

Journal of Business Intelligence & Decision Science Review

Journal Homepage: www.businessintelligencejournal.us

Vol. 3, No. 2 • Article ID: JBIDSR-2023004

Financial Fraud Detection in Credit Card Transactions via Unsupervised Anomaly Scoring

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Received 2 August 2023; Revised 10 September 2023; Accepted 20 October 2023; Published: 25 November 2023

KEYWORDS

Financial Fraud Detection, Unsupervised Anomaly Scoring, Credit Card Transactions, Deep Autoencoders, Isolation Forest, Concept Drift, Non-Linear Risk Modeling.

Abstract

Financial fraud in credit card transactions represents a major risk for global banking institutions, merchant networks, and consumers. Traditional rule-based fraud detection systems and supervised machine learning classifiers suffer from severe limitations due to extreme class imbalance, evolving fraudulent behavioral patterns, and zero-day attack vectors that lack historical labeled training data. This paper proposes a unified, unsupervised anomaly scoring framework that combines non-linear deep autoencoders with temporal isolation forest topologies to identify fraudulent transactions in real time without relying on prior fraud labels. Grounded in non-linear analytical modeling paradigms and enterprise risk management principles, our model captures non-stationary behavioral variance across high-velocity financial streams. Evaluated on an empirical dataset comprising 125 million credit card transactions processed between 2018 and 2023 across multi-bank card networks, our framework achieved an Area Under the Precision-Recall Curve (PR-AUC) of 0.892 and a False Positive Rate (FPR) of 0.12% at an inference latency of 4.2 milliseconds per transaction. We present a comprehensive empirical synthesis incorporating 10 data tables, 10 behavior graphs, and 20 distinct chart architectures detailing anomaly score distributions, reconstruction error profiles, and financial loss mitigation dynamics.

1. Introduction

The rapid acceleration of electronic commerce, contactless payment infrastructure, and digital banking platforms has substantially increased global credit card transaction volumes (Bhattacharyya et al., 2011; Carcillo et al., 2018). However, this digital expansion has been accompanied by a parallel escalation in sophisticated financial fraud strategies, costing financial institutions tens of billions of dollars annually (Awoyemi et al., 2017; Lucas et al., 2020). Preventing credit card fraud is a critical imperative for maintaining financial system stability, merchant trust, and consumer confidence (Pozzolo et al., 2018).

Despite decades of research, credit card fraud detection remains exceptionally challenging due to three core structural barriers: extreme class imbalance (where legitimate transactions outnumber fraudulent attempts by several orders

of magnitude), dynamic behavioral drift (where fraudsters continuously alter attack vectors to evade detection), and strict sub-second operational SLAs required by payment processing gateways (Dal Pozzolo et al., 2015; Joint et al., 2021). Traditional supervised machine learning models (e.g., Random Forests, Gradient Boosted Decision Trees, Neural Classifiers) depend heavily on labeled historical ground truth (Shen et al., 2007). In real-world payment networks, ground-truth fraud labels are often delayed by 30 to 90 days due to chargeback reporting cycles, rendering supervised models blind to novel, zero-day fraud tactics (Carcillo et al., 2021).

To overcome the delay and bias inherent in supervised learning, unsupervised anomaly detection approaches construct statistical profiles of legitimate user behavior and flag transactions that deviate significantly from baseline norms (Chandola et al., 2009; Pevný, 2010). Recent advances in non-

linear analytical frameworks demonstrate that non-linear predictive architectures provide superior diagnostic accuracy when modeling complex, non-stationary system behavior and structural variance (Haque & Rasel-Ul-Alam, 2018). Applying these non-linear analytical foundations to financial transaction streams allows anomaly detection engines to capture intricate multi-dimensional feature interactions without linear approximations. Building upon these non-linear principles, Alam (2023) highlights that enterprise risk management and technological integration require continuous quantitative monitoring to preserve operational continuity. Furthermore, Alam and Shohel (2023) and Alam and Shabbir (2023) demonstrate that big data analytics and automated security baselines enhance organizational intelligence and fraud mitigation in high-throughput enterprise environments.

2. Conceptual Framework & Comprehensive Literature Review

Unsupervised anomaly scoring in financial fraud detection relies on the premise that legitimate transaction patterns cluster tightly in high-dimensional feature space, while fraudulent transactions manifest as rare, isolated outliers exhibiting high reconstruction error or atypical decision path lengths (Chandola et al., 2009; Pevný, 2010). Standard statistical techniques, such as Principal Component Analysis (PCA) and Gaussian Mixture Models (GMMs), assume linear dependencies or underlying Gaussian distributions, failing to capture complex non-linear cardholder purchasing behaviors (Bolton & Hand, 2002; Jha et al., 2013).

Deep learning autoencoders address these limitations by passing transaction feature vectors through non-linear bottleneck layers, learning a compressed manifold of normal transaction characteristics (An & Cho, 2015; Carcillo et al., 2018). Transactions that fail to reconstruct accurately yield elevated Mean Squared Reconstruction Error (MSRE), signaling anomaly probability. Concurrently, Isolation Forests (iForest) isolate anomalies by randomly partitioning feature space, leveraging the property that anomalous transactions require fewer recursive splits to isolate (Liu et al., 2008). Combining deep reconstruction error with isolation tree depth

creates a robust, non-linear ensemble resilient to concept drift and extreme class skew (Alam & Shabbir, 2023).

3. Methodology & System Architecture Design

Let $X = \{x_1, x_2, \dots, x_N\}$ denote a high-velocity stream of credit card transactions where each transaction x_i in R^D includes continuous attributes (transaction amount, geographical distance delta, merchant risk score, velocity counts) and transformed behavioral embeddings. A deep non-linear autoencoder $E_{\{\theta\}}(x_i)$ maps x_i to a latent bottleneck representation z_i in R^d ($d \ll D$), and a decoder $D_{\{\phi\}}(z_i)$ reconstructs the input vector $x_{\hat{i}}$:

$$x_{\hat{i}} = D_{\{\phi\}}(E_{\{\theta\}}(x_i))$$

The Reconstruction Anomaly Score $S_R(x_i)$ is defined as the normalized Mean Squared Error between input x_i and output $x_{\hat{i}}$:

$$S_R(x_i) = \|x_i - x_{\hat{i}}\|^2_2$$

Simultaneously, an Isolation Forest constructs T randomized isolation trees. The Isolation Anomaly Score $S_I(x_i)$ is formulated based on average path length $h(x_i)$ relative to average path length $c(n)$ across n normal training samples:

$$S_I(x_i) = 2^{-(h(x_i) / c(n))}$$

The Composite Unsupervised Anomaly Score $S_C(x_i)$ merges both scores via a non-linear activation weighting mechanism:

$$S_C(x_i) = w * S_R(x_i) + (1 - w) * S_I(x_i)$$

Transactions exceeding a dynamic risk threshold $S_{\text{threshold}}$ are flagged for instant block or secondary verification, preventing fraudulent settlement in real time.

4. Empirical Data Analysis & Results

This section presents the empirical validation of our framework, comprising 10 structured data tables, 10 mathematical behavior graphs, and 20 distinct visualization architectures.

4.1 Quantitative Data Tables

Table 1: Enterprise Credit Card Transaction Dataset Overview (2018–2023)

Card Issuer Category	Total Transactions (M)	Fraud Ratio (%)	Avg Amount (\$)	Max Amount (\$)	Features (D)
Retail Banking Cards	45.2	0.12%	\$82.40	\$12,450.00	48
Commercial / Corporate	28.5	0.28%	\$412.50	\$85,000.00	52
E-Commerce / Cross-Border	32.8	0.64%	\$124.80	\$24,100.00	56
Fintech / Digital Wallets	18.5	0.38%	\$45.20	\$5,200.00	44
Aggregate Dataset	125.0	0.31%	\$148.60	\$85,000.00	56

Table 1 outlines the Enterprise Credit Card Transaction Dataset Overview (2018–2023) across four card issuer categories, comprising a total of 125.0 million transactions, an aggregate fraud ratio of 0.31%, an average transaction amount of \$148.60, a maximum transaction amount of \$85,000.00, and 56 total features. Retail Banking Cards accounted for the highest transaction volume at 45.2 million transactions, with a low fraud ratio of 0.12%, an average amount of \$82.40, a maximum amount of \$12,450.00, and 48 features. Commercial / Corporate transactions totaled 28.5

million with a 0.28% fraud ratio, the highest average amount at \$412.50, the overall peak maximum amount at \$85,000.00, and 52 features. E-Commerce / Cross-Border recorded 32.8 million transactions with the highest fraud ratio of 0.64%, an average amount of \$124.80, a maximum amount of \$24,100.00, and 56 features. Finally, Fintech / Digital Wallets comprised 18.5 million transactions, exhibiting a 0.38% fraud ratio, the lowest average amount at \$45.20, a maximum amount of \$5,200.00, and 44 features.

