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(51) International classification	:G06Q 20/40, G06Q 40/00, G06N 20/00, G06Q 30/00, G06Q 20/38	(71)Name of Applicant : 1)NOIDA INSTITUTE OF ENGINEERING & TECHNOLOGY Address of Applicant :19, Knowledge Park-II, Institutional Area, Greater Noida – 201306, Uttar Pradesh, India. Uttar Pradesh India (72)Name of Inventor : 1)ROSHNI PRASAD 2)Dr. MEGHA GUPTA
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(57) Abstract :

A real-time fraud detection system for digital transactions includes a transaction intake interface (101), a context aggregation engine (102), a feature synthesis engine (103), a risk scoring engine (104), a policy decision controller (105), and a response orchestration module (106). A live transaction event is enriched with historical, behavioral, device, and linkage data, converted into fraud indicators, and evaluated through layered scoring to generate a composite fraud score. The controller selects approval, challenge, hold, or denial, while a feedback learning repository (107) supports ongoing recalibration and performance improvement.

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