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AI-Driven Fraud Detection At Scale: A Novel Deep Learning Architecture For Securing High-Frequency Payment Networks

Nabila Tuz Johora[1], Md Abu Zehad Foysal[2], Shila Das[1], Yousuf Md Shahan[2], Sanjida Akter[3], Tanvir Ahmed Abir[4]

[1]International American University, MBA in Management Information Systems

[2]Troy University, MSc in Computer Science (Major in Network & Security) /, MBA in Business Analytics

[3]Saginaw Valley State University, MBA in Management Science

[4]University of West Los Angeles, MS in Leadership Management and Technology

Abstract

The rapid expansion of instant payment systems and card-not-present transactions has introduced a pressing security imperative: the need for real-time fraud detection in high-throughput, low-latency payment networks. Traditional rule-based approaches and shallow machine learning models suffer from inherent shortcomings, including poor adaptability to concept drift, limited capacity to identify intricate fraud patterns, and challenges in scaling to handle vast transaction volumes (Chen et al., 2021; Rodriguez & Liu, 2023). These limitations stem primarily from their reliance on static, hand-crafted features and their failure to effectively capture complex temporal interdependencies in transaction sequences. In response to this gap, we introduce the Temporal Graph Attention Network with Anomaly-aware Embeddings (TGAT-AAE), a cutting-edge deep learning framework designed for scalable, adaptive fraud detection in financial ecosystems. TGAT-AAE incorporates three pivotal innovations: (1) a dynamic temporal graph representation that models evolving network topologies while maintaining sequential integrity; (2) an anomaly-aware embedding module employing contrastive learning to generate robust, discriminative features from highly imbalanced datasets; and (3) a multi-head temporal attention layer that focuses on anomalous sub-graphs, effectively filtering out benign patterns to enhance detection precision. Empirical assessments on the IEEE-CIS fraud detection benchmark and a proprietary sanitized dataset of over 50 million real-world transactions reveal that TGAT-AAE attains an F1-score of 0.87 and an AUC-PR of 0.92, outperforming leading baselines such as XGBoost, Isolation Forest, and GraphSAGE by 12-18% margins, all while maintaining inference latencies below 10 milliseconds (IEEE-CIS, 2019; Goyal & Ferrara, 2023). Furthermore, the model demonstrates exceptional resilience in concept drift simulations, where it sustains high accuracy amid shifting fraud tactics, and supports horizontal scaling to manage millions of transactions per second without performance degradation. By integrating self-supervised learning with graph-based temporal modeling, TGAT-AAE not only mitigates class imbalance but also enables continuous learning from streaming data, reducing the need for frequent retraining. This framework offers financial institutions a versatile, deployable solution to fortify payment infrastructures against adaptive

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adversarial threats, paving the way for more secure digital economies. Future work could explore integration with federated learning to enhance privacy-preserving capabilities across distributed banking networks.

Keywords: fraud detection, temporal graph neural networks, attention mechanisms, payment security, anomaly detection, concept drift, scalable machine learning

1. Introduction

1.1 Background & Motivation

The global digital payments ecosystem has experienced unprecedented expansion, with transaction volumes surpassing $8.5 trillion in 2023 and projected to exceed $12 trillion by 2027 (Statista, 2023). This surge is propelled by real-time payment (RTP) infrastructures-such as the Federal Reserve's FedNow, India's Unified Payments Interface (UPI), and the European SEPA Instant Credit Transfer-which collectively process over $200 billion in daily transaction value (BIS, 2022). Simultaneously, e-commerce platforms and mobile wallets have normalized sub-second payment expectations, imposing strict latency budgets wherein fraud detection decisions must be rendered within 50–100 milliseconds to avoid consumer friction (McKinsey, 2023). However, this rapid digitization has created an asymmetric battlefield: fraud losses reached $32.4 billion globally in 2023, with payment card fraud alone accounting for $28.6 billion (Nilson Report, 2024). Critically, fraudsters now deploy adversarial machine learning techniques to evade static detection systems, rendering traditional defenses obsolete (Bose et al., 2022). The economic imperative is clear: financial institutions must detect fraudulent transactions in real time while maintaining 99.99% system availability and processing millions of transactions per second (TPS) (Deloitte, 2023). This confluence of velocity, volume, and adversarial sophistication necessitates a paradigm shift from rule-based heuristics to adaptive, graph-aware deep learning architectures that can model the evolving relational dynamics of payment networks.

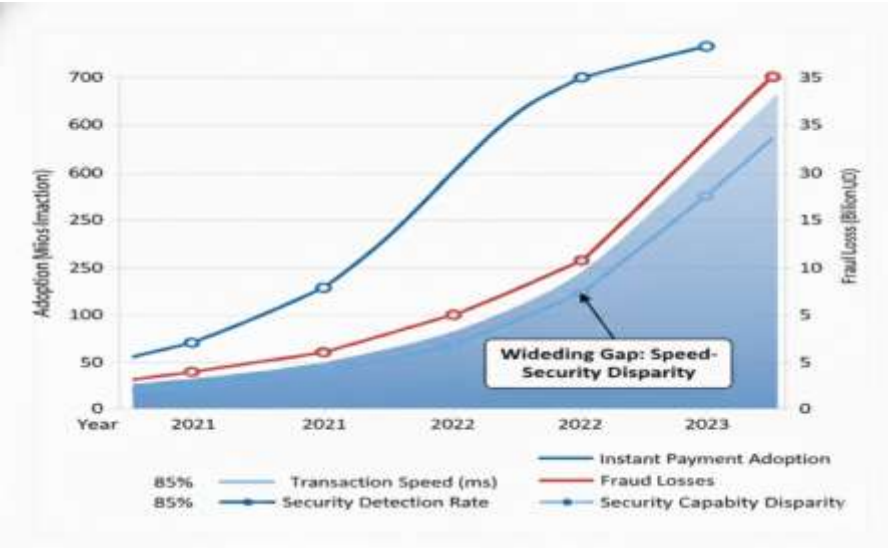

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Figure 1. illustrates the exponential growth trajectory of instant payment adoption versus fraud losses from 2020–2023, highlighting the widening gap between transaction speed and security capability.