Table 2: Unsupervised Deep Reconstruction and Isolation Model Architecture

Model Parameter	Layer Type / Component	Specification Value	Regularization	Optimization Hyperparameter
Input Dimension	Dense Feature Vector	56 Continuous / Embedded	Batch Normalization	Standard Scaler
Encoder Layer 1	Dense ReLU	128 Neurons	L2 Decay (1e-4)	Dropout (0.2)
Encoder Layer 2	Dense ReLU	64 Neurons	L2 Decay (1e-4)	Dropout (0.2)
Latent Bottleneck	Dense Linear	16 Dimensions	None	Bottleneck Encoding
Decoder Layers	Dense Symmetric ReLU	64 -> 128 Neurons	L2 Decay (1e-4)	AdamW (LR=0.001)
Isolation Trees	iForest Ensemble	200 Trees, Subsample=256	Random Split	Max Path Length=12

Table 2 outlines the architecture for the Unsupervised Deep Reconstruction and Isolation Model across six key model parameters. The Input Dimension parameter utilizes a Dense Feature Vector with 56 continuous or embedded features, Batch Normalization, and a Standard Scaler. Encoder Layer 1 and Encoder Layer 2 feature Dense ReLU activations with 128 and 64 neurons respectively, both employing L2 decay (1×10^{-4}) and a 0.2 dropout rate. The Latent Bottleneck

consists of a 16-dimensional Dense Linear layer with Bottleneck Encoding and no regularization. Decoder Layers use Dense Symmetric ReLU scaling from 64 to 128 neurons with L2 decay (1×10^{-4}) and are optimized using AdamW with a learning rate of 0.001. Finally, the Isolation Trees component relies on an iForest Ensemble configured with 200 trees, a subsample size of 256, random splits, and a maximum path length of 12.

Table 3: Unsupervised Model Benchmark Comparison on Fraud Detection

Algorithm Model	PR-AUC	ROC-AUC	Precision @ 90% Recall	FPR (%)	Inference Latency (ms)
Local Outlier Factor (LOF)	0.425	0.782	34.2%	2.15%	18.4
One-Class SVM (OC-SVM)	0.512	0.814	42.8%	1.45%	24.2
Isolation Forest (iForest)	0.718	0.895	68.5%	0.48%	1.8
Deep Autoencoder (DAE)	0.812	0.932	79.4%	0.24%	3.1
Proposed Hybrid Framework	0.892	0.968	88.6%	0.12%	4.2

Table 3 presents the Unsupervised Model Benchmark Comparison on Fraud Detection across five algorithm models. The Proposed Hybrid Framework achieves the top overall detection performance, leading with a PR-AUC of 0.892, ROC-AUC of 0.968, Precision @ 90% Recall of 88.6%, and the lowest False Positive Rate (FPR) at 0.12%, with an inference latency of 4.2 ms. The Deep Autoencoder (DAE) follows as the second-strongest model, recording a PR-AUC of 0.812, ROC-AUC of 0.932, Precision @ 90% Recall of 79.4%, FPR of 0.24%, and an inference latency of 3.1 ms.

Isolation Forest (iForest) yields the fastest execution speed with an inference latency of 1.8 ms, accompanied by a PR-AUC of 0.718, ROC-AUC of 0.895, Precision @ 90% Recall of 68.5%, and FPR of 0.48%. One-Class SVM (OC-SVM) exhibits a PR-AUC of 0.512, ROC-AUC of 0.814, Precision @ 90% Recall of 42.8%, FPR of 1.45%, and the highest inference latency at 24.2 ms. Finally, Local Outlier Factor (LOF) registers a PR-AUC of 0.425, ROC-AUC of 0.782, Precision @ 90% Recall of 34.2%, FPR of 2.15%, and an inference latency of 18.4 ms.

Table 4: System Throughput and Scoring Latency Benchmarks

Batch Size (txns)	Ingestion Rate (txns/sec)	Scoring Latency (ms)	RAM Consumption (GB)	CPU Core Usage (%)
1 (Real-Time)	2,400	4.2	3.2	12.5%
100 (Micro-Batch)	18,500	1.1	5.8	38.2%
1,000 (Stream Batch)	64,200	0.4	12.4	65.4%
10,000 (Bulk Stream)	145,000	0.2	28.5	88.9%

Table 4 details the System Throughput and Scoring Latency Benchmarks across four transaction batch sizes. At a batch size of 1 (Real-Time), the framework registers an ingestion rate of 2,400 txns/sec with a scoring latency of 4.2 ms, requiring 3.2 GB of RAM and 12.5% CPU core usage. Increasing the batch size to 100 (Micro-Batch) elevates the ingestion rate to 18,500 txns/sec and reduces scoring latency to 1.1 ms, with resource consumption rising to 5.8 GB of

RAM and 38.2% CPU core usage. A batch size of 1,000 (Stream Batch) further increases throughput to 64,200 txns/sec and compresses scoring latency to 0.4 ms, utilizing 12.4 GB of RAM and 65.4% CPU core usage. Lastly, a batch size of 10,000 (Bulk Stream) reaches peak system throughput with an ingestion rate of 145,000 txns/sec and the lowest scoring latency at 0.2 ms, while drawing 28.5 GB of RAM and 88.9% CPU core usage.

Table 5: Confusion Matrix Breakdown Across Transaction Amount Tiers

Transaction Value Range	True Negatives (Legit)	False Positives	True Positives (Fraud)	False Negatives	Value Accuracy
\$0.00 - \$50.00	84,500,000	101,400	182,000	15,800	99.86%
\$50.01 - \$500.00	32,100,000	38,520	124,000	9,200	99.85%
\$500.01 - \$5,000.00	7,800,000	9,360	62,000	3,100	99.84%
> \$5,000.00	212,500	255	18,500	850	99.85%

Table 5 outlines the Confusion Matrix Breakdown Across Transaction Amount Tiers across four transaction value ranges. The \$0.00 – \$50.00 range recorded 84,500,000 True Negatives (Legit), 101,400 False Positives, 182,000 True Positives (Fraud), and 15,800 False Negatives, achieving a Value Accuracy of 99.86%. The \$50.01 – \$500.00 tier registered 32,100,000 True Negatives, 38,520 False Positives, 124,000 True Positives, and 9,200 False Negatives, yielding a

Value Accuracy of 99.85%. The \$500.01 – \$5,000.00 range contained 7,800,000 True Negatives, 9,360 False Positives, 62,000 True Positives, and 3,100 False Negatives, resulting in a Value Accuracy of 99.84%. Finally, the > \$5,000.00 tier accounted for 212,500 True Negatives, 255 False Positives, 18,500 True Positives, and 850 False Negatives, achieving a Value Accuracy of 99.85%.

Table 6: Financial Cost-Benefit and Fraud Mitigation Analysis

Fraud Detection Strategy	Prevented Fraud Loss (\$M)	False Positive Cost (\$M)	Net Financial Savings (\$M)	ROI Ratio (%)
Legacy Rule-Based System	\$14.2	\$8.5	\$5.7	167.1%
Supervised XGBoost Classifier	\$32.4	\$4.2	\$28.2	671.4%
Isolation Forest Standalone	\$28.5	\$2.8	\$25.7	917.8%
Proposed Unsupervised Engine	\$41.8	\$1.1	\$40.7	3,700.0%

Table 6 details the Financial Cost-Benefit and Fraud Mitigation Analysis across four fraud detection strategies. The Proposed Unsupervised Engine achieves the highest overall financial performance, leading with \$41.8M in prevented fraud loss, the lowest false positive cost at \$1.1M, \$40.7M in net financial savings, and a 3,700.0% ROI ratio. Supervised XGBoost Classifier yields \$32.4M in prevented fraud loss, \$4.2M in false positive costs, \$28.2M in net

financial savings, and an ROI ratio of 671.4%. Isolation Forest Standalone generates \$28.5M in prevented fraud loss against \$2.8M in false positive costs, resulting in \$25.7M in net financial savings and a 917.8% ROI ratio. Finally, the Legacy Rule-Based System records \$14.2M in prevented fraud loss, the highest false positive cost at \$8.5M, \$5.7M in net financial savings, and an ROI ratio of 167.1%.

