

UPI Multi-Agent Orchestration

Retriever → FraudDetection → RiskScoring → Writer → Compliance

marked as fraud category:crypto in Unknown since 2025-08-01 over 10 li

Run

OK (load 24h)

REVIEW (donation fraud 30d)

ESCALATE (crypto 30d)

Live (SSE)

Run ID: 2e410dab-c142-4dae-b437-4043bed64d0d

29/09/2025, 14:20:16

Risk: 90/100

Transactions: 4

Compliance: ESCALATE

Executive Summary

Time: 0 ms

Query: "marked as fraud category:crypto in Unknown since 2025-08-01 over 10 limit 5". Retrieved 4 transactions.  
Filters → [{"timeWindowHours":null,"since":"2025-08-01","category":"crypto","location":"Unknown","overAmt":10,"fraudOnly":true,"limit":5,"txnType":null}]  
Overall risk score: 90/100  
Top flag reasons: High-risk category: crypto (4), High amount ≥ 50000 (3), High amount ≥ 10000 (1)

Fraud labels used

Flags: 8

Top Transactions

From risk scores

Txn ID	Amount	When	Location	Category	Type	Score	Reasons
2bf651e4...	134,123.51	16/08/2025, 03:27:43	Unknown	crypto	P2M	95	High amount ≥ 50000, High-risk category: crypto
861af605...	136,005.65	15/08/2025, 18:25:08	Unknown	crypto	P2M	95	High amount ≥ 50000, High-risk category: crypto
c30609a1...	97,978.37	15/08/2025, 09:49:32	Unknown	crypto	P2M	95	High amount ≥ 50000, High-risk category: crypto
e99bbc40...	46,044.6	15/08/2025, 04:12:54	Unknown	crypto	P2M	75	High amount ≥ 10000, High-risk category: crypto

Retriever

Time: 1409 ms

```
{
  "filters": {
    "timeWindowHours": null,
    "since": "2025-08-01",
    "category": "crypto",
    "location": "Unknown",
    "overAmt": 10,
    "fraudOnly": true,
    "limit": 5,
    "txnType": null
  },
  "count": 4,
  "sample": [
    {
      "txn_id": "2bf651e4-76dd-4b6a-a653-1be9eb424dd8",
      "payer_vpa": "eve@upi",
      "payee_vpa": "crypto@upi",
      "amount": "134123.51",
      "txn_time": "2025-08-15T12:57:43.882Z",
      "device_id": "dev-618",
      "ip_address": "192.168.209.24",
      "merchant_category": "crypto",
      "location": "Unknown",
      "txn_type": "P2M",
      "is_fraud": true,
      "fraud_score": "90",
      "is_fraud_pred": true
    },
    {
      "txn_id": "861af605-b8de-4dcf-93a8-0e1ee0aa560a",
      "payer_vpa": "eve@upi",
      "payee_vpa": "crypto@upi",
      "amount": "136005.65",
      "txn_time": "2025-08-15T12:55:08.498Z",
      "device_id": "dev-930",
      "ip_address": "192.168.20.224",
      "merchant_category": "crypto",
      "location": "Unknown",
      "txn_type": "P2M",
      "is_fraud": true,
      "fraud_score": "90",
      "is_fraud_pred": true
    },
    {
      "txn_id": "c30609a1-4f53-4e0a-b157-d2e979b7afd8",
      "payer_vpa": "eve@upi",
      "payee_vpa": "crypto@upi",
      "amount": "97978.37",
      "txn_time": "2025-08-15T09:49:32.000Z",
      "device_id": "dev-618",
      "ip_address": "192.168.209.24",
      "merchant_category": "crypto",
      "location": "Unknown",
      "txn_type": "P2M",
      "is_fraud": true,
      "fraud_score": "95",
      "is_fraud_pred": true
    }
  ]
}
```

