

# Fraud & Risk Overview

Total Transactions  
120K

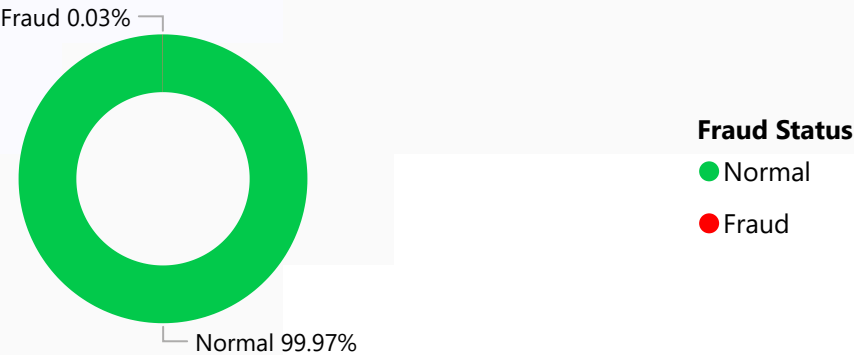
Fraud Transactions  
38

Fraud Rate %  
0.032%

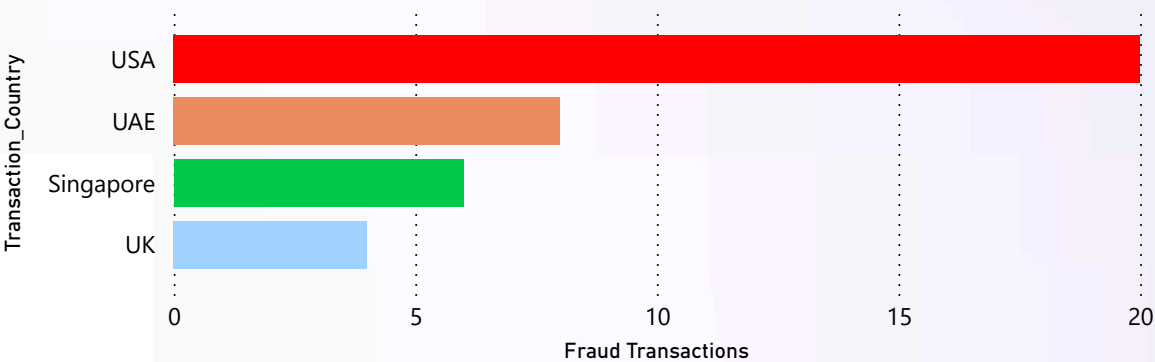
High Risk Transaction  
38

Total Transaction Amount  
\$263.73M

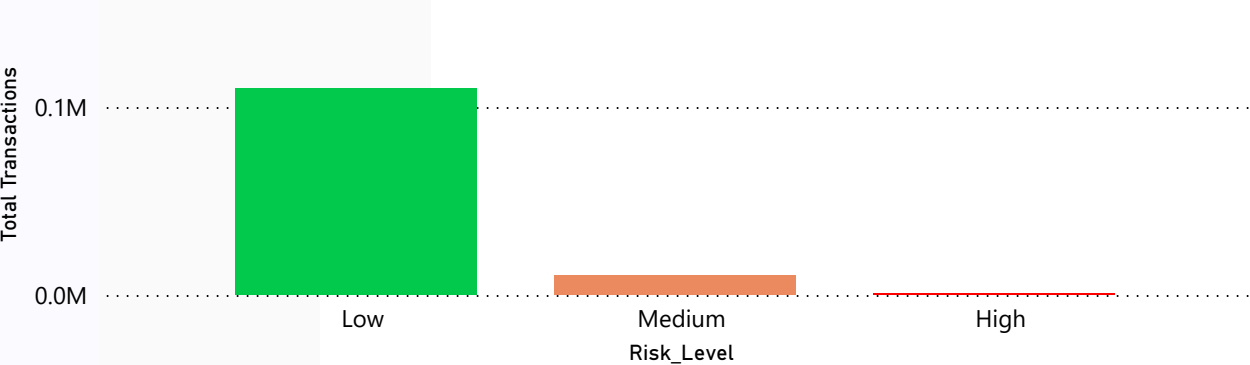