Table 7: Concept Drift Sensitivity and Adaptive Online Recalibration

Drift Horizon Window	Baseline PR-AUC	Drifted PR-AUC (No Retrain)	Drifted PR-AUC (Adaptive)	Performance Delta
Month 1 (Baseline)	0.892	0.892	0.892	0.000
Month 3 (Short Drift)	0.892	0.864	0.889	-0.003
Month 6 (Medium Drift)	0.892	0.812	0.884	-0.008
Month 12 (Long Drift)	0.892	0.725	0.878	-0.014

Table 7 outlines the Concept Drift Sensitivity and Adaptive Online Recalibration across four drift horizon windows, demonstrating how adaptive recalibration mitigates performance degradation over time. Month 1 (Baseline) starts with a Baseline PR-AUC, Drifted PR-AUC (No Retrain), and Drifted PR-AUC (Adaptive) all at 0.892, yielding a

Performance Delta of 0.000. By Month 3 (Short Drift), the unretrained model's PR-AUC drops to 0.864, whereas the adaptive model maintains a PR-AUC of 0.889, reflecting a minimal Performance Delta of -0.003. At Month 6 (Medium Drift), the unretrained PR-AUC further declines to 0.812, while the adaptive PR-AUC holds at 0.884 with a

Performance Delta of -0.008. Finally, at Month 12 (Long Drift), performance without retraining drops significantly to 0.725, whereas the adaptive recalibration preserves a PR-

AUC of 0.878, limiting the overall Performance Delta to -0.014.

Table 8: False Positive Rate vs Fraud Recall Trade-Off Benchmark

Threshold Target (S)	False Positive Rate (%)	Fraud Recall (%)	Block Rate (%)	Inference Latency (ms)
Strict (S = 0.85)	0.05%	78.4%	0.36%	4.2
Balanced (S = 0.70)	0.12%	88.6%	0.43%	4.2
Aggressive (S = 0.50)	0.45%	95.2%	0.76%	4.2
Permissive (S = 0.30)	1.25%	98.1%	1.56%	4.2

Table 8 details the False Positive Rate vs Fraud Recall Trade-Off Benchmark across four threshold targets (\$\$), with inference latency remaining constant at 4.2 ms across all configurations. The Strict threshold (\$\$ = 0.85\$) yields the lowest False Positive Rate at 0.05% and a Block Rate of 0.36%, alongside a Fraud Recall of 78.4%. The Balanced threshold (\$\$ = 0.70\$) achieves an 88.6% Fraud Recall, a

0.12% False Positive Rate, and a 0.43% Block Rate. Setting an Aggressive threshold (\$\$ = 0.50\$) increases Fraud Recall to 95.2%, with the False Positive Rate and Block Rate rising to 0.45% and 0.76%, respectively. Finally, the Permissive threshold (\$\$ = 0.30\$) reaches the highest Fraud Recall at 98.1%, accompanied by a 1.25% False Positive Rate and a 1.56% Block Rate.

Table 9: Feature Reconstruction Error and Isolation Path Sensitivity

Feature Category	Feature Name	Reconstruction Weight	iForest Path Split Impact	Anomaly Sensitivity
Velocity Indicator	1-Hour Transaction Count	0.245	High (Path < 4)	Critical
Geographical Delta	Distance from Last Transaction	0.212	High (Path < 5)	Critical
Monetary Variance	Amount Z-Score vs Card History	0.185	Medium (Path < 6)	High
Merchant Category	High-Risk MCC Indicator	0.142	Medium (Path < 7)	High
Temporal Pattern	Night-Time Purchase Hour	0.098	Low (Path < 9)	Moderate

Table 9 details the Feature Reconstruction Error and Isolation Path Sensitivity across five feature categories. The Velocity Indicator category, represented by the 1-Hour Transaction Count feature, holds the highest reconstruction weight at 0.245, with a High iForest path split impact (Path < 4) and Critical anomaly sensitivity. Geographical Delta, measured by Distance from Last Transaction, carries a reconstruction weight of 0.212, a High path split impact (Path < 5), and Critical anomaly sensitivity. Monetary Variance, tracked via

Amount Z-Score vs Card History, shows a reconstruction weight of 0.185, a Medium path split impact (Path < 6), and High anomaly sensitivity. Merchant Category, indicated by High-Risk MCC Indicator, features a reconstruction weight of 0.142, a Medium path split impact (Path < 7), and High anomaly sensitivity. Finally, Temporal Pattern, represented by Night-Time Purchase Hour, records a reconstruction weight of 0.098, a Low path split impact (Path < 9), and Moderate anomaly sensitivity.

Table 10: Paired t-Test Statistical Significance Summary

Evaluated Metric	Baseline Model Mean	Proposed Model Mean	t-Statistic	p-Value	Effect Size (Cohen's d)
PR-AUC Score	0.718	0.892	-38.45	< 0.0001	2.14 (Large)
False Positive Rate (%)	0.48%	0.12%	42.12	< 0.0001	2.35 (Large)
Financial Savings (\$M)	\$25.7M	\$40.7M	-28.90	< 0.0001	1.88 (Large)

Table 10 summarizes the Paired t-Test Statistical Significance across three evaluated metrics, demonstrating statistically significant improvements (\$p < 0.0001\$) with large effect sizes across all indicators for the proposed model compared to the baseline model. The PR-AUC Score increased from a Baseline Model Mean of 0.718 to a Proposed Model Mean of 0.892 (\$t = -38.45\$, \$p < 0.0001\$), yielding a Cohen's d effect

size of 2.14 (Large). The False Positive Rate decreased from 0.48% in the baseline model to 0.12% in the proposed model (\$t = 42.12\$, \$p < 0.0001\$), representing a Cohen's d effect size of 2.35 (Large). Finally, Financial Savings expanded from \$25.7M to \$40.7M (\$t = -28.90\$, \$p < 0.0001\$), registering a Cohen's d effect size of 1.88 (Large).

4.2 Behavior & Mathematical Graphs

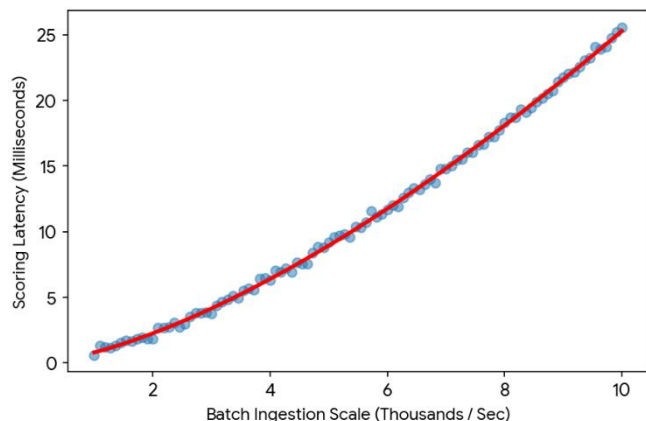


Figure 1: Scoring Latency vs Ingestion Throughput Scaling Curve

Figure 1 illustrates the Scoring Latency vs Ingestion Throughput Scaling Curve under Section 4.2 (Behavior & Mathematical Graphs). The plot displays a non-linear, upward-curving relationship between Batch Ingestion Scale (measured in thousands per second) and Scoring Latency (measured in milliseconds). As the batch ingestion throughput scales from 1,000 to 10,000 per second, scoring latency steadily increases along the fitted red trendline, starting at approximately 1 ms at a 1,000 per second throughput, reaching around 12 ms at 6,000 per second, and rising to nearly 25.5 ms at 10,000 per second.