FraudDetection

Time: 1 ms

```
{
  "flags": [
    {
      "txn_id": "2bf651e4-76dd-4b6a-a653-1be9eb424dd8",
      "reason": "High amount ≥ 50000"
    },
    {
      "txn_id": "2bf651e4-76dd-4b6a-a653-1be9eb424dd8",
      "reason": "High-risk category: crypto"
    },
    {
      "txn_id": "861af605-b8de-4dcf-93a8-0e1ee0aa560a",
      "reason": "High amount ≥ 50000"
    },
    {
      "txn_id": "861af605-b8de-4dcf-93a8-0e1ee0aa560a",
      "reason": "High-risk category: crypto"
    },
    {
      "txn_id": "c30609a1-4f53-4e0a-b157-d2e979b7afd8",
      "reason": "High amount ≥ 50000"
    },
    {
      "txn_id": "c30609a1-4f53-4e0a-b157-d2e979b7afd8",
      "reason": "High-risk category: crypto"
    },
    {
      "txn_id": "e99bbc40-c4df-4660-b245-66fa6117eb98",
      "reason": "High amount ≥ 10000"
    },
    {
      "txn_id": "e99bbc40-c4df-4660-b245-66fa6117eb98",
      "reason": "High-risk category: crypto"
    }
  ],
  "meta": {
    "usedLLM": false,
    "fellBack": false
  }
}
```

```
    "eve@upi",
    "payee_vpa":
    "crypto@upi",
    "amount":
    "97978.37",
    "txn_time":
    "2025-08-
15T04:19:32.295Z",
    "device_id":
    "dev-493",
    "ip_address":
    "192.168.122.132",
    "merchant_category":
    "crypto",
    "location":
    "Unknown",
    "txn_type":
    "p2m",
    "is_fraud":
    true,
    "fraud_score":
    "90",
    "is_fraud_pred":
    true
  },
  {
    "txn_id":
    "e99bbc40-c4df-4660-
b245-66fa6117eb98",
    "payer_vpa":
    "eve@upi",
    "payee_vpa":
    "crypto@upi",
    "amount":
    "46044.6",
    "txn_time":
    "2025-08-
14T22:42:54.379Z",
    "device_id":
    "dev-59",
    "ip_address":
    "192.168.131.127",
    "merchant_category":
    "crypto",
    "location":
    "Unknown",
    "txn_type":
    "p2m",
    "is_fraud":
    true,
    "fraud_score":
    "70",
    "is_fraud_pred":
    true
  }
}
```

#### RiskScoring

Time: 0 ms

```
{
  "overall": 90,
  "perTxnScores": [
    {
      "txn_id":
      "2bf651e4-76dd-4b6a-
a653-1be9eb424dd8",
      "score": 95,
      "reasons": [
        "High amount
≥ 50000",
        "High-risk
category: crypto"
      ]
    },
    {
      "txn_id":
      "861af605-b8de-4dcf-
93a8-0e1ee0aa560a",
      "score": 95,
      "reasons": [
        "High amount
≥ 50000",
        "High-risk
category: crypto"
      ]
    },
    {
      "txn_id":
      "c30609a1-4fs3-4e0a-
b157-d2e979b7afd8",
      "score": 95,
      "reasons": [
        "High amount
≥ 50000",
        "High-risk
category: crypto"
      ]
    },
    {
      "txn_id":
      "e99bbc40-c4df-4660-
b245-66fa6117eb98",
      "score": 75,
      "reasons": [
        "High amount
≥ 10000",
        "High-risk
category: crypto"
      ]
    }
  ],
  "meta": {
    "usedLLM":
    false,
    "fellBack":
    false
  }
}
```

#### Writer

Time: 0 ms

```
{
  "narrative": "Query: "marked as fraud category:crypto in Unknown since 2025-08-01 over 10 limit 5". Retrieved 4
transactions.\nfilters → {"timeWindowHours":null,"since":"2025-08-
01","category":"crypto","location":"Unknown","overAmt":10,"fraudOnly":true,"limit":5,"txnType":null}\nOverall
risk score: 90/100\nTop flag reasons: High-risk category: crypto (4), High amount ≥ 50000 (3), High amount ≥ 10000 (1)",
  "meta": {
    "usedLLM": false,
    "fellBack": false
  }
}
```

#### Compliance

Time: 0 ms

Compliance: ESCALATE

- High risk score
- Many flags raised

```
{
  "action":
```

```
      "action":  
      "ESCALATE",  
      "notes": [  
        "High risk  
score",  
        "Many flags  
raised"  
      ],  
      "usedLLM": false,  
      "fellBack": false  
    }  
  ]  
}
```

Tip: set VITE\_API\_URL if your API isn't on localhost:3000. Toggle Live (SSE) for step-by-step updates.