Fraud vs Normal Transactions



Fraud Transactions by Country



Transaction Distribution by Risk Level



Transaction\_Country

- ☐ India
- ☐ Singapore
- ☐ UAE
- ☐ UK
- ☐ USA

Merchant\_Category

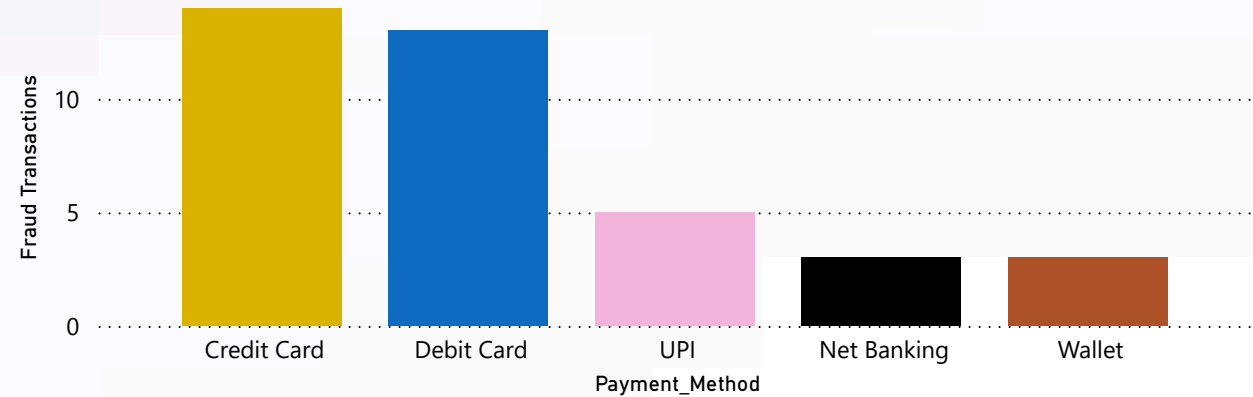
- ☐ E-Commerce
- ☐ Electronics
- ☐ Finance
- ☐ Food
- ☐ Healthcare

