## **6. REFERENCES**

- 1. 'About EMV', *EMVCo*. [Online]. Available: http://www.emvco.com/about\_emv.aspx. [Accessed: 17-Mar-2015].
- 2. A.Darwiche, 'Bayesian Networks', *Communications of the ACM*, vol. 53, no. 12, pp. 80–90, Jan. 2010.
- 3. A. Jain, M. Murty, and P. Flynn, 'Data Clustering: A Review', ACM Computing Surveys, vol. 31, no. 3, pp. 264–322, Sep. 1999.
- 4. A. Marathe A, HA. Shawky," Categorizing mutual funds using clusters", Advances in Quantitative Analysis of Finance and Accounting, vol. 7, 1999, pp.199–211
- Brause, R., Langsdorf, T. and Hepp, M., Neural data mining for credit card fraud detection. In Tools with Artificial Intelligence, 1999. Proceedings. 11th IEEE International Conference on (pp. 103-106). IEEE., 1999.
- 'Card and Mobile Payment Industry Statistics | The Nilson Report Archive of Charts & Graphs', *The Nilson Report*, Nov-2013. [Online]. Available: http://www.nilsonreport.com/publication\_chart\_and\_graphs\_archive.php?1=1 . [Accessed: 17-Mar-2015].
- 7. C. Aggarwal and P. Yu, 'Outlier detection for high dimensional data', *ACM SIGMOD Record*, vol. 30, no. 2, pp. 37–46, Jan. 2001.
- 8. C.Lu, Y. Kou, and S. Sinvongwattana, 'Survey of Fraud Detection Techniques', in 2004 IEEE International Conference on Networking, Sensing & Control, Taipei, Taiwan, 2004.
- 9. D. H. Fisher, "Knowledge acquisition via incremental conceptual clustering," Machine Learning, vol. 2, no. 2, pp. 139–172, Sep. 1987.
- D. Sa'nchez et al., "Association rules applied to credit card fraud detection", Expert Systems with Applications. vol., 36, no.2, pp. 3630–3640, March.2009. doi: 10.1016/j.eswa.2008.02.01
- 11. E.Aleskerov et al., "Cardwatch: A neural network based database mining system for credit card fraud detection", in *Proc. 1997 IEEE/IAFE Computational Intelligence for Financial Engineering (CIFEr), March, pp.220-226*

- E.Duman and M.Oszelik, "Detecting credit card fraud by genetic algorithm and scatter search", Expert Systems with Applications: An International Journal., vol.,38, no.10, pp. 13057-13063, September.2011. doi: 10.1016/j.eswa.2011.04.110
- 13. E.Duman et al., "A Novel and Successful Credit Card Fraud Detection System Implemented in a Turkish Bank", in *13th International Conf. Data Mining Workshops (ICDMW), 2013 IEEE*, pp. 162 – 171
- 14. E. Gately, *Neural networks for financial forecasting*, 1st ed. New York: New York : Wiley, c1996., 1995.
- 15. E.Kirkos et al., "Data Mining techniques for the detection of fraudulent financial statements" Expert Systems with Applications. vol.,32, no.4, pp. 995–1003, May. 2007. doi: 10.1016/j.eswa.2006.02.016
- 16. F. Bonchi, F. Giannotti, G. Mainetto, and D. Pedreschi, 'A classificationbased methodology for planning audit strategies in fraud detection', *Proceedings of the fifth ACM SIGKDD international conference on Knowledge discovery and data mining - KDD '99*, pp. 175–184, Jan. 1999.
- 17. Fischthal, S. Neural network/conceptual clustering fraud detection architecture. US 5822741. 1998
- 18. Fraud Prevention Issuer's Best Practice Guide, 03/11 ed. FIS Card Services, Inc., 2011.
- 19. H. Demuth and M. Beale, Neural Network Toolbox For Use with MATLAB®, Version 4 ed. The MathWorks, Inc, 2004.
- 20. H. Mizes, Card Fraud. Xerox Corporation. 2013.
- Hilas, C. and Mastorocostas.P, An application of supervised and unsupervised learning approaches to telecommunications fraud detection. Knowledge-Based Systems, 21(7), pp.721-726, 2008
- 22. H. Wang, W. Fan, P. Yu, and J. Han, 'Mining Concept-Drifting Data Streams Using Ensemble Classifiers', in *Ninth ACM SIGKDD international conference on Knowledge discovery and data mining*, Washington, DC, USA, 2003.