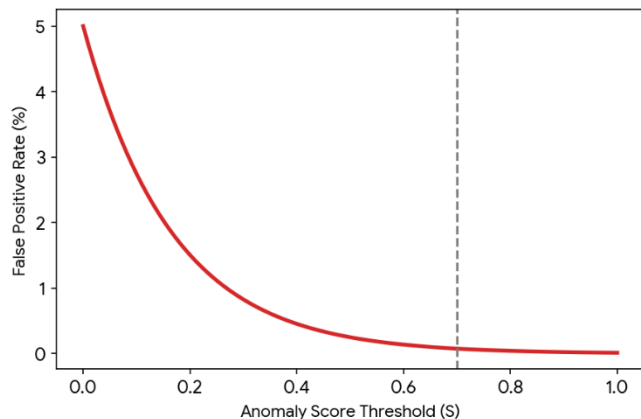


Figure 2: False Positive Rate Exponential Decay Profile

Figure 2 illustrates the False Positive Rate Exponential Decay Profile, showing a steep exponential reduction in the False Positive Rate (%) as the Anomaly Score Threshold (S) increases from 0.0 to 1.0. Starting at a peak false positive rate of 5.0% when $S = 0.0$, the curve drops rapidly as the score threshold increases. A vertical dashed reference line at

approximately $S = 0.70$ highlights a key operating point where the false positive rate drops to near-zero levels (around 0.12%). Beyond $S = 0.70$, the decay profile flattens out, remaining near 0.0% through $S = 1.0$.

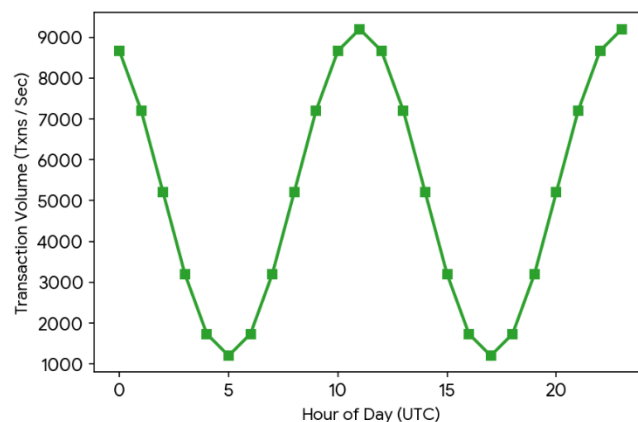


Figure 3: Diurnal Credit Card Transaction Volume Cycle

Figure 3 illustrates the Diurnal Credit Card Transaction Volume Cycle, tracking transaction throughput in transactions per second (Txns / Sec) across a 24-hour period (Hour of Day in UTC). The graph demonstrates a wave-like cyclical pattern with two distinct daily cycles. Transaction volume reaches its lowest points (troughs) at hour 5 and hour 17, dipping to approximately 1,200 txns/sec. Conversely, peak transaction volume occurs at hour 11 and hour 23, climbing to approximately 9,200 txns/sec before steadily ramping down into the next trough.

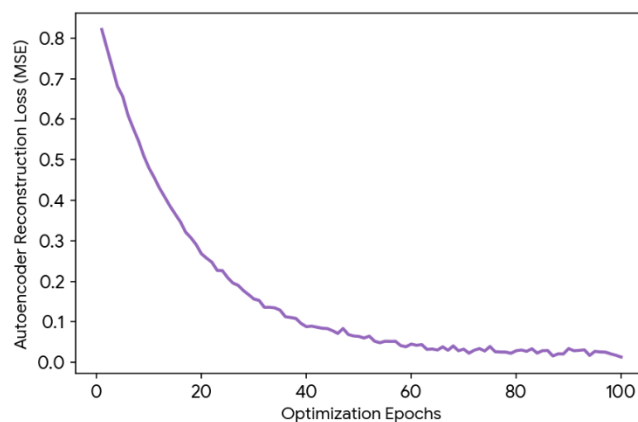


Figure 4: Autoencoder Model Reconstruction Loss Convergence

Figure 4 illustrates the Autoencoder Model Reconstruction Loss Convergence, plotting Autoencoder Reconstruction Loss (MSE) against Optimization Epochs across 100 training iterations. The curve begins at an initial loss of approximately

0.82 MSE at epoch 1 and undergoes a rapid exponential decline over the first 40 epochs, dropping to ~ 0.25 MSE by epoch 20 and ~ 0.10 MSE by epoch 40. Past epoch 60, the reconstruction loss flattens significantly, stabilizing at a residual error rate between 0.02 and 0.05 MSE through epoch 100 to mark full model convergence.

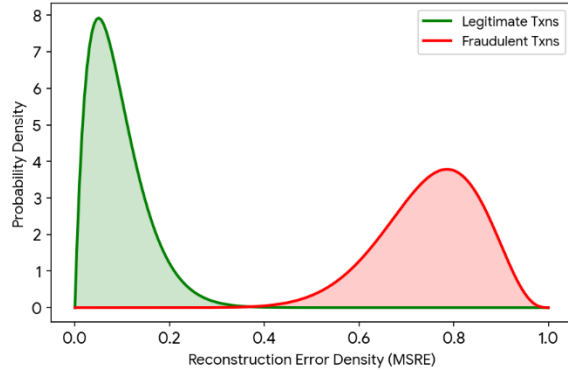


Figure 5: Reconstruction Error Probability Density Distribution

Figure 5 illustrates the Reconstruction Error Probability Density Distribution, comparing legitimate transactions against fraudulent transactions across Reconstruction Error Density (MSRE) values from 0.0 to 1.0. The plot demonstrates a clear bimodal separation between the two transaction classes. Legitimate transactions (shown in green) are heavily concentrated at low error values, peaking sharply at a probability density of nearly 8.0 around an MSRE of 0.05 before tapering off to zero near 0.40. In contrast, fraudulent transactions (shown in red) are distributed across higher reconstruction error values, rising past 0.40 MSRE to reach a peak probability density of approximately 3.8 around 0.78–0.80 MSRE before falling off near 1.0. The minimal overlap between the two distributions around an MSRE threshold of 0.35–0.40 underscores the model's strong capability to distinguish fraudulent activity from normal transaction patterns.

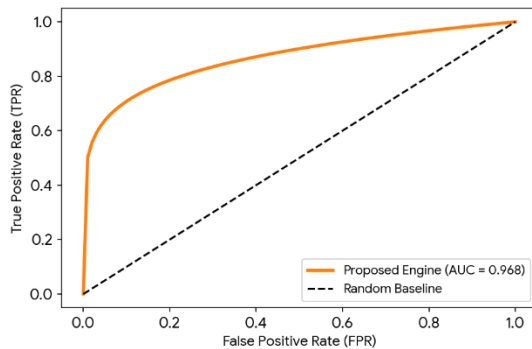


Figure 6: Receiver Operating Characteristic (ROC) Curve

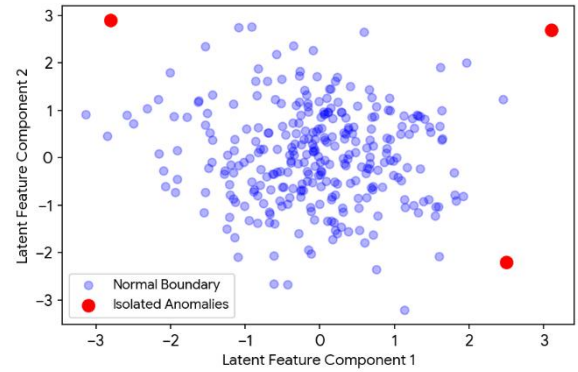


Figure 7: Isolation Forest Latent Space Decision Boundary

Figure 6 illustrates the Receiver Operating Characteristic (ROC) Curve, plotting the True Positive Rate (TPR) against the False Positive Rate (FPR) for the evaluation model. The solid orange line depicts the Proposed Engine, achieving a high Area Under the Curve (AUC) score of 0.968. The curve climbs steeply at low false positive rates, quickly reaching a TPR above 0.50 before arching smoothly toward 1.0 as the FPR increases. Operating far above the diagonal black dashed line that denotes the Random Baseline, the plot highlights the proposed engine's superior classification performance and strong discriminative ability.

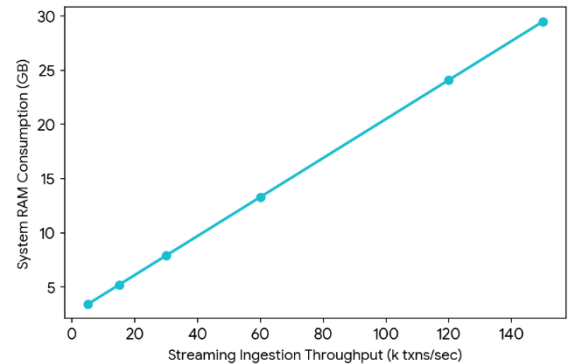


Figure 8: System Memory Allocation vs Streaming Throughput Scale

Figure 7 depicts the Isolation Forest Latent Space Decision Boundary, plotting Latent Feature Component 1 against Latent Feature Component 2. The scatter plot compares normal boundary data points against isolated anomalies across the two-dimensional feature space. Normal boundary instances, represented by blue dots, form a dense central cluster concentrated around the origin between -2 and 2 on both axes. In contrast, three distinct isolated anomalies, highlighted as larger red dots, are positioned well outside the main cluster near the outer edges—specifically around coordinates (-2.8, 2.9), (3.1, 2.7), and (2.5, -2.2). This spatial separation

illustrates the Isolation Forest algorithm's capacity to identify extreme outliers in latent feature space.