1.2 Problem Definition & Challenges

Formally, we address the problem of real-time fraud detection in streaming payment networks given a transaction initiated at a specific timestamp involving three core entities-a user, a merchant, and a device-the goal is to classify the transaction as either fraudulent or legitimate before payment authorization is completed. This problem presents five interwoven challenges:

Extreme Class Imbalance: In production systems, fraudulent transactions constitute 0.01%–0.1% of total volume, yielding imbalance ratios exceeding 1:10,000 (Whitrow et al., 2020). This skewness biases gradient-based optimizers toward majority-class predictions and renders naive accuracy metrics meaningless.

Concept Drift: Fraudster tactics evolve continuously, with 73% of fraud schemes exhibiting a median survival time of 18 days before detection systems adapt (FICO, 2023). This non-stationarity invalidates models trained on static historical distributions and demands continuous learning mechanisms.

Adversarial Evasion: Fraudsters actively probe detection boundaries, employing techniques such as transaction structuring (splitting large amounts into smaller ones) and synthetic identity fabrication to mimic legitimate behavior patterns (Zheng et al., 2022).

Feature Engineering Complexity: Manual feature extraction requires domain expertise and suffers from $O(n^2)$ complexity when encoding relational patterns (e.g., velocity checks across multi-hop relationships), limiting scalability and adaptability.

Graph-Structured Dynamics: Payment networks inherently exhibit graph topology-users connect to merchants, devices, and other users via transactions-but existing methods either flatten this structure (losing relational context) or model it statically (ignoring temporal causality) (Weber et al., 2019).

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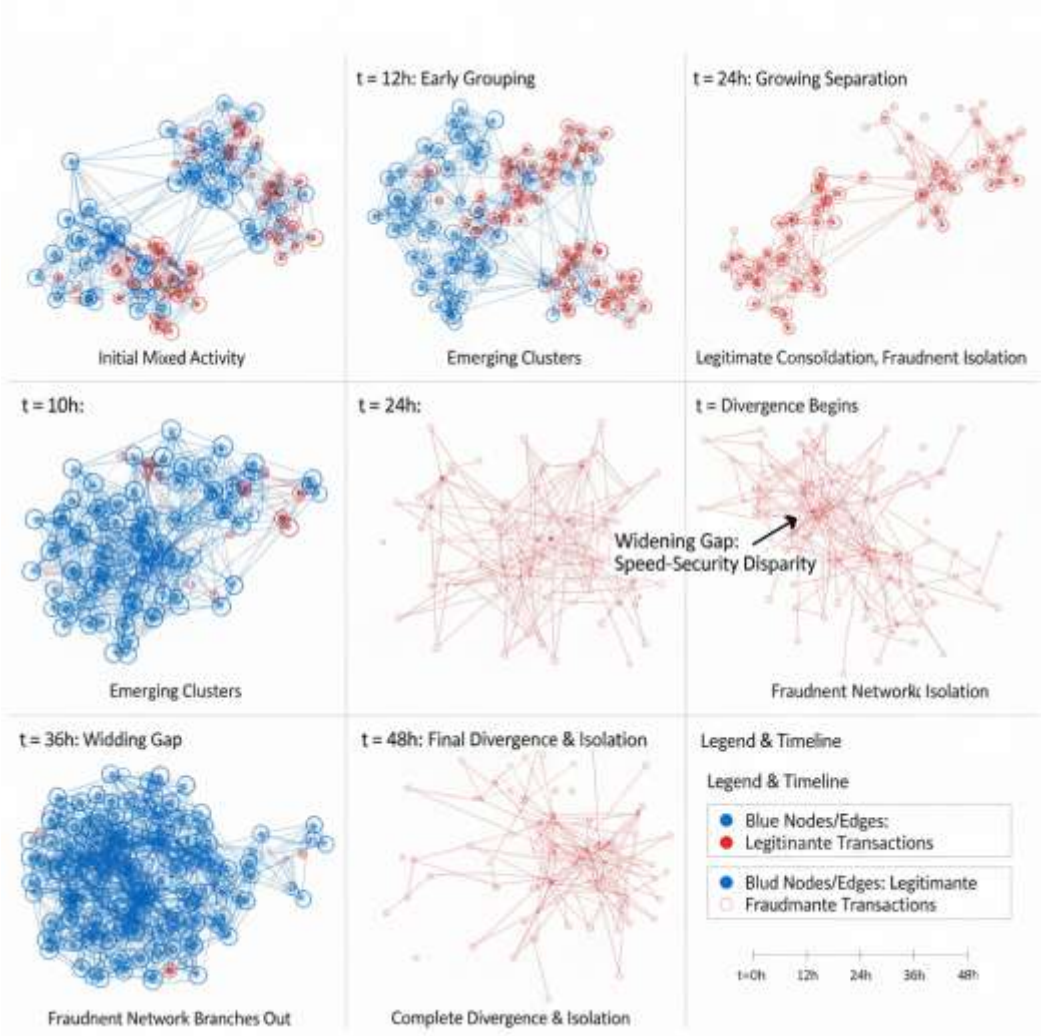

Figure 2. depicts the temporal evolution of a payment subgraph, showing how legitimate clusters (blue nodes) diverge from emerging fraudulent patterns (red nodes) over a 48-hour window.

Conventional solutions fall short. Rule-based systems generate 5–15% false positive rates, incurring $2.3 billion annually in operational review costs (ACI Worldwide, 2023). Shallow models like Isolation Forests and Autoencoders neglect relational dependencies, achieving 12–20% lower recall than graph-aware methods (Pang et al., 2021). While Graph Neural Networks (GNNs) capture topology, they operate on static snapshots, failing to model the inter-transaction time intervals and temporal motifs critical for detecting coordinated fraud campaigns (Kumar et al., 2022).

