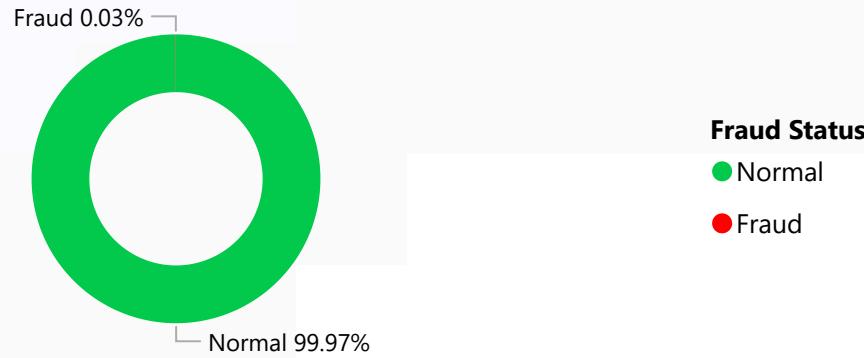


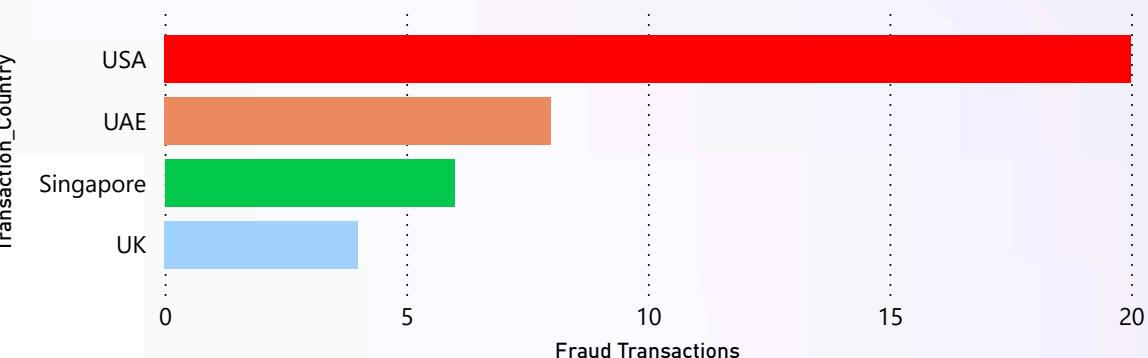
Fraud & Risk Overview

Total Transactions	Fraud Transactions	Fraud Rate %	High Risk Transaction	Total Transaction Amount
120K	38	0.032%	38	\$263.73M