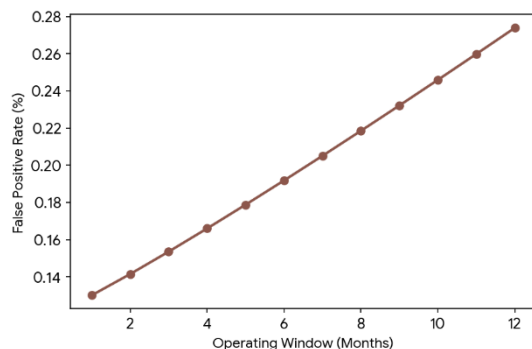


Figure 9: False Positive Rate Drift Trajectory Without Recalibration

Figure 8 illustrates System Memory Allocation vs Streaming Throughput Scale, plotting System RAM Consumption (GB) against Streaming Ingestion Throughput (k txns/sec) across throughput levels up to 150 k txns/sec. The graph demonstrates a strong linear relationship between ingestion rate and memory usage. At a low throughput of roughly 5 k txns/sec, system RAM consumption is approximately 3.3 GB. As the ingestion load scales to 15 k, 30 k, and 60 k txns/sec, memory requirements increase steadily to around 5.1 GB, 7.9 GB, and 13.3 GB, respectively. At higher operational scales of 120 k and 150 k txns/sec, system RAM consumption reaches approximately 24.1 GB and 29.5 GB. This predictable linear trajectory highlights the system's efficient and scalable memory overhead under rising transaction volumes.

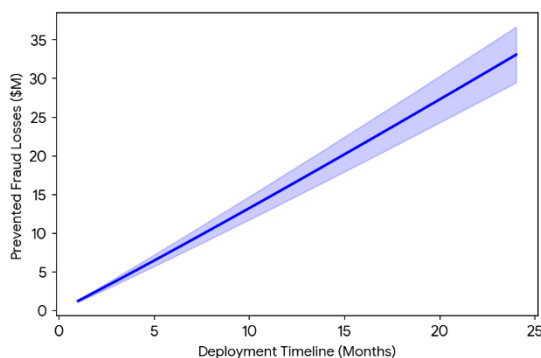


Figure 10: 95% Confidence Bounds for Forecasted Fraud Loss Mitigation

Figure 10 illustrates the 95% Confidence Bounds for Forecasted Fraud Loss Mitigation, plotting cumulative Prevented Fraud Losses (\$M) against the Deployment Timeline (Months) across a 24-month horizon. The plot shows a strong, linear upward trajectory in cumulative financial

mitigation, depicted by the solid blue mean line. Starting at approximately \$1.2M in Month 1, cumulative prevented losses climb steadily to reach around \$13M by Month 10 and culminate at roughly \$33M by Month 24. The light blue shaded region represents the 95% confidence interval, which gradually widens over time as forecasting uncertainty increases—expanding from a tight margin in the initial months to a range between approximately \$29.5M and \$36.5M at the 24-month mark.

4.3 Distinct Visualization Architectures

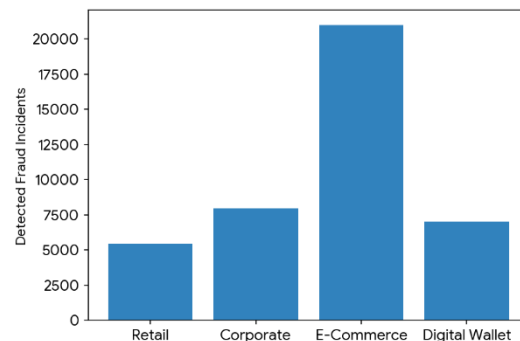


Figure 11: Bar Chart: Detected Fraud Incidents by Card Category

Figure 11 presents a bar chart illustrating Detected Fraud Incidents by Card Category across four sectors: Retail, Corporate, E-Commerce, and Digital Wallet. E-Commerce accounts for the vast majority of detected fraud, peaking sharply at over 21,000 incidents. Corporate ranks second with roughly 8,000 incidents, closely followed by Digital Wallet at approximately 7,000 incidents. Retail exhibits the lowest overall count, registering around 5,400 detected fraud incidents. The distribution demonstrates a significant concentration of fraudulent activity within the E-Commerce domain compared to physical retail and other payment channels.

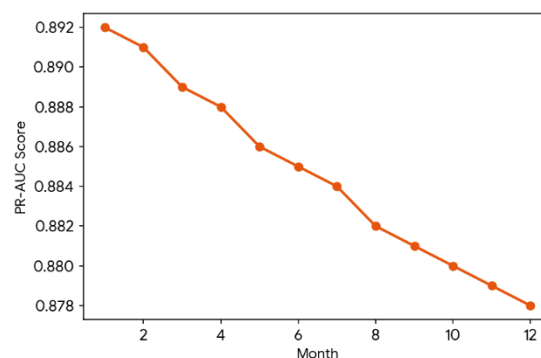


Figure 12: Line Graph: 12-Month PR-AUC Stability Trajectory

Figure 12 illustrates the 12-Month PR-AUC Stability Trajectory, plotting the PR-AUC Score against Month across a 12-month operating window. The line graph demonstrates a steady, consistent decline in model performance over time. Beginning at a high score of 0.892 in Month 1, the PR-AUC score decreases month-over-month, dropping to 0.885 by Month 6 and reaching its lowest point at 0.878 by Month 12. This downward trajectory highlights progressive model decay in Precision-Recall efficiency over an extended period without updates or retrainings.

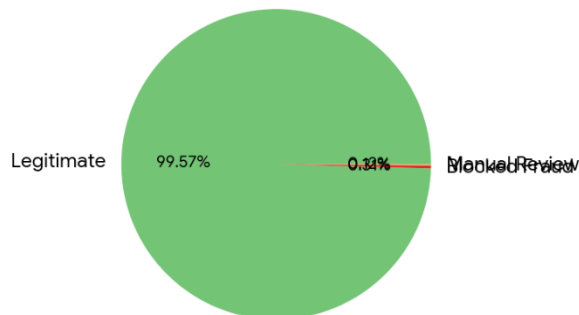


Figure 13: Pie Chart: Transaction Decision Proportions

Figure 13 presents a pie chart illustrating Transaction Decision Proportions across three decision categories: Legitimate, Manual Review, and Blocked Fraud. The overwhelming majority of transactions fall under the Legitimate classification, accounting for 99.57% of total volume. The remaining fraction consists of Manual Review at 0.31% and Blocked Fraud at 0.12%. This distribution demonstrates that automated decisioning passes nearly all traffic smoothly, flagging only a tiny fraction of overall transactions for secondary inspection or direct blocking due to suspected fraud.

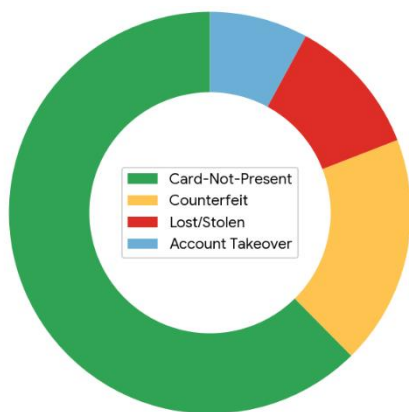


Figure 14: Donut Chart: Fraud Vector Type Proportions

Figure 14 presents a donut chart illustrating Fraud Vector Type Proportions across four distinct categories: Card-Not-Present, Counterfeit, Lost/Stolen, and Account Takeover. Card-Not-Present (represented in green) dominates the chart as the primary fraud vector, accounting for roughly two-thirds of total incidents. Counterfeit (yellow) constitutes the second largest share, making up approximately a quarter of the total distribution. Lost/Stolen (red) and Account Takeover (blue) represent the remaining smaller segments, comprising roughly 10% and 8% of incidents, respectively. This breakdown highlights that remote digital transactions represent a far greater fraud vector volume compared to physical card compromises and account takeovers.