Risk\_Level

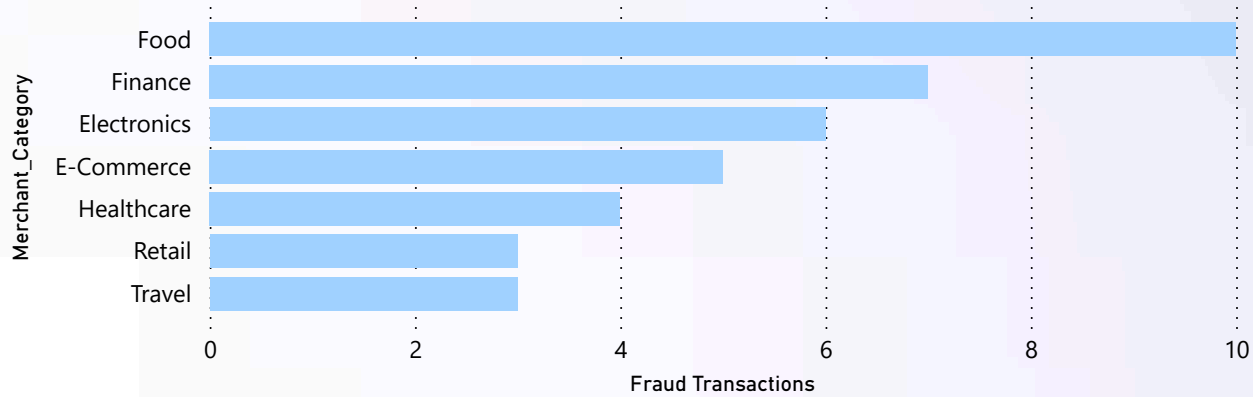
- ☐ High
- ☐ Low
- ☐ Medium

# Fraud Patterns & Drivers

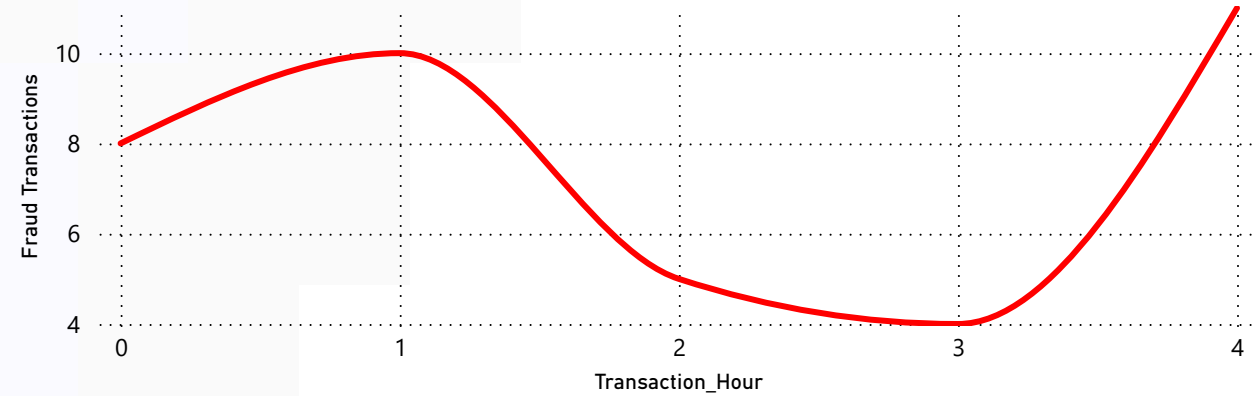
Fraud Transactions by Payment Method



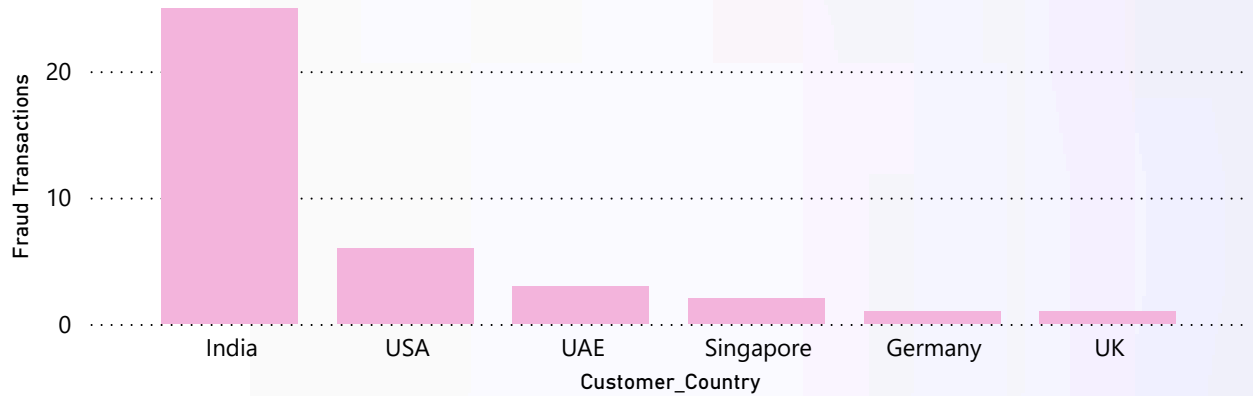
Fraud Transactions by Merchant Category



Fraud Transactions by Transaction Hour



Fraud Transactions by Customer Country



Transaction\_Country

India

Singapore

UAE

Merchant\_Category

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.