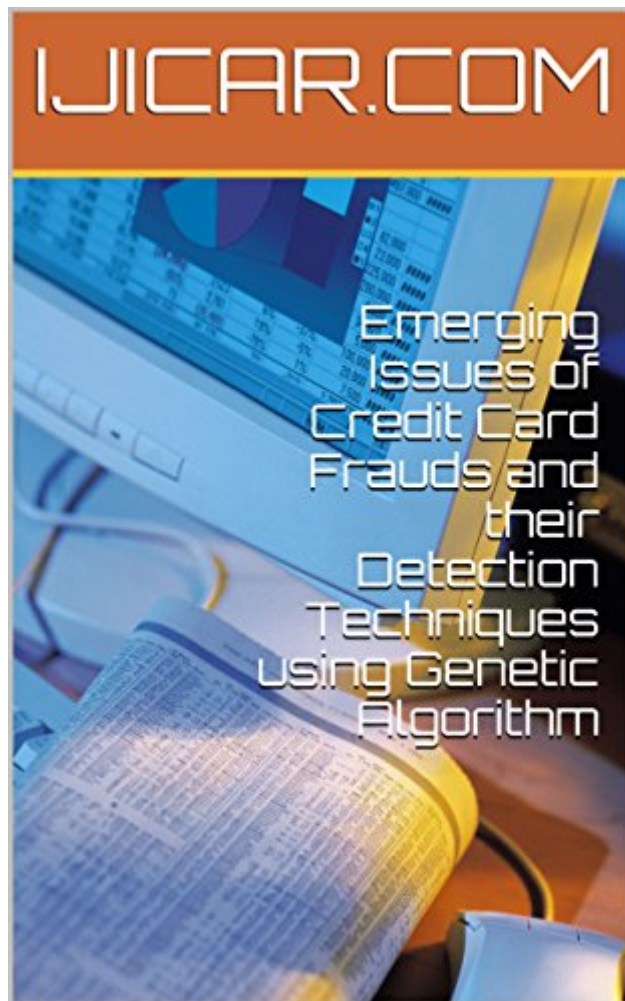# Emerging Issues Of Credit Card Frauds And Their Detection Techniques Using Genetic Algorithm

Synopsis

CREDIT CARD has been widely used and simultaneously its malfunctioning as well as most importantly FRAUD cases have become an emerging issues in the recent trends in technologies. This paper tries to provide the work that helps in detecting the fraudulent card during transactions and alerts the customer regarding the fraud. This paper also aims in minimizing the number of false alerts. The concept of genetic algorithm is a novel one in this application domain. The algorithm begins with multi-population of randomly generated chromosomes. These chromosomes undergo the operations of selection, crossover and mutation. Crossover combines the information from two parent chromosomes to produce new individuals, exploiting the best of the current generation, while mutation or randomly changing some of the parameters allows exploration into other regions of the solution space. Natural selection via a problem specific cost function assures that only the best fit chromosomes remain in the population to mate and produce the next generation. Upon iteration, the genetic algorithm converges to a global solution.

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