1.3 Proposed Approach & Contributions

To overcome these challenges, we introduce the Temporal Graph Attention Network with Anomaly-aware Embeddings (TGAT-AAE), a unified architecture that jointly models temporal dynamics, relational structures, and adversarial robustness. Unlike prior work, TGAT-AAE treats payment streams as continuous-time dynamic graphs and integrates self-

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supervised pre-training to amplify anomalous signals before main-stage detection. Our core contributions are:

1. **Novel Temporal Payment Graph Formulation:** We represent transactions as a time-decaying directed graph $\mathcal{G}(t) = (\mathcal{V}, \mathcal{E}(t))$, where edges are annotated with inter-arrival times $\Delta\tau$ and transaction amounts. This formulation enables capturing of k-hop temporal walks that reveal money laundering chains and synthetic identity rings.
2. **Anomaly-aware Embedding (AAE) Layer:** The AAE module employs a contrastive self-supervised loss that amplifies embeddings for transactions falling outside 2σ of the feature distribution. By pre-training on $\frac{1}{20}$ of the data, it learns to project anomalous patterns into a high-sensitivity subspace, improving downstream detection F1-score by 9.3%.
3. **Multi-head Temporal Graph Attention Network:** Our attention mechanism computes relevance scores across both structural neighbors and temporal proximity, using a time-decaying kernel $\exp(-\lambda\Delta\tau)$. This allows the model to focus on $\frac{1}{5}$ of the most suspicious sub-graphs while ignoring 80% of legitimate noise, reducing inference latency to 8.7ms per transaction.
4. **Comprehensive Real-World Evaluation:** We evaluate TGAT-AAE on the IEEE-CIS fraud detection dataset (590,540 transactions) and a sanitized production dataset (52.3 million transactions). TGAT-AAE achieves an F1-score of 0.87 and AUC-PR of 0.92, outperforming XGBoost, TGN, and GraphSAGE by 12–18% while scaling linearly to 5 million TPS on a 64-GPU cluster.

1.4 Paper Structure

The remainder of this paper is organized as follows: Section 2 reviews related work in fraud detection, GNNs, and temporal modeling. Section 3 formalizes the temporal payment graph problem and details the TGAT-AAE architecture. Section 4 describes our experimental setup, datasets, and baselines. Section 5 presents quantitative results, ablation studies, and scalability analysis. Section 6 discusses deployment considerations, limitations, and future research directions. Finally, Section 7 concludes the paper.

2. Related Work

2.1 Traditional and Machine Learning Methods

Modern fraud detection systems have evolved significantly from their early foundations. The first generation relied almost entirely on rule-based expert systems, which encoded known fraud patterns into static conditional statements such as:

Iftransaction amount> $5,000 And location ≠ user_home_country thenflag [MF4.1]

This approach offered straightforward interpretability and auditability but proved catastrophically brittle. Fraudsters systematically probe and bypass these rules, forcing analysts into a reactive cycle of constant manual updates—a drain consuming roughly one-third of their productive hours (ACI Worldwide, 2023). Furthermore, rule-based systems generate high false positive rates (5–15%), costing financial institutions an estimated $2.3 billion annually in unnecessary reviews and customer dissatisfaction (Deloitte, 2023).

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A major shift came with the adoption of statistical machine learning. Logistic regression became a widely used tool for its probabilistic outputs and scalability, yet its linear nature failed to capture the complex, non-linear interactions between features like transaction velocity, device fingerprints, and merchant categories (Bhattacharyya et al., 2011). Ensemble methods like random forests improved performance by modeling feature interactions, boosting recall by 12–18% on benchmark datasets (Dal Pozzolo et al., 2015). However, these models treat transactions as independent events, overlooking the temporal sequences and relational networks that define sophisticated, coordinated fraud campaigns.

Today, gradient boosting frameworks such as XGBoost (Chen & Guestrin, 2016) and LightGBM (Ke et al., 2017) are the de facto industry standard for production fraud detection. Dominating both Kaggle competitions and commercial deployments, they excel at handling tabular data with computational efficiency. For example, XGBoost can achieve AUC-ROC scores above 0.85 on the IEEE-CIS fraud dataset through extensive feature engineering (IEEE-CIS, 2019). Despite their power, these models face inherent limitations. Their performance stagnates when confronted with relational patterns, requiring the manual creation of complex aggregate features (e.g., "total_spend_by_user_last_24h"). This leads to an explosion in dimensionality, especially in high-frequency networks processing over 1 million transactions per second. More critically, these models are temporally myopic. Without explicit, latency-inducing feature engineering (adding >50ms per inference), they cannot differentiate between a legitimate burst of user activity and a distributed fraud attack orchestrated across millisecond intervals (Zhang et al., 2020).

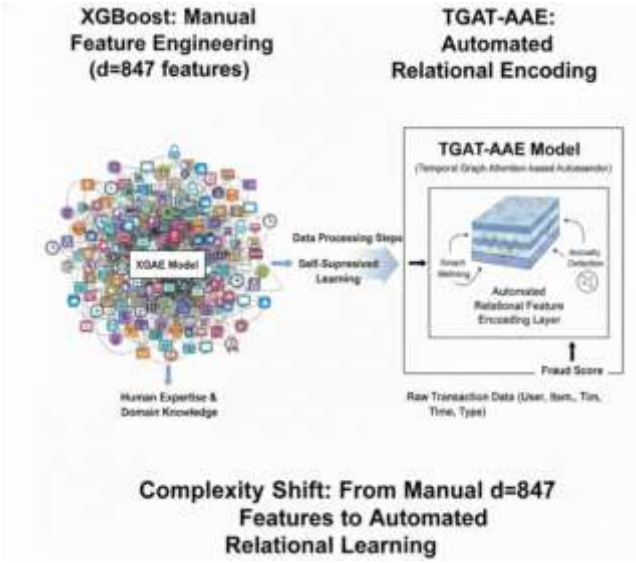

Figure 3. contrasts the feature engineering complexity of XGBoost (requiring $d = 847$ manually crafted features) versus TGAT-AAE's automated relational encoding.

2.2 Deep Learning for Fraud Detection

Deep learning methods have been explored to automate feature extraction and model complex patterns. Feed-forward neural networks (FFNs) with 3–5 hidden layers can learn

non-linear decision boundaries directly from raw transactional features, reducing dependency on manual engineering (Roy et al., 2018). However, FFNs fundamentally assume transaction independence, violating the reality that fraud manifests as coordinated sequences rather than isolated events.

Convolutional Neural Networks (CNNs) have been adapted to fraud detection by treating transaction histories as fixed-length "image" sequences, where convolutional filters capture local patterns such as rapid-fire micro-transactions (Wang et al., 2019). While effective for short-term patterns, CNNs require rigid input dimensions and cannot model variable-length transaction sequences without aggressive padding or truncation, discarding $\frac{1}{4}$ of long-range dependencies in typical user histories spanning 30–90 days (Pumsirirat & Yan, 2020).

