



INTELLIGENT FRAUD DETECTION & RISK SCORING SYSTEM

USER STORIES (Agile – Jira Ready)



Business Analyst Project Report
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PROJECT: INTELLIGENT FRAUD DETECTION & RISK SCORING SYSTEM

1. Transaction Evaluation User Stories:

US-01: Real-Time Transaction Evaluation

As a Customer,
I want my transaction to be evaluated in real time,
so that fraud can be detected before money leaves my account.

Acceptance Criteria (Gherkin):

- Given a customer initiates a transaction
- When the transaction is sent to the system
- Then the system must evaluate it in under 1 second

US-02: Transaction Data Collection

As a Fraud Analyst,
I want the system to capture all relevant data,
so that risk scoring is accurate.

Acceptance Criteria (Gherkin):

- Given a new transaction is received
- When the system processes it
- Then device ID, IP, GPS/ATM location, amount, and time must be captured

2. Risk Scoring Engine User Stories:

US-03: Apply Risk Rules

As a System,
I want to apply fraud rules to each transaction,
so that risk score is calculated correctly.

Acceptance Criteria (Gherkin):

- Given a transaction is processed
- When any fraud rule matches
- Then the corresponding risk score must be added

US-04: Calculate Final Risk Score

As a System,
I want to compute a total risk value (0–100),
so that I can classify the risk level.

Acceptance Criteria (Gherkin):

- Given all applicable rules are matched
- When the rule engine executes
- Then the final score must be between 0 and 100

3. Authentication (OTP / Face ID):

US-05: OTP Requirement for High Risk

As a Customer,
I want OTP verification for high-risk transactions,
so that unauthorized users cannot complete the transaction.

Acceptance Criteria (Gherkin):

- Given risk score is between 80 and 89
- When the customer tries to proceed
- Then OTP or FaceID must be requested

US-06: OTP Failure Should Block Transaction

As a Fraud Prevention System,
I want to block transaction after failed OTP attempts,
so that fraud is prevented.

Acceptance Criteria (Gherkin):

- Given the customer receives OTP
- When the customer enters wrong OTP 3 times
- Then the transaction must be blocked

4. Customer Notifications:

US-07: Alert for Medium & High Risk

As a Customer,
I want to receive fraud alerts instantly,
so that I know if suspicious activity happens.

Acceptance Criteria (Gherkin):

- Given risk score is 60 or above
- When the transaction is processed
- Then customer must receive SMS/Email/Push within 5 seconds

US-08: Not Me Button

As a Customer,
I want an option to report a suspicious transaction,
so that I can block my card instantly.

Acceptance Criteria (Gherkin):

- Given user receives alert
- When user clicks "Not Me"
- Then card must be blocked immediately
- And complaint must be created

5. Fraud Queue User Stories:

US-09: Send High-Risk Transactions to Queue

As a Fraud Analyst,
I want to see all blocked/high-risk transactions in a queue,
so that I can review them quickly.

Acceptance Criteria (Gherkin):

- Given a transaction is blocked or flagged
- When the risk score ≥ 90
- Then it must appear in the Fraud Queue with reason code

US-10: Detailed Transaction View

As a Fraud Analyst,
I want to view complete details of flagged transactions,
so that I can make decisions.

Acceptance Criteria (Gherkin):

- Given a flagged transaction is selected
- When the analyst opens it
- Then location, device, score, and amount must be shown

6. Complaint Handling User Stories:

US-11: Auto Complaint Ticket

As a System,
I want to create a fraud complaint automatically,
so that the fraud team can take action immediately.

Acceptance Criteria (Gherkin):

- Given user clicks "Not Me"
- When transaction is identified as fraud
- Then a complaint ID must be generated automatically

7. Dashboard User Stories:

US-12: Fraud Metrics Dashboard

As a Fraud Analyst,
I want a dashboard,
so that I can track fraud patterns and counts.

Acceptance Criteria (Gherkin):

- Given the dashboard is opened
- When the system loads data
- Then total fraud cases, alerts, and risk distribution must be displayed

8. Error Handling User Stories:

US-13: Log All Errors:

As a System,
I want to log all exceptions,
so that investigations can happen easily.

Acceptance Criteria (Gherkin):

- Given an error occurs
- When the system catches exception
- Then timestamp, transaction ID, and error message must be logged

US-14: System Error Alert to Fraud Team:

As a Fraud Analyst,
I want to be notified when errors occur during risky transactions,
so that I can manually verify them.

Acceptance Criteria (Gherkin):

- Given an error occurs during a high-risk transaction
- When the transaction fails
- Then fraud team must receive an error alert notification