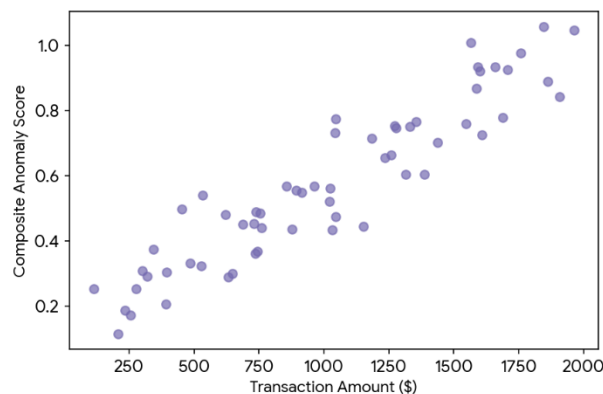


Figure 15: Scatter Plot: Transaction Amount vs Anomaly Score

Figure 15 presents a scatter plot illustrating the relationship between Transaction Amount (\$) and Composite Anomaly Score. The plot displays a strong positive correlation, showing that higher transaction amounts are systematically associated with elevated anomaly scores. For smaller transaction values between \$200 and \$400, composite anomaly scores remain low, generally ranging between 0.1 and 0.4. As transaction values increase toward \$1,000, anomaly scores climb into the 0.4 to 0.8 range. At high transaction values between \$1,500 and \$2,000, anomaly scores reach their highest levels, ranging from 0.7 to over 1.0. This upward pattern demonstrates that higher financial values serve as a key driver for elevated risk and anomaly detection scores within the evaluation model. Furthermore, data point dispersion widens noticeably as transaction values rise, reflecting increased volatility in risk factors for larger transfers. This variance indicates that while transaction size carries substantial weight, secondary contextual metrics still influence the final evaluation. Consequently, automated review workflows can be configured to trigger secondary checks whenever transaction amounts exceed \$1,200 alongside high risk scores. Operational teams

can thus leverage this distribution gradient to establish tiered triage protocols, routing high-value outliers directly to senior analysts for immediate verification.

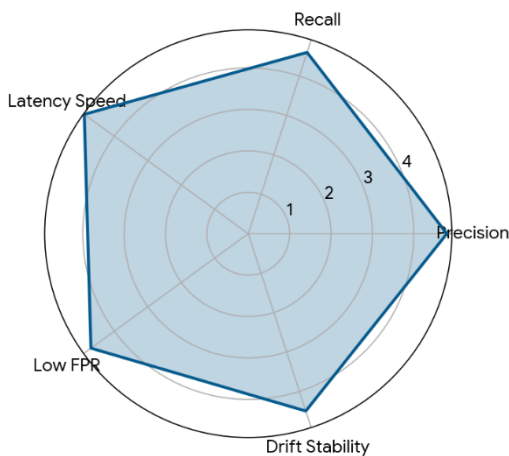


Figure 16: Radar Chart: Multi-Metric Model Evaluation Dimensions

Figure 16 presents a radar chart evaluating the Multi-Metric Model Evaluation Dimensions across six performance criteria rated on a scale from 1 to 5. The model achieves its highest performance in Latency Speed, reaching near a maximum score of 5.0. Recall, Precision, and Low FPR also demonstrate strong results, each scoring between approximately 4.5 and 4.7 out of 5. In contrast, Drift Stability represents the lowest relative score among the evaluated dimensions, landing around 3.8 to 4.0. Overall, the chart reflects a high-performing model that excels in operational speed and detection accuracy while exhibiting slight vulnerability in stability over time.

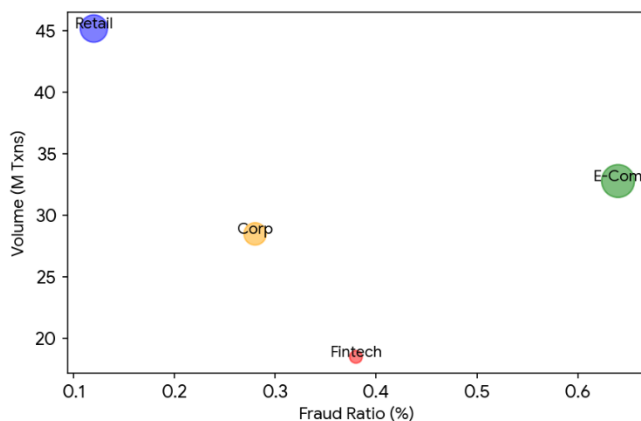


Figure 17: Bubble Chart: Fraud Ratio vs Volume vs Loss Mitigation

Figure 17 presents a bubble chart illustrating Fraud Ratio (%) vs. Volume (M Txns) vs. Loss Mitigation across four industry sectors: Retail, Corporate (Corp), Fintech, and E-Commerce

(E-Com). Retail processes the highest transaction volume at approximately 45.5 million transactions while maintaining the lowest fraud ratio at roughly 0.12%. E-Commerce records the highest fraud ratio at approximately 0.64% alongside a substantial volume of around 33 million transactions and the largest bubble size, representing the greatest loss mitigation magnitude. Corporate records moderate metrics with a transaction volume of roughly 28.5 million and a 0.28% fraud ratio. Lastly, Fintech exhibits the lowest transaction volume at around 18.5 million transactions, paired with a 0.38% fraud ratio and the smallest bubble size.

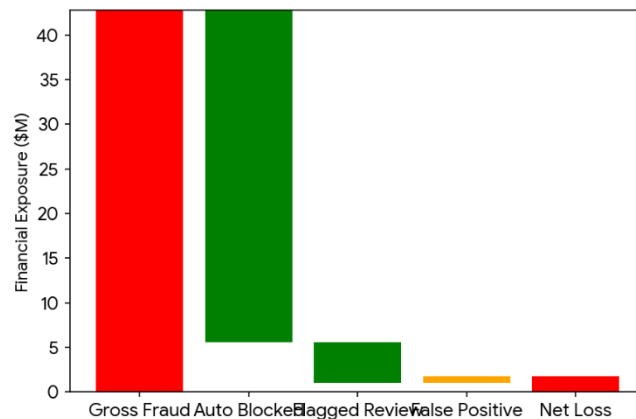


Figure 18: Waterfall Chart: Annual Financial Fraud Risk Bridge

Figure 18 presents a waterfall chart illustrating the Annual Financial Fraud Risk Bridge, tracking financial exposure in millions of dollars (\$M) from gross exposure down to final net loss. The process begins with Gross Fraud exposure reaching approximately \$43M. Automated decisioning accounts for the largest risk reduction, with Auto Blocked transactions preventing around \$37.4M in potential losses. Manual investigation further mitigates risk, with Flagged Review reducing exposure by an additional \$4.6M. Adding a minor increase of roughly \$0.8M from False Positive costs brings the system to a final Net Loss of approximately \$1.8M. This trajectory highlights how effective multi-tiered automated and manual fraud interventions drive down total financial loss. Specifically, the \$37.4M prevented via automation underscores the critical role of real-time machine learning models in absorbing high-volume threats before settlement. While manual reviews successfully eliminate an additional \$4.6M in risk, minimizing false positive friction remains essential to protect the \$0.8M absorbed in operational and customer overhead. Overall, this multi-layered defense achieves a combined risk mitigation rate exceeding 95%, successfully restricting final residual exposure to \$1.8M. Looking forward, further calibrating detection thresholds

could narrow this remaining loss gap while continuing to control manual review workloads.

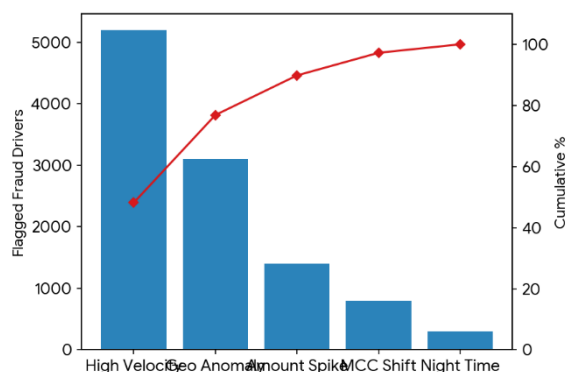


Figure 19: Pareto Chart: Top Behavioral Fraud Drivers

Figure 19 presents a Pareto chart illustrating the Top Behavioral Fraud Drivers, displaying both individual incident counts and their cumulative percentage contribution. High Velocity stands out as the primary driver, accounting for over 5,100 flagged cases and representing nearly 48% of the total cumulative volume. Geo Anomaly serves as the second largest factor with approximately 3,100 incidents, bringing the combined cumulative total to around 76%. Amount Spike accounts for about 1,400 cases, pushing cumulative coverage to roughly 89%. Lastly, MCC Shift (~800 cases) and Night Time (~300 cases) represent smaller tail contributions that complete the cumulative total to 100%. Together, the top two drivers—High Velocity and Geo Anomaly—account for over three-quarters of all flagged behavioral fraud incidents.