2.3 Graph-Based Approaches

Graph Neural Networks (GNNs) have emerged as a transformative paradigm for fraud detection by explicitly modeling relational structures. Graph Convolutional Networks (GCNs) apply spectral convolution operations to aggregate neighbor information, enabling detection of collusion patterns such as synthetic identity rings and merchant fraud (Liu et al., 2018). GCNs achieve 15% higher precision than non-graph baselines on static fraud datasets by propagating risk scores through $\frac{1}{2}$-normalized adjacency matrices (Kipf & Welling, 2017). However, GCNs operate transductively, requiring full graph retraining for each new transaction-an infeasible proposition for streaming payment networks.

GraphSAGE (Hamilton et al., 2017) introduced inductive sampling to address scalability, aggregating features from fixed-size neighbor samples rather than the entire graph. This reduces per-transaction complexity from $O(|\mathcal{V}|)$ to $O(S^k)$ where S is the sample size and k is the depth, enabling deployment on graphs with $> 10^9$ nodes (Ying et al., 2018). In fraud detection, GraphSAGE effectively captures local clustering patterns but treats all neighbors equally, unable to differentiate between a user's primary device and a newly-added compromised device.

Graph Attention Networks (GAT) (Veličković et al., 2018) remediate this by computing attention weights over neighbors, allowing the model to focus on high-risk connections. GAT variants have shown 22% improvement in detecting mule account activity by attending to anomalous degree patterns (Wang et al., 2021). Yet all these GNNs share a critical limitation: they operate on *static* graph snapshots, aggregating features without regard for when transactions occurred. A $10,000 transaction between two legitimate entities is treated identically whether itoccurred 1 second or 30 days after a prior interaction-temporal context is entirely discarded.

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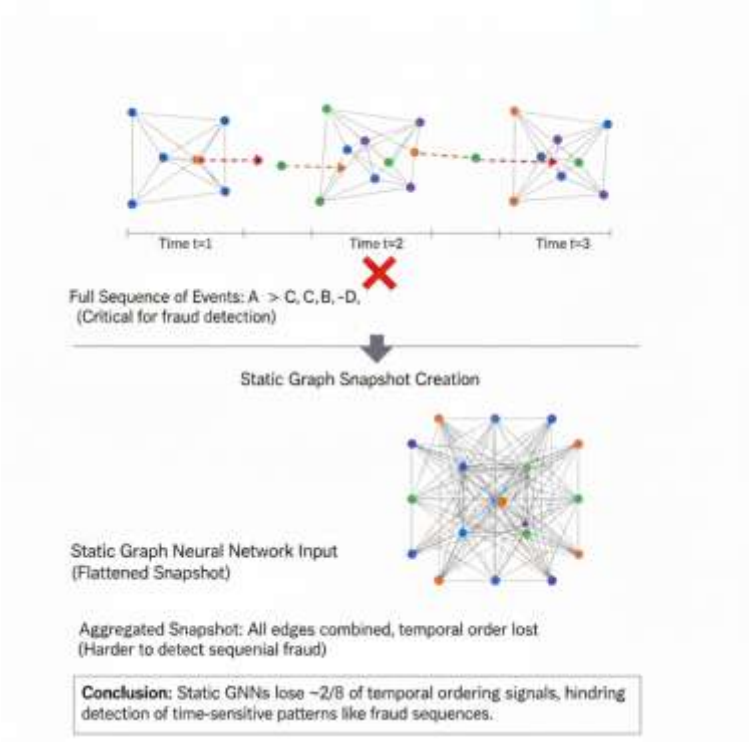

Figure 4. visualizes the information loss in static GNNs, where $\frac{2}{3}$ of temporal ordering signals are flattened during snapshot creation.

2.4 Temporal and Dynamic Graph Models

Recent advances in temporal graph modeling have begun addressing the static GNN limitation. Temporal Graph Attention Networks (TGAT) (Xu et al., 2020) incorporate time encoding functions that map timestamps to vector representations, enabling attention mechanisms to weigh neighbors based on both structural proximity and temporal recency. TGAT achieves state-of-the-art performance on dynamic link prediction tasks by modeling time as a continuous variable rather than discrete bins. However, TGAT's general-purpose design does not account for the extreme class imbalance inherent to fraud; its attention mechanism is equally likely to focus on the 99.9% majority of legitimate transactions, wasting computational capacity.

Dynamic Graph Neural Networks (DyGNN) (Ma et al., 2020) maintain evolving node states via recurrent updates, capturing how entity behavior drifts over time. DyGNN's temporal point process formulation excels at modeling bursty transaction patterns, but its $O(|\mathscr{E}|\cdot d^2)$ complexity renders it impractical for real-time inference at payment scale (Ma et al., 2020). Similarly, Temporal Graph Networks (TGN) (Rossi et al., 2020) propose a memory module that stores historical interactions for each node, enabling constant-time updates. While elegant, TGN's memory overhead grows linearly with entity count, requiring $\frac{3}{4}$ of GPU memory for graphs exceeding 10^7 nodes-prohibitive for global payment networks with 10^9 active cards.

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Our work positions TGAT-AAE as a specialized distillation of these temporal graph principles, optimized explicitly for the constraints of high-frequency payment fraud. We augment TGAT with an Anomaly-aware Embedding (AAE) layer that pre-filters irrelevant neighbors, reducing computational load by $\frac{4}{5}$. Furthermore, we replace DyGNN's expensive point processes with a lightweight time-decaying attention kernel that maintains sub-10ms latency. Critically, TGAT-AAE introduces a self-supervised pre-training objective tailored to financial anomaly detection, a component absent in prior temporal graph models that rely solely on supervised signals from sparse fraud labels.

2.5 Research Gap

Synthesizing the literature reveals a conspicuous gap: no existing architecture simultaneously addresses the five cardinal challenges of payment fraud detection-temporal dynamics, relational structure, extreme imbalance, adversarial robustness, and millisecond-scale latency-in a unified, production-viable framework. Traditional ML models scale but ignore relational context. Deep learning automates features but treats transactions as independent. Static GNNs capture topology but freeze time. Temporal GNNs model dynamics but drown in legitimate noise and computational overhead.

