



INTELLIGENT FRAUD DETECTION & RISK SCORING SYSTEM

Use Case Diagram



Business Analyst Project Report
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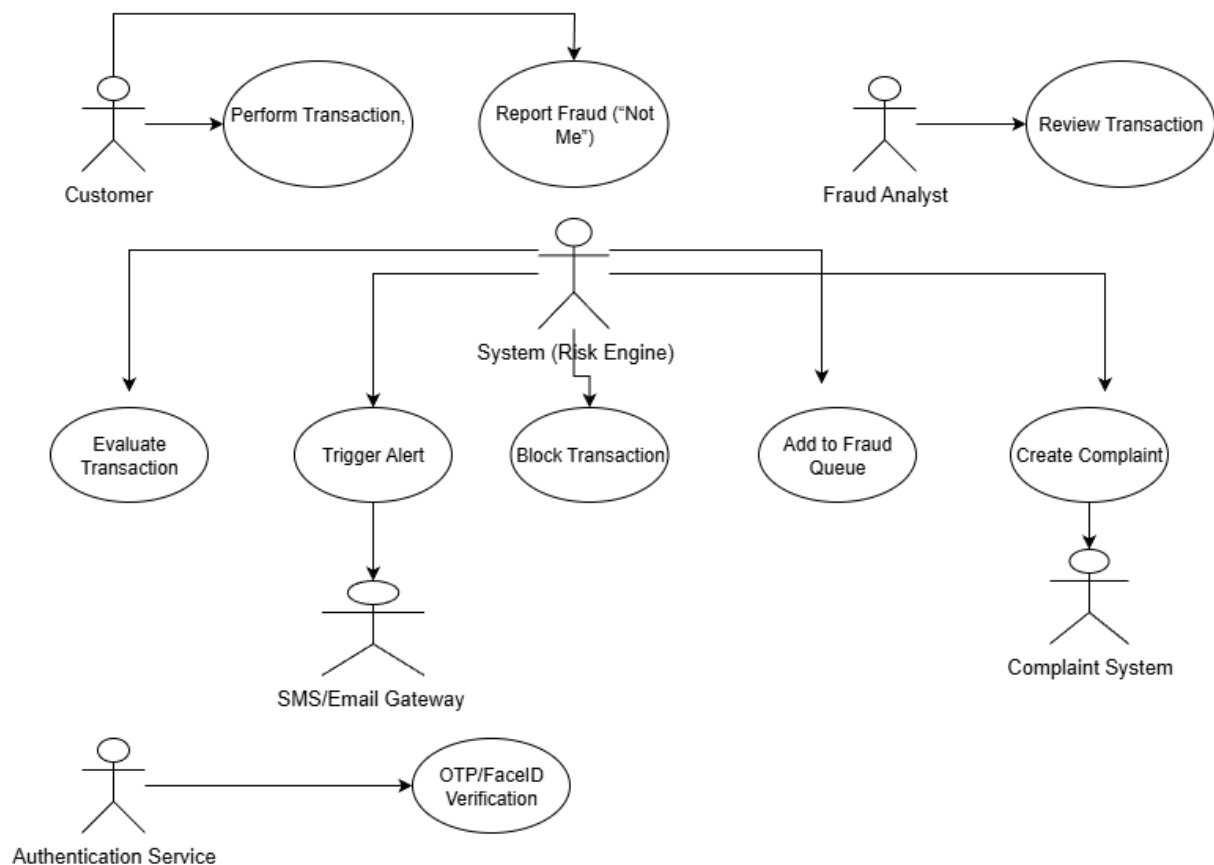
USE CASE DIAGRAM – DESCRIPTION

Intelligent Fraud Detection & Risk Scoring System

This document contains:

1. Text Description of the Use Case Diagram
2. Placeholder to attach the visual Use Case Diagram (draw.io)

1. Visual Use Case Diagram



2. Text Description of Use Case Diagram

Actors

1. **Customer** – Initiates transactions, receives alerts, reports fraud
2. **Fraud Analyst** – Reviews flagged transactions
3. **System (Risk Engine)** – Evaluates transactions, assigns risk score
4. **SMS/Email Gateway** – Sends notifications
5. **Authentication Service (OTP/FaceID)** – Validates user identity
6. **Complaint System** – Stores fraud complaint tickets

Use Cases

1. Perform Transaction (Customer)

- Customer initiates a transaction
- System receives and evaluates it

2. Evaluate Transaction (System)

- System collects data (amount, device, IP, GPS)
- Applies fraud rules
- Calculates risk score

3. Trigger Alert (System → SMS/Email Gateway)

- System sends a warning or block alert to the customer

4. OTP/FaceID Verification (Authentication Service)

- System requests OTP
- Customer enters OTP
- Service validates the OTP

5. Block Transaction (System)

- If risk score is 90 or above, the system blocks the transaction immediately

6. Report Fraud ("Not Me") – Customer

- Customer reports suspicious activity
- System blocks card
- System generates fraud complaint

7. Add to Fraud Queue (System → Fraud Analyst)

- High-risk or blocked transactions appear in the Fraud Queue

8. Review Transaction (Fraud Analyst)

- Analyst reviews details
- Approves or rejects the transaction

9. Create Complaint (System → Complaint System)

- Auto-generated complaint with a unique complaint ID

3. Use Case Relationships

Relationship	Explanation
Customer → Perform Transaction	Primary interaction
System → Evaluate Transaction	Core fraud logic
System → Authentication Service	Handles OTP/FaceID verification
System → SMS/Email Gateway	Sends alerts and notifications
System → Fraud Queue	Routes high-risk transactions
Fraud Analyst → Review Transaction	Manual investigation workflow
System → Complaint System	Auto complaint creation