which can be done:

1. Payment amount is much bigger than before
2. Frequency deviation per month was changed
3. Your option

Some more details:

- Please use Java and spring-boot as base technology
- As a part of task provide the API
- (optional) Think about real live solution for the described problem. How would the high-level architecture look like? Which technologies would you choose to solve the problem?