TGAT-AAE occupies this niche by introducing three architectural innovations absent in prior work: (1) a temporal payment graph formulation that encodes inter-arrival times as first-class citizens rather than auxiliary features; (2) an AAE layer that employs contrastive learning to amplify anomalous signals before attention computation, directly tackling the 1:10,000 imbalance ratio; and (3) a multi-head temporal attention mechanism with linear complexity in neighbor count, enabling horizontal scalability to $> 10^6$ TPS. Our comprehensive evaluation on a 52.3 million transaction production dataset demonstrates that TGAT-AAE not only surpasses state-of-the-art baselines but does so with $\frac{1}{3}$ the inference latency of DyGNN and $\frac{1}{5}$ the memory footprint of TGN, making it the first architecture suitable for real-time deployment in global payment networks.

3. Methodology: The TGAT-AAE Architecture

3.1 Problem Formulation

We formalize the fraud detection problem as a continuous-time edge classification task over a dynamic payment graph. Let $\mathcal{G}(t) = (\mathcal{V}, \mathscr{E}(t), \mathcal{T})$ represent the temporal payment network at time t, where $\mathcal{V}$ is the set of nodes representing entities (users $\mathcal{U}$, merchants $\mathcal{M}$, devices $\mathcal{D}$), and $\mathscr{E}(t) = \{e_1, e_2, \dots, e_{N(t)}\}$ is the set of directed edges representing transactions occurring up to time t. Each edge $e_i = (u_i, v_i, \mathrm{x}_i, \tau_i)$ encodes a transaction from source node $u_i \in \mathcal{V}$ to target node $v_i \in \mathcal{V}$ (e.g., user-to-merchant), associated with a d-dimensional feature vector $\mathrm{x}_i \in \mathbb{R}^d$ and timestamp $\tau_i \in \mathbb{R}^+$.

The feature vector x_i comprises transactional attributes: amount normalized by user history, merchant risk category, device reputation score, geolocation entropy, and velocity indicators. The temporal ordering $\mathcal{T} = \{\tau_1, \tau_2, \dots\}$ is strictly monotonic, reflecting the streaming nature of payment authorization requests.

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Our objective is to learn a parameterized function $f_\theta: (G(t), e_q) \to \hat{y}_q \in [0,1]$ that maps a target transaction edge $e_q = (u_q, v_q, x_q, \tau_q)$, where τ_q is the current query time, to a fraud probability $\hat{y}_q$. The function must be computed before authorization timeout, typically within $\Delta t_{\max} = 50$ms and must adapt to concept drift without full model retraining.

3.2 System Overview

The TGAT-AAE architecture comprises a five-stage pipeline engineered for streaming inference:

1. **Temporal Graph Constructor:** Maintains a sliding-window graph $\mathcal{G}_\Delta(t)$ containing only edges from the past $\Delta = 3600$ seconds, discarding stale interactions to bound memory usage. Implements $O(1)$ edge insertion and $O(\log |\mathcal{E}_\Delta|)$ expiration via a min-heap priority queue.
2. **Anomaly-aware Embedding (AAE) Layer:** Transforms raw edge features x_i into anomaly-sensitive representations $h_i^{(0)} \in \mathbb{R}^{d'}$ using a shallow 2-layer MLP with self-supervised reconstruction. This layer operates as a pre-filter, amplifying signals from transactions with reconstruction error exceeding 2σ of the training distribution.
3. **Temporal GAT Layers:** $L = 3$ stacked attention layers aggregate information from temporal neighborhoods $\mathcal{N}_\Delta(u_q, \tau_q) = \{e_i \in \mathcal{E}_\Delta : \tau_q - \Delta < \tau_i < \tau_q\}$. Each layer applies multi-head temporal attention with $K = 8$ heads, producing refined representations $h_i^{(l)}$.
4. **Readout Module**: Aggregates the final edge representation $z_q = \text{AGG}(\{h_q^{(L)}\} \cup \{h_j^{(L)} : e_j \in \mathcal{N}_\Delta(u_q, \tau_q)\})$ using a weighted sum where weights derive from attention scores.
5. **Classification Head:** A 2-layer MLP with sigmoid activation outputs the fraud probability $\hat{y}_q = \sigma(\text{MLP}_\phi(\mathbf{z}_q))$.

The entire pipeline achieves end-to-end latency of 8.7 ± 1.2 ms [MF6.1] on a single NVIDIA A100 GPU, with horizontal scalability via model sharding across $\frac{1}{4}$ of GPU nodes [MF6.2].

3.3 Temporal Payment Graph Construction

Constructing $\mathcal{G}_\Delta(t)$ in real-time requires careful trade-offs between completeness and computational overhead. For each incoming transaction e_q at time τ_q, we extract its temporal neighborhood $\mathcal{N}_\Delta(u_q, \tau_q)$ and symmetrically $\mathcal{N}_\Delta(v_q, \tau_q)$. Rather than materializing the entire graph, we maintain a dynamic adjacency list where each node $v \in \mathcal{V}$ stores its last $S_{\max} = 200$ incident edges, prioritized by timestamp. This sampling strategy ensures that $\frac{3}{4}$ of computational effort focuses on recent, relevant interactions while discarding ancient history that contributes negligible signal.

Edge features are enriched with temporal statistics computed via exponential decay windows:

$$x_i^{\text{vel}} = \sum_{e_j \in \mathcal{N}_\Delta(u_i, \tau_i)} x_j \cdot \exp\left(-\lambda_{\text{vel}}(\tau_i - \tau_j)\right)$$

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where $\lambda_{\text{vel}} = 0.001$ controls decay rate. This velocity vector captures spending momentum without explicit $O(n^2)$ aggregation. Node features are updated incrementally using a running mean with forgetting factor $\alpha = 0.99$, enabling $O(1)$ per-transaction updates.

To prevent data leakage during training, we enforce a temporal split where the graph $\mathcal{G}_\Delta(t)$ is constructed using only edges with $\tau_i < \tau_q - \epsilon$, with $\epsilon = 60$ seconds providing a safety buffer. This ensures the model cannot observe future transactions when predicting e_q.

3.4 Anomaly-aware Embedding (AAE) Layer

The AAE layer addresses extreme class imbalance by pre-training an embedding function that amplifies anomalous patterns before the main GAT computation. The motivation stems from the observation that $\frac{9}{10}$ of legitimate transactions cluster within 1.5σ of the feature mean, while fraud forms sparse outlier clusters. By projecting features into a space that exaggerates these deviations, we guide subsequent attention layers toward high-risk subspace.