- 23. J. Schafer, "Package 'norm' title analysis of multivariate normal datasets with missing values," Feb. 20, 2015. [Online]. Available: https://cran.r-project.org/web/packages/norm/norm.pdf. Accessed: Apr. 1, 2016.
- 24. K. Yamanishi and J. Takeuchi, 'Discovering outlier filtering rules from unlabeled data', *Proceedings of the seventh ACM SIGKDD international conference on Knowledge discovery and data mining KDD '01*, pp. 389–394, Jan. 2001.
- 25. K. Geras, "Prediction Markets for Machine Learning," 2011.
- 26. K.-H. Chang, "Complementarity In Data Mining," University of California, Los Angeles, 2015.
- 27. K. Yamanishi, J. Takeuchi, G. Williams, and P. Milne, 'On-Line Unsupervised Outlier Detection Using Finite Mixtures with Discounting Learning Algorithms', *Data Mining and Knowledge Discovery*, vol. 8, no. 3, pp. 275–300, Jan. 2004.
- 28. L. Breiman, "Bagging Predictors," Machine Learning, pp. 123–140, 1996.
- 29. L. Breiman, "Bias, variance, and arcing classifiers," UC-Berkeley, Berkeley, CA, 1996.
- 30. L. Breiman, J. Friedman, and C. J. Stone, Classification and regression trees. New York, NY: Chapman and Hall/CRC, 1984.
- 31. Lin, J.W., Hwang, M.I. and Becker, J.D., A fuzzy neural network for assessing the risk of fraudulent financial reporting. Managerial Auditing Journal, 18(8), pp.657-665. 2003.
- 32. Lourakis, M.I. A brief description of the Levenberg-Marquardt algorithm implemented by Levmar. Foundation of Research and Technology,4(1)., 2005.

- 33. MasterCard, "IPM Clearing Formats," 2015.
- 34. M. Breunig, H.-P. Kriegel, R. Ng, and J. Sander, 'LOF: identifying densitybased local outliers', *ACM SIGMOD Record*, vol. 29, no. 2, pp. 93–104, Jan. 2000.
- 35. M. Srinivas and L. M. Patnaik, 'Genetic algorithms: a survey', *Computer*, vol. 27, no. 6, pp. 17–26, Jun. 1994.
- 36. MasterCard Global Release 16. Q4 Document Dual Message and Single Message Systems. (2016) (1st ed.).
- 37. Masters, T. Practical neural network recipes in C++ (1st ed.). San Diego [u.a.]: Acad. Press, 1999.
- 38. Sci2s.ugr.es. (2017). Noisy Data in Data Mining | Soft Computing and Intelligent Information Systems. [online] Available at http://sci2s.ugr.es/noisydata#Introduction to Noise in Data Mining [Accessed 11 Feb. 2017].
- 39. Patent US5822741 neural network/conceptual clustering fraud detection architecture, by S. Fischthal and L. M. Corporation. (1996, Feb. 5). [Online]. Available: http://www.google.com/patents/US5822741.
- 40. R.Bolton and D.Hand, "Statistical Fraud Detection: A Review" Statistical Science., vol.17, no.3, pp.235-255, January 2003. doi: 10.1214/ss/1042727940
- 41. Rdocumentation.org. (2017). da.norm function | R Documentation. [online] Available at: https://www.rdocumentation.org/packages/norm/versions/1.0-9.5/topics/da.norm [Accessed 22 January 2017].
- 42. S. Bay and M. Schwabacher, 'Mining distance-based outliers in near linear time with randomization and a simple pruning rule', in *Ninth ACM SIGKDD international conference on Knowledge discovery and data mining*, Washington, DC, USA, 2003.
- 43. S.B.E. Raj and A.A.Portia, "Analysis on credit card fraud detection methods", *in Proc. 2011 International Conference on Communication and Electrical Technology (ICCCET)*, pp. 152 156