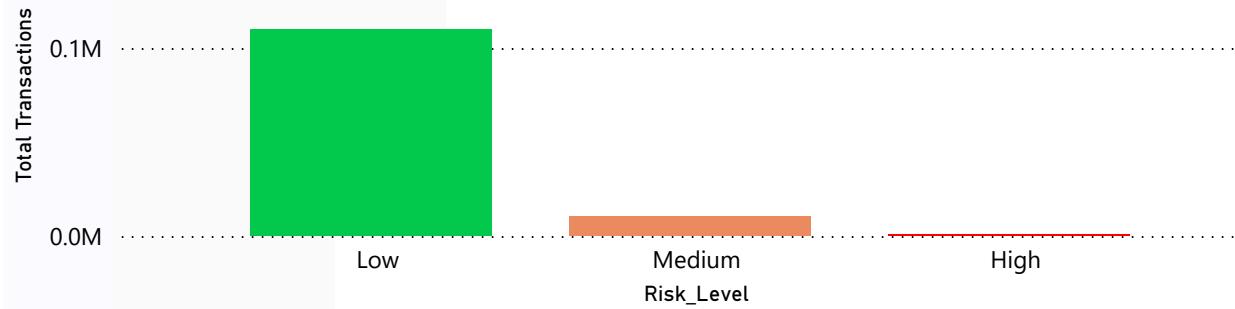
Fraud vs Normal Transactions



Fraud Transactions by Country



Transaction Distribution by Risk Level

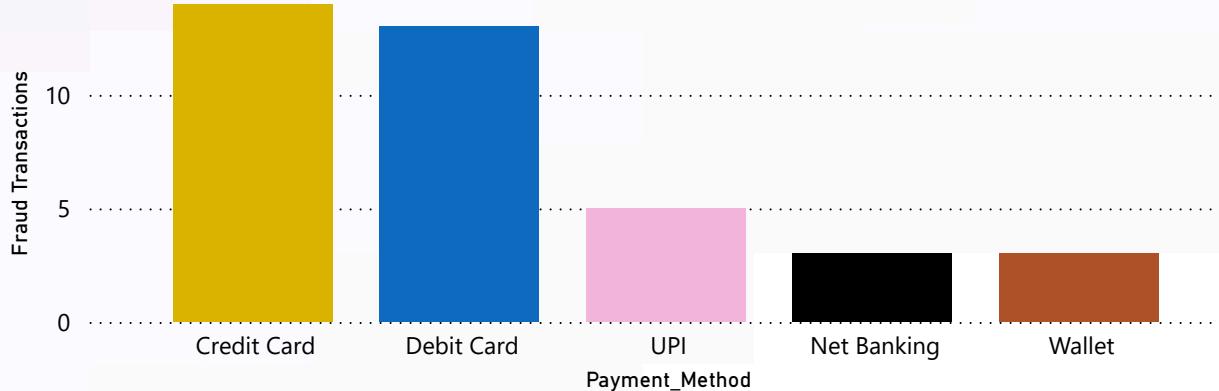


Risk_Level

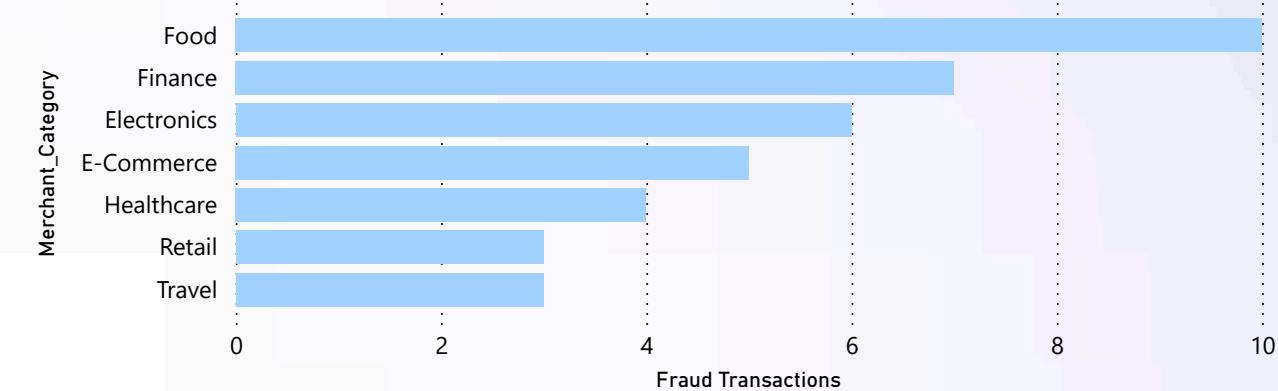
- High
- Low
- Medium

Fraud Patterns & Drivers

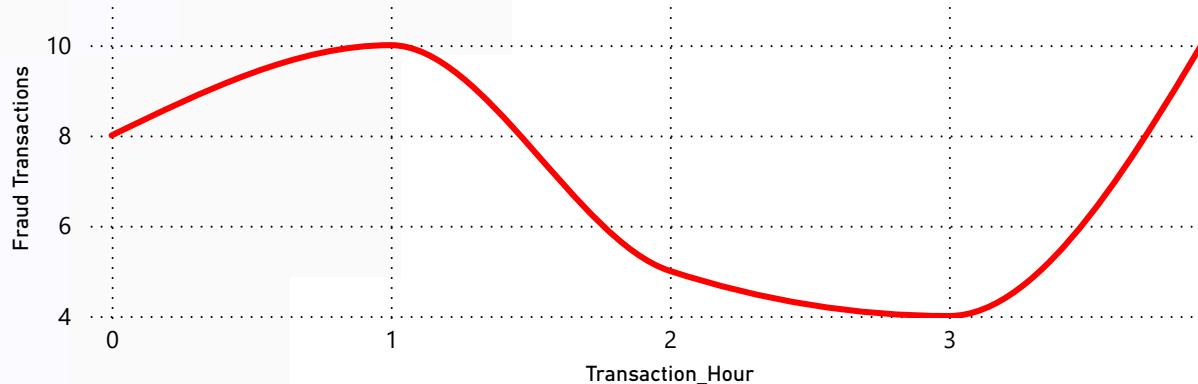
Fraud Transactions by Payment Method



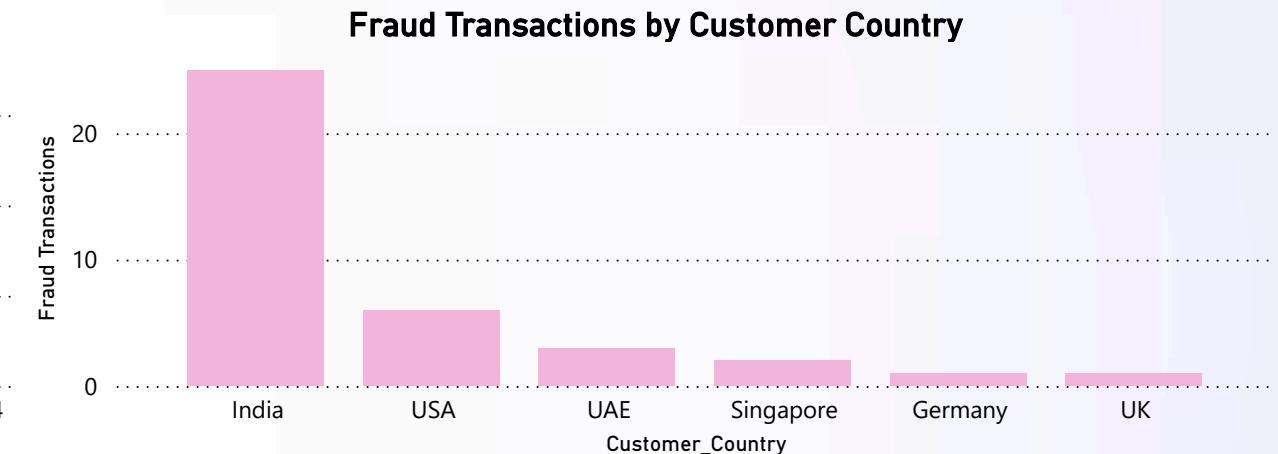
Fraud Transactions by Merchant Category



Fraud Transactions by Transaction Hour



Fraud Transactions by Customer Country



Transaction_Country

- India
- Singapore
- UAE

Merchant_Categories

- E-Commerce
- Electronics
- Finance

Risk_Level

- High
- Low
- Medium

Key Insights

- Fraud incidence is extremely low (<0.05%), indicating effective baseline controls.
- Credit and debit cards account for the majority of fraud cases.
- Fraud activity is concentrated during late-night and early-morning hours.
- Certain merchant categories show disproportionately higher fraud exposure.
- Cross-border transactions contribute more to fraud risk than domestic ones.
- High-risk transactions represent a small volume but a critical threat.
- Customer geography strongly influences fraud distribution patterns.
- Low-risk transactions dominate overall volume, suggesting optimization potential.

Recommendations

- Implement enhanced monitoring for card-based transactions.
- Introduce time-based fraud rules for late-night activity.
- Apply stricter controls to high-risk merchant categories.
- Strengthen verification for international transactions.
- Focus fraud detection models on high-risk segments rather than volume.
- Continuously review and recalibrate risk thresholds.
- Use behavioral analytics to detect repeat fraud patterns.