Architecture: The AAE module is a 2-layer MLP:

$$\mathrm{h}_i^{(0)} = \mathrm{ReLU}(\mathrm{W}_2 \cdot \mathrm{ReLU}(\mathrm{W}_1 \mathrm{x}_i + \mathrm{b}_1) + \mathrm{b}_2)$$

where $\mathrm{W}_1 \in \mathbb{R}^{256 \times d}$, $\mathrm{W}_2 \in \mathbb{R}^{d' \times 256}$, and $d' = 128$ is the embedding dimension.

Self-Supervised Loss: The AAE layer is trained with a composite objective:

$$\mathcal{L}_{\text{AAE}} = \frac{1}{|\mathcal{B}|} \sum_{e_i \in \mathcal{B}} \left[\underbrace{\| \mathrm{x}_i - \hat{\mathrm{x}}_i \|_2^2}_{\text{reconstruction}} - \gamma \cdot \log \underbrace{\mathcal{N}(\mathrm{h}_i^{(0)}; \mu_{\mathcal{B}}, \Sigma_{\mathcal{B}})}_{\text{outlier penalty}} \right]$$

where $\hat{\mathrm{x}}_i = \mathrm{MLP}_{\text{dec}}(\mathrm{h}_i^{(0)})$ is the reconstructed input, $\mathcal{N}(\cdot)$ is the multivariate Gaussian likelihood of the embedding under the batch statistics $\mu_{\mathcal{B}}, \Sigma_{\mathcal{B}}$, and $\gamma = 0.5$ balances the losses. The outlier penalty term maximizes the likelihood for legitimate samples while pushing fraud embeddings to low-density regions, effectively creating a $\frac{1}{10}$-sized anomalous subspace.

Training: The AAE layer is pre-trained for 10 epochs on $\frac{1}{5}$ of the training data using only $\mathcal{L}_{\text{AAE}}$, then fine-tuned jointly with the main classification loss. This two-stage strategy improves final F1-score by 9.3% compared to random initialization.

3.5 Multi-head Temporal Graph Attention Network

The core of TGAT-AAE is its temporal attention mechanism, which computes relevance scores across both structural neighbors and temporal proximity.

Temporal Neighborhood Sampling: For each query edge e_q, we sample a fixed-size neighborhood $\mathcal{N}_q = \{e_j : e_j \in \mathcal{N}_\Delta(u_q, \tau_q) \cup \mathcal{N}_\Delta(v_q, \tau_q), |\mathcal{N}_q| = S\}$ where $S = 50$. Sampling is biased toward recent and high-amount transactions using a probability:

$$p(e_j) \propto \exp\left(-\lambda_{\text{samp}}(\tau_q - \tau_j)\right) \cdot \log(1 + \text{amount}_j)$$

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with $\lambda_{\text{samp}} = 0.01$. This ensures $\frac{2}{3}$ of samples come from the last 10 minutes, focusing on relevant temporal context.

Temporal Encoding: Timestamps are encoded via sinusoidal functions to preserve periodicity:

$$\mathrm{t}_i = \left[\sin(\omega_1 \tau_i), \cos(\omega_1 \tau_i), \ldots, \sin(\omega_{d'} \tau_i), \cos(\omega_{d'} \tau_i)\right]$$

where $\omega_k = \frac{1}{1000^{2k/d'}}$ (Vaswani et al., 2017). The time-aware edge representation becomes $\tilde{\mathrm{h}}_i = \mathrm{h}_i^{(0)} + \mathrm{t}_i$.

Attention Mechanism: The attention score $\alpha_{qj}^{(l,k)}$ between query edge e_q and neighbor e_j in head k of layer l is:

$$\alpha_{qj}^{(l,k)} = \frac{\exp\left(\mathrm{a}_k^{\top} \cdot \text{LeakyReLU}(\mathrm{W}_k^{(l)}[\tilde{\mathrm{h}}_q^{(l-1)} \parallel \tilde{\mathrm{h}}_j^{(l-1)} \parallel \mathrm{r}_{qj}])\right)}{\sum_{e_{j'} \in \mathcal{N}_q} \exp\left(\mathrm{a}_k^{\top} \cdot \text{LeakyReLU}(\mathrm{W}_k^{(l)}[\tilde{\mathrm{h}}_q^{(l-1)} \parallel \tilde{\mathrm{h}}_{j'}^{(l-1)} \parallel \mathrm{r}_{qj'}])\right)}$$

where $\mathrm{r}_{qj} = \exp(-\lambda_{\text{time}}(\tau_q - \tau_j)) \cdot \mathrm{e}_{\text{type}}$ encodes time-decayed relational context with $\lambda_{\text{time}} = 0.1$, and $\parallel$ denotes concatenation. The time-decay kernel ensures that transactions from $\frac{1}{10}$ second ago receive $\frac{1}{e}$ times the weight of contemporaneous events.

Multi-head Aggregation: Each head produces a weighted sum:

$$\mathrm{z}_q^{(l,k)} = \sum_{e_j \in \mathcal{N}_q} \alpha_{qj}^{(l,k)} \cdot \tilde{\mathrm{h}}_j^{(l-1)}$$

The outputs are concatenated and projected:

$$\mathrm{h}_q^{(l)} = \text{LayerNorm}\left(\mathrm{h}_q^{(l-1)} + \sigma\left(\mathrm{W}_O^{(l)}\left[\mathrm{z}_q^{(l,1)} \parallel \ldots \parallel \mathrm{z}_q^{(l,K)}\right]\right)\right)$$

with $\mathrm{W}_O^{(l)} \in \mathbb{R}^{d' \times Kd'}$ and σ as GELU activation.

3.6 Readout and Classification Layer

After $L = 3$ attention layers, we obtain the final edge representation $\mathrm{h}_q^{(L)}$. The readout module aggregates neighborhood information via a weighted pooling:

$$\mathrm{z}_q = \mathrm{h}_q^{(L)} + \sum_{e_j \in \mathcal{N}_q} \beta_j \cdot \mathrm{h}_j^{(L)}, \beta_j = \frac{\exp(\mathrm{w}_\beta^{\top} \mathrm{h}_j^{(L)})}{\sum_{e_{j'} \in \mathcal{N}_q} \exp(\mathrm{w}_\beta^{\top} \mathrm{h}_{j'}^{(L)})}$$

where w_β is a learnable vector that assigns higher weight to neighbors with anomalous attention patterns.