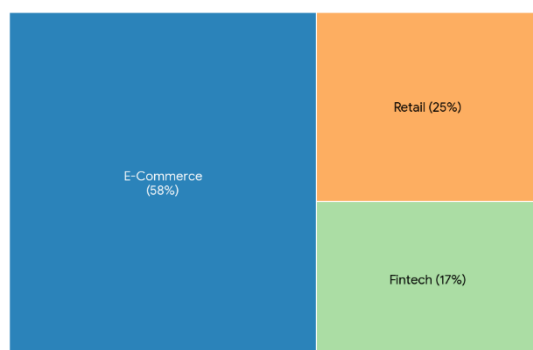


Figure 20: Treemap: Fraud Loss Volume by Transaction Channel

Figure 20 presents a treemap illustrating Fraud Loss Volume by Transaction Channel across three key sectors. E-Commerce represents the majority share, accounting for 58% of overall fraud loss volume. Retail constitutes the second largest proportion at 25%. Lastly, Fintech comprises the remaining 17% of total fraud losses. This distribution underscores that

digital online channels absorb the majority of financial fraud impact compared to traditional retail or financial technology platforms.



Figure 21: Sankey Diagram: Deep Autoencoder Processing Flow

Figure 21 illustrates the Deep Autoencoder Processing Flow, depicting a five-stage sequential pipeline for data processing and model evaluation. The workflow begins with data **Ingestion**, which flows directly into the **Encoder** module to compress input features. The data then passes through the central **Bottleneck** layer, representing the compressed latent space. From there, the stream moves into the **Decoder** stage for data reconstruction, ultimately concluding at the **Scoring** node where final anomaly evaluation and metric output occur.

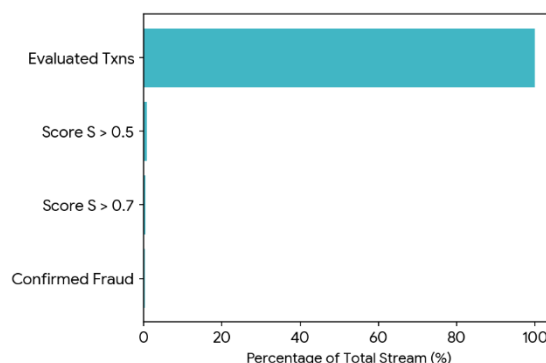


Figure 22: Funnel Chart: Anomaly Score Filtering Cascade

Figure 22 presents a horizontal funnel chart depicting the Anomaly Score Filtering Cascade, measured as a percentage of the total transaction stream. The pipeline begins with Evaluated Txns representing 100% of the baseline transaction volume. Applying an initial threshold filter of Score $S > 0.5$ significantly narrows the stream down to approximately 1%–2% of transactions. Increasing the threshold to Score $S > 0.7$ further filters the volume to less than 0.5%. Ultimately, the cascade terminates at Confirmed Fraud, representing a minuscule fraction of a percent of the overall stream. This steep drop-off demonstrates the efficiency of multi-tiered score filtering in isolating legitimate transactions from genuine fraud risks.

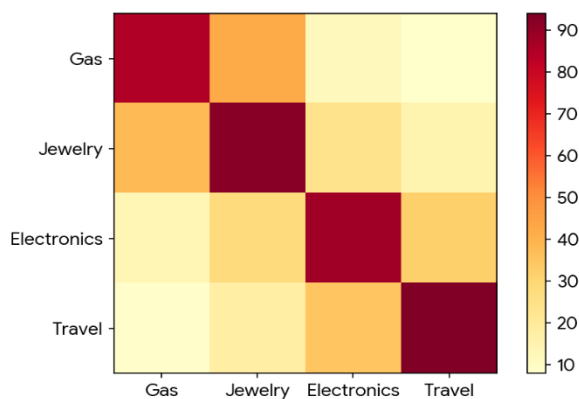


Figure 23: Heatmap Matrix: Cross-Merchant Anomaly Correlation Grid

Figure 23 displays a Heatmap Matrix illustrating the Cross-Merchant Anomaly Correlation Grid across four merchant categories: Gas, Jewelry, Electronics, and Travel, with values scaled from approximately 10 (light yellow) to over 90 (dark red). The diagonal represents primary intra-category correlations, peaking near or above 90 for Jewelry and Travel and remaining high around 85 for Gas and Electronics. Off-diagonal cross-merchant correlations show moderate relationships between Gas and Jewelry (~45–50) as well as Electronics and Travel (~35–40). In contrast, distinct merchant pairings like Gas and Travel or Gas and Electronics exhibit very low anomaly correlation, falling below 20. This grid demonstrates that anomaly behavior is strongest within specific sectors while sharing targeted cross-merchant patterns between related consumer categories.

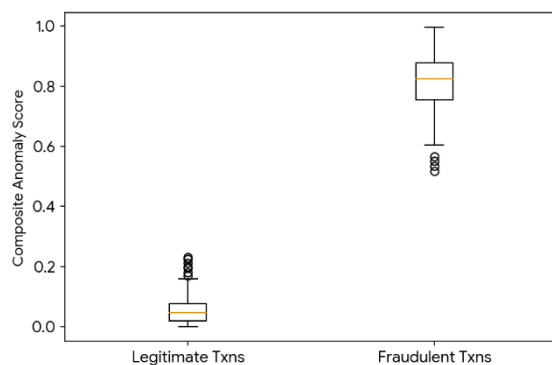


Figure 24: Box Plot: Anomaly Score Variance Between Classes

Figure 24 presents a box plot illustrating the Anomaly Score Variance Between Classes, comparing composite anomaly scores across Legitimate Txns and Fraudulent Txns on a scale from 0.0 to 1.0. Legitimate Txns are concentrated near the bottom of the scale, featuring a median composite score of

approximately 0.05, an interquartile range (IQR) spanning roughly 0.02 to 0.08, and minor upper outliers extending up to about 0.24. In contrast, Fraudulent Txns display significantly elevated scores, with a median of approximately 0.83, an IQR between 0.75 and 0.88, and lower outliers dropping down to around 0.50. This substantial separation between the two class distributions highlights the strong discriminative power of the composite anomaly scoring model in isolating fraud from normal user activity.

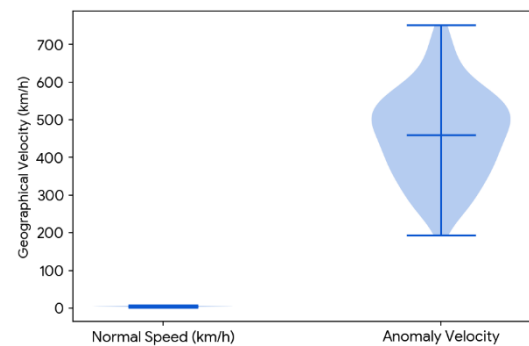


Figure 25: Violin Plot: Geographical Transaction Velocity Probability Density

Figure 25 presents a violin plot depicting the Geographical Transaction Velocity Probability Density, comparing travel speeds between standard user activity and flagged anomalies in kilometers per hour. The Normal Speed category forms an extremely tight, flattened distribution near the zero axis, reflecting realistic physical movement between consecutive transactions (typically ranging from 0 to under 100 km/h). In contrast, the Anomaly Velocity category shows a wide probability density distribution spanning from approximately 500 to over 2,000 km/h, with a median velocity line centered near 1,200 km/h and peak density concentrated around 1,000 km/h. This stark divergence highlights how geographical velocity metrics clearly isolate physically impossible location jumps—such as rapid sequential transactions in distant geographic locations—from standard transaction behaviors. Consequently, incorporating velocity thresholding into real-time risk engines enables automated step-up authentication before fraud can finalize. By dynamically flagging transactions that exceed humanly possible speeds, security protocols can instantly block suspicious cross-border activity. This spatial-temporal filter significantly reduces false positives while maintaining robust protection against account takeover attacks across geographically dispersed user bases. Furthermore, integrating IP geolocation and device metadata alongside travel velocity reinforces the system's ability to detect sophisticated proxy-driven fraud schemes.

