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**Zoldi et al.**

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(54) **ADAPTIVE FRAUD DETECTION**

(56) **References Cited**

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CPC ..... **G06Q 10/04** (2013.01); **G06Q 10/0635** (2013.01)

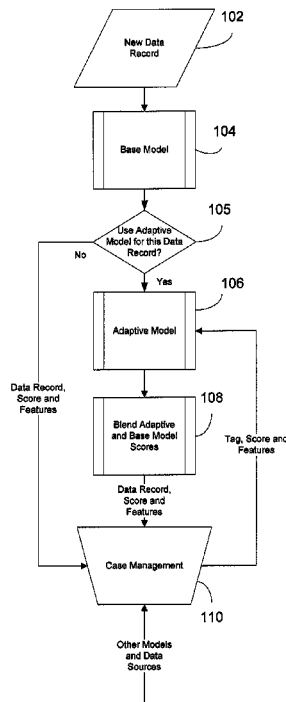
(58) **Field of Classification Search**

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See application file for complete search history.

(57) **ABSTRACT**

A computer-implemented method includes receiving a new data record associated with a transaction, and generating, using an adaptive model executed by the computer, a score to represent a likelihood that the transaction is associated with fraud. The adaptive model employs feedback from one or more external data sources, the feedback containing information about one or more previous data records associated with fraud and non-fraud by at least one of the one or more external data sources. Further, the adaptive model uses the information about the one or more previous data records as input variables to update scoring parameters used to generate the score for the new data record.

**22 Claims, 8 Drawing Sheets**



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