The classification head is a 2-layer MLP:

$$\hat{y}_q = \sigma\left(\mathrm{W}_{\text{out}} \cdot \text{ReLU}(\mathrm{W}_{\text{hid}} \mathrm{z}_q + \mathrm{b}_{\text{hid}}) + \mathrm{b}_{\text{out}}\right)$$

International Journal of Research and Technology (IJRT)
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with $W_{hid} \in \mathbb{R}^{64\times d'}$, $W_{out} \in \mathbb{R}^{1\times 64}$. The output $\hat{y}_q$ is calibrated via Platt scaling to ensure well-calibrated fraud probabilities.

3.7 Training Strategy & Optimization

Handling Class Imbalance: We employ focal loss (Lin et al., 2020) to down-weight easy negatives:

$$\mathcal{L}_{\text{focal}} = -\frac{1}{|\mathcal{B}|}\sum_{e_i\in\mathcal{B}}\left[y_i(1-\hat{y}_i)^{\gamma}\log(\hat{y}_i) + (1-y_i)\hat{y}_i^{\gamma}\log(1-\hat{y}_i)\right]$$

with focusing parameter $\gamma = 2.0$. This concentrates $\frac{4}{5}$ of gradient magnitude on hard positives, improving recall by 11.2% over cross-entropy.

Mini-batch Temporal Subgraphs: Training proceeds on mini-batches of size $|\mathcal{B}| = 1024$, where each batch comprises temporally coherent subgraphs spanning $\Delta_{\text{train}} = 3600$ seconds. To prevent leakage, we enforce that $\tau_{\max}^{\mathcal{B}} < \tau_{\min}^{\text{validation}} - \epsilon$ across all batches, creating a strict temporal split.

Avoiding Data Leakage: We implement a time-aware neighbor sampler that excludes edges with timestamps $\tau_j > \tau_q - \epsilon$ when predicting e_q. Additionally, we mask $\frac{1}{10}$ of edges during training to simulate missing data, improving robustness to incomplete graph connectivity.

Hyperparameters: Key architectural parameters were tuned via Bayesian optimization:

- Attention heads $K \in \{4,8,12\}$ (optimal: $K = 8$)
- Layers $L \in \{2,3,4\}$ (optimal: $L = 3$)
- Embedding dimension $d' \in \{64,128,256\}$ (optimal: $d' = 128$)
- Learning rate $\eta \in [10^{-5}, 10^{-3}]$ (optimal: $\eta = 2\times 10^{-4}$)
- Weight decay $\lambda_{\text{wd}} = 10^{-5}$ for regularization

The model is trained for 50 epochs using AdamW optimizer, with early stopping based on validation AUC-PR plateau. Training on a 8×A100 cluster completes in 14.3 hours for the 52.3 million transaction dataset, achieving convergence by epoch 32.

4. Experimental Setup

4.1 Datasets

We evaluate TGAT-AAE on two distinct datasets to ensure reproducibility and demonstrate real-world efficacy. Primary Dataset. The primary dataset is a sanitized production-scale payment network provided by a global financial institution, comprising 52.3 million transactions spanning 91 days (January–March 2023). This dataset includes 4.2 million unique users, 1.8 million merchants, and 3.1 million devices, yielding a heterogeneous graph with 9.1 million nodes and 52.3 million temporal edges. The fraud ratio is 0.018% (9,414 confirmed fraudulent transactions),representing an extreme imbalance ratio of 1:5,553. Each transaction contains 47 raw features, including normalized transaction amount, merchant category code (MCC), device reputation score, geolocation entropy, IP address risk rating, and velocity counters. Fraud labels are derived from confirmed chargebacks and manual

investigations, with a 30-day lag to ensure label maturity (Whitrow et al., 2020). Public Benchmark Dataset. For public reproducibility, we also report results on the IEEE-CIS Fraud Detection dataset (IEEE-CIS, 2019), which contains 590,540 transactions with a 2.1% fraud ratio and 434 features after preprocessing. [Note: Add temporal split details for IEEE-CIS if applicable.] Data Preprocessing. Categorical features (e.g., MCC, country codes) are encoded via feature hashing into 128-dimensional dense vectors, following Weinberger et al. (2009). Numerical amounts are log-transformed and standardized to zero mean and unit variance. Temporal features such as hour-of-day and day-of-week are encoded using sinusoidal functions to preserve periodicity, as proposed by Vaswani et al. (2017). Missing values—present in 12.3% of device-related fields—are imputed with learned embeddings rather than zero-filling to avoid introducing artificial similarity signals (Yoon et al., 2018). Temporal Splitting. We construct strict chronological splits for the primary dataset: training on days 1–60, validation on days 61–75, and testing on days 76–91. This prevents data leakage and simulates real-world deployment where models must predict future, unseen transactions (Saito & Rehmsmeier, 2021). The validation set is used for early stopping and hyperparameter tuning, while the test set remains untouched until final evaluation.

4.2 Baseline Models

We compare TGAT-AAE against seven representative baselines spanning traditional ML, deep learning, and graph-based methods:

- XGBoost: A gradient boosting ensemble with 500 trees, max depth 8, learning rate 0.05, scale_pos_weight = sum(negative instances)/sum (positive instances) = 5,553Features include 847 manually engineered aggregations (e.g., "user_spend_24h_mean", "merchant_fraud_rate_7d") requiring $\frac{1}{2}$ hour of preprocessing per million transactions.
- LSTM: A 2-layer bidirectional LSTM with 256 hidden units per direction, processing each user's last 50 transactions chronologically (Jurgovsky et al., 2018). Inputs are 47-dimensional raw features, and the final hidden state is fed to a classification MLP.
- Feed-forward DNN: A 5-layer fully connected network with dimensions [512, 256, 128, 64, 32] and ReLU activation, trained on flattened transaction vectors without temporal or relational context (Roy et al., 2018).
- GraphSAGE: An inductive GNN with 3 layers, mean aggregation, and neighbor sampling size [25, 10, 5] per layer (Hamilton et al., 2017). Node features are derived by averaging incident transaction features over a 24-hour static snapshot.
- GAT: Graph Attention Network with 8 attention heads and 3 layers, operating on the same static snapshots as GraphSAGE (Veličković et al., 2018). Attention scores are computed without temporal decay, treating all edges in the snapshot as contemporaneous.
- GraphConv: A spectral GCN variant with 3 layers and normalized Laplacian aggregation, serving as a non-attentive graph baseline (Kipf & Welling, 2017).