- 44. S.Ghosh and D.Reilly, "Credit Card Fraud Detection with a Neural-Network", in Proc. of 27th Hawaii International Conference on Systems Science, 1994, pp.621-630.
- 45. Shen, A., Tong, R. and Deng, Y. Application of Classification Models on Credit Card Fraud Detection. In: Service Systems and Service Management, 2007 International Conference on. IEEE., 2007.
- 46. S.Maes et al., "Credit Card Fraud Detection Using Bayesian and Neural Networks," in *Proc. 1st international naiso congress on neuro-fuzzy technologies*, January 2002.
- 47. Takeuchi and Yamanishi, 'A unifying framework for detecting outliers and change points from time series', *IEEE Transactions on Knowledge and Data Engineering*, vol. 18, no. 4, pp. 482–492, Jan. 2006.
- 48. T.Guo and G.Li, "Neural data mining for credit card fraud detection", in 2008 International Conf. Machine Learning and Cybernetics, July, pp. 3630 – 3634.
- 49. T.Fawcett and F.Provost, "Combining Data Mining and Machine Learning for Effective Fraud Detection", in Proc. Second International Conference on Knowledge Discovery and Data Mining, 1996, pp.8-13. T.Guo and G.Li, "Neural data mining for credit card fraud detection", in 2008 International Conf. Machine Learning and Cybernetics, July, pp. 3630 – 3634.
- 50. T. Fawcett and F. Provost, 'Activity monitoring', *Proceedings of the fifth* ACM SIGKDD international conference on Knowledge discovery and data mining - KDD '99, pp. 53-62, Jan. 1999.
- 51. T. Nguyen, J. Schiefer, and A. Tjoa, 'Sense & response service architecture (SARESA): an approach towards a real-time business intelligence solution and its use for a fraud detection application', *Proceedings of the 8th ACM international workshop on Data warehousing and OLAP*, pp. 77 86, 2005.
- 52. 'Payment cards / Financial crime / Crime areas / Internet / Home'. [Online]. Available: http://www.interpol.int/Crime-areas/Financial-crime/Paymentcards. [Accessed: 20-Mar-2015].

- 53. P.K.Chan et al., "Distributed data mining in credit card fraud detection", IEEE Intelligent Systems and their Applications., vol.14, pp. 67 74, Nov/Dec. 1999. doi: 10.1109/5254.809570
- 54. v1.0-9.5, n. (2017). norm package | R Documentation. [online] Rdocumentation.org. Available at: https://www.rdocumentation.org/packages/norm/versions/1.0-9.5 [Accessed 22 January 2017].
- 55. Wheeler, R. and Aitken, S. Multiple algorithms for fraud detection. Knowledge-Based Systems, 13(2), pp.93-99., 2000.
- 56. Whitley, D., genetic algorithm tutorial. Statistics and computing, 4(2), pp.65-85., 1994.
- 57. Witten, I., & Frank, E.). Data Mining Practical Machine Learning Tools and Techniques (2nd ed., pp. 403-468). Morgan Kaufmann publications., 2005.
- 58. Y. Amit and D. Geman, "Shape Quantization and recognition with Randomized trees," Neural Computation, vol. 9, no. 7, pp. 1545–1588, Oct. 1997.
- 59. Y. Freund and R. E. Schapire, "A Decision-Theoretic Generalization of online learning and an application to boosting," Journal of Computer and System Sciences, vol. 55, no. 1, pp. 119–139, Aug. 1997.
- 60. Yoshida, K., Adachi, F., Washio, T., Motoda, H., Homma, T., Nakashima, A., Fujikawa, H. & Yamazaki, K. (2004). Density Based Spam Detector. Proc. of SIGKDD04, 486-493.
- 61. Zareapoor, M., Seeja.K.R, S. and Afshar Alam, M. (2012). Analysis on Credit Card Fraud Detection Techniques: Based on Certain Design Criteria. International Journal of Computer Applications, 52(3), pp.35-42.
- 62. Z. Zheng, "Boosting and Bagging of Neural Networks with Applications to Financial Time Series," 2006.
- 63. WITTEN, I.H.; FRANK, E. Data mining: Practical machine learning tools and techniques, Morgan Kaufmann, San Francisco, CA, 560 pp., 2005