(54) Title of the invention : REAL TIME FINANCIAL FRAUD DETECTION USING MACHINE LEARNING

(51) International classification	:G06Q0020400000, G06N0003040000, G06K0009620000, G06Q0030000000, G06Q0020380000
(86) International Application No	:NA
Filing Date	:NA
(87) International Publication No	: NA
(61) Patent of Addition to Application Number	:NA
Filing Date	:NA
(62) Divisional to Application Number	:NA
Filing Date	:NA

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(57) Abstract :
Automatic systems and methods that use predictive models like neural networks to evaluate individual customer accounts and identify fraudulent transactions based on learning correlations among known parameters have the potential to detect fraudulent transactions. These methods and systems can be used to detect fraudulent transactions. In addition to this, the system may include reason codes that illustrate the way in which different factors lead to a certain result. If the system's performance drops below a certain specified level, then the system will need to be remodeled.

No. of Pages : 22 No. of Claims : 3