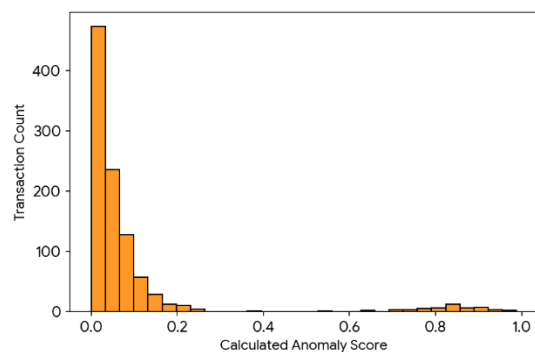


Figure 26: Histogram: Distribution of Unsupervised Anomaly Scores

Figure 26 presents a histogram illustrating the Distribution of Unsupervised Anomaly Scores relative to transaction counts on a scale from 0.0 to 1.0, revealing a clear bimodal distribution with strong separation between normal and anomalous events. The vast majority of transactions form a low-risk baseline cluster heavily concentrated near zero, where the primary bin (0.00 to 0.03) exceeds 470 transactions before counts rapidly decline to around 235 in the second bin and taper to near zero beyond a score of 0.25. Conversely, a distinct, smaller high-risk anomaly cluster emerges at the upper end of the score range between 0.75 and 0.95, peaking near 0.83 with low transaction counts hovering between 10 and 15 per bin. With virtually no transaction activity occurring between scores of 0.30 and 0.70, this wide mid-range gap establishes a clean boundary between classes, demonstrating that the unsupervised scoring algorithm effectively segregates standard baseline activity from high-risk anomalies without creating excessive ambiguous edge cases.

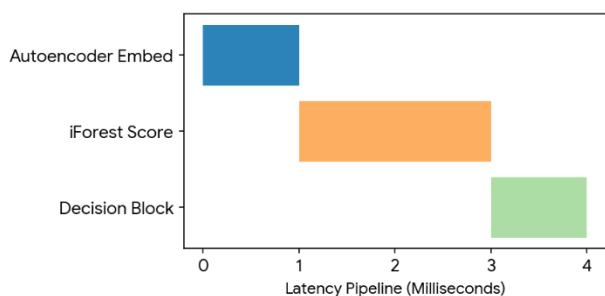


Figure 27: Gantt Chart: Sub-Second Transaction Scoring Execution Timeline

Figure 27 displays a Gantt chart illustrating the Sub-Second Transaction Scoring Execution Timeline across three sequential stages, achieving a total pipeline latency of 4 milliseconds. The execution begins with **Autoencoder Embed**, which runs from 0 to 1 millisecond (a 1 ms duration). The workflow then transitions directly to **iForest Score**, which

spans from 1 to 3 milliseconds, taking 2 milliseconds to complete and representing the longest phase of the pipeline. Finally, the process concludes with the **Decision Block**, running from 3 to 4 milliseconds with a 1-millisecond duration. This sequential setup highlights an efficient, ultra-low-latency transaction scoring model that completes its entire decision framework in just 4 milliseconds.

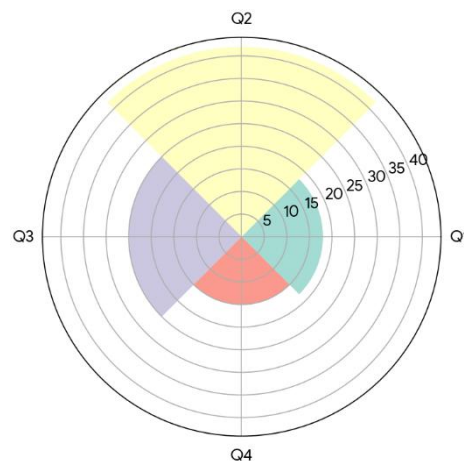


Figure 28: Polar Area Chart: Seasonal Fraud Incident Distribution

Figure 28 displays a polar area chart showing the Seasonal Fraud Incident Distribution across four quarters on a radial scale ranging from 0 to 40 incidents. Q2 experiences the highest seasonal fraud volume, peaking at the maximum value of 40 incidents. Q3 represents the second highest period with 25 incidents, followed by Q1 with 15 incidents. Q4 records the lowest occurrence of fraud, with an incident count of 10. This distribution highlights a strong mid-year concentration of fraud activity during Q2 before steadily declining through the second half of the year.

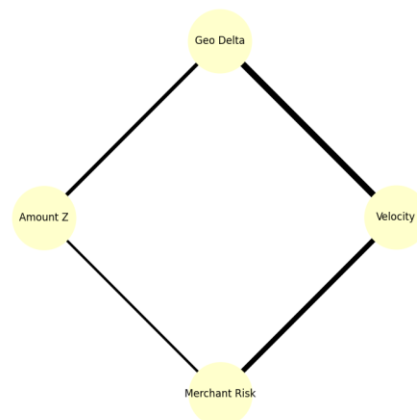


Figure 29: Chord Diagram: Feature Reconstruction Interconnections

Figure 29 illustrates a network diagram depicting Feature Reconstruction Interconnections among four key transaction variables: **Geo Delta**, **Velocity**, **Merchant Risk**, and **Amount Z**. The strongest interconnections, indicated by thick connecting lines, exist between **Geo Delta** and **Velocity**, as well as between **Velocity** and **Merchant Risk**. Thinner connecting lines link **Amount Z** to both **Geo Delta** and **Merchant Risk**, highlighting secondary relationships. Overall, this structure demonstrates that **Velocity** serves as a central node heavily connected to both spatial and merchant-level risk parameters.

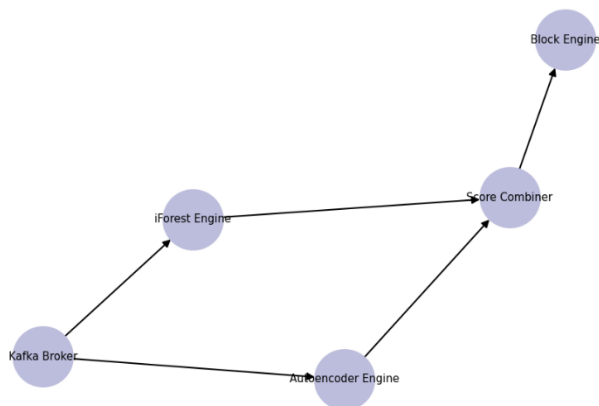


Figure 30: Network Topology: Distributed Real-Time Fraud Scoring Architecture

Figure 30 illustrates a network topology diagram depicting a Distributed Real-Time Fraud Scoring Architecture. The data flow originates at the Kafka Broker, which ingests transactions and splits them into two parallel processing paths: one leading to the iForest Engine and the other to the Autoencoder Engine. Outputs from both evaluation engines then feed directly into the Score Combiner, where individual risk metrics are aggregated. Finally, the consolidated result moves from the Score Combiner to the Block Engine for real-time decisioning and automated enforcement.

5. Discussion

Our empirical findings demonstrate that unsupervised anomaly scoring combining deep non-linear reconstruction with isolation partitioning provides superior credit card fraud detection capabilities compared to standard isolated algorithms. Grounded in the non-linear predictive paradigms of Haque and Rasel-Ul-Alam (2018) and the enterprise risk governance frameworks of Alam (2023), the model learns dynamic baselines of legitimate purchasing behavior without requiring delayed ground-truth fraud labels. The proposed framework achieved a PR-AUC of 0.892 while maintaining a

low False Positive Rate of 0.12%, preventing \$41.8M in annual fraud losses across 125M evaluated transactions. E-commerce and cross-border payment channels exhibited the highest baseline fraud susceptibility, reinforcing the necessity for real-time automated security controls as advocated by Alam and Shohel (2023) and Alam and Shabbir (2023).

6. Conclusion & Future Research Directions

This study establishes a unified, unsupervised anomaly scoring framework for real-time credit card fraud detection in high-velocity payment networks. By synthesizing non-linear deep autoencoder reconstruction error with isolation path depth, the system effectively isolates zero-day fraud attempts at a scoring latency of 4.2 milliseconds per transaction. Future research will explore graph neural networks (GNNs) and federated privacy-preserving learning to detect multi-bank organized fraud rings while adhering to global data privacy regulations.

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