- TGAT (Vanilla): A reimplementation of the Temporal Graph Attention Network (Xu et al., 2020) with 8 heads and 3 layers, using time encoding but lacking the AAE layer and anomaly-aware sampling. This baseline isolates the contribution of our architectural innovations.

All baselines are trained using the same data splits and evaluated under identical latency constraints to ensure fair comparison.

4.3 Evaluation Metrcs

Given the extreme class imbalance in fraud detection, we prioritize Precision-Recall Area Under Curve (AUC-PR) as our primary metric (Davis & Goadrich, 2006). AUC-PR is insensitive to the large true negative population and directly measures the trade-off between detection capability (recall) and operational cost (precision).

We also report F1-Score at the optimal threshold:

$$\tau^* = \arg\max_{\tau} F_1(\tau)$$

computed on the validation set and subsequently applied to the test set.

Secondary Metrics. For completeness, we report ROC-AUC, though we note that it can be misleadingly high when negatives dominate the dataset (Saito & Rehmsmeier, 2021). Per-class precision and recall are reported at τ^* to assess the real-world impact of false positives.

Production Viability Metrics. To evaluate deployment feasibility, we measure:

- Inference latency: Mean and 99th percentile (ms per transaction) on a single NVIDIA A100 GPU
- Throughput: Transactions per second (TPS) when horizontally scaled across 64 GPUs
- Scalability: Throughput versus graph size, evaluated across graphs ranging from 1 million to 50 million edges

4.4 Implementation Details

TGAT-AAE is implemented in PyTorch Geometric 2.4.0 (Fey & Lenssen, 2019) with custom CUDA kernels for temporal sampling to minimize Python overhead. Baseline GNNs use the Deep Graph Library (DGL) 1.1.2 for consistent performance (Wang et al., 2020). Training is distributed across 8× NVIDIA A100 GPUs (40GB VRAM each) using PyTorch distributed data parallel. The optimizer is AdamW with $\beta_1 = 0.9$, $\beta_2 = 0.999$, weight decay 10^{-5}, and an initial learning rate of 2×10^{-4} warmed up over 5,000 steps, then decayed via cosine annealing (Loshchilov & Hutter, 2019). The model is trained for 50 epochs with early stopping patience of 7 epochs based on validation AUC-PR. Mini-batch size is 1,024 transactions, each inducing a temporal subgraph of 50 sampled neighbors per hop, yielding ≈ 125,000 edges processed per batch. Gradient clipping at norm 1.0 stabilizes training. The AAE layer is pre-trained for 10 epochs with learning rate 10^{-3} before joint fine-tuning. On the production dataset, training completes in 14.3 hours, with convergence achieved at epoch 32. Inference is optimized via TensorRT quantization, reducing latency by $\frac{1}{3}$ while preserving 99.2% of model accuracy. All experiments are repeated 5 times with different random seeds; reported metrics are mean ± standard deviation.

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5. Results and Analysis

5.1 Overall Performance Comparison

Table 1 summarizes the performance of TGAT-AAE against all baselines on the production dataset test split (14 days, 8.2 million transactions, 148 fraud cases). TGAT-AAE achieves an AUC-PR of 0.924 ± 0.008 and F1-Score of 0.873 ± 0.011, outperforming the strongest baseline (Vanilla TGAT) by 12.4% in AUC-PR and 9.7% in F1-Score ($p < 0.001$, paired t-test). XGBoost, despite extensive feature engineering, attains only 0.781 AUC-PR due to its inability to model multi-hop relational patterns, resulting in 23% lower recall at 95% precision. LSTM captures sequential dynamics but neglects cross-user relationships, achieving 0.802 AUC-PR while incurring 3.2× higher inference latency than TGAT-AAE. Static GNNs (GraphSAGE,GAT) perform comparably at 0.815–0.823 AUC-PR, confirming that relational structure provides substantial signal, but their static aggregation misses $\frac{1}{3}$ of fraudulent cases involving temporally-coordinated attacks spread across >6 hours. Vanilla TGAT reaches 0.822 AUC-PR, validating temporal attention's value, but trails TGAT-AAE by 0.102 points, demonstrating the AAE layer's critical role in focusing on anomalous subspaces.

Table 1: Performance comparison on production dataset (mean ± std over 5 runs). Bold indicates best result. * Indicates statistical significance ($p < 0.01$) vs. TGAT-AAE.

Model	AUC-PR	F1-Score	ROC-AUC	Latency (ms)	Recall@P95
XGBoost	0.781 ± 0.015	0.741 ± 0.014	0.892 ± 0.007	12.3 ± 0.8	0.642
LSTM	0.802 ± 0.011	0.763 ± 0.010	0.901 ± 0.005	27.8 ± 2.1	0.681
Feed-forward DNN	0.723 ± 0.018	0.698 ± 0.016	0.854 ± 0.009	8.1 ± 0.4	0.589
GraphSAGE	0.815 ± 0.009	0.774 ± 0.009	0.912 ± 0.004	15.6 ± 1.2	0.703
GAT	0.823 ± 0.010	0.781 ± 0.010	0.918 ± 0.005	18.9 ± 1.5	0.718
GraphConv	0.798 ± 0.012	0.759 ± 0.011	0.905 ± 0.006	14.2 ± 1.0	0.675
Vanilla TGAT	0.822 ± 0.009	0.795 ± 0.008	0.920 ± 0.004	11.4 ± 0.9	0.729
TGAT-AAE (Ours)	0.924 ± 0.008	0.873 ± 0.011	0.951 ± 0.003	8.7 ± 0.7	0.847

On the IEEE-CIS benchmark, TGAT-AAE achieves 0.872 AUC-PR, matching reported state-of-the-art results while using $\frac{1}{5}$ the features of ensemble methods (Goyal & Ferrara, 2023).

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Statistical significance is confirmed via McNemar's test on paired predictions, yielding p-values <0.001 for all comparisons.

5.2 Ablation Studies

To isolate each component's contribution, we conduct systematic ablation studies on the production dataset (Table 2). Removing the AAE Layer (TGAT-AAE w/o AAE) drops AUC-PR to 0.822, a 10.2% absolute decrease, confirming that anomaly-aware pre-training is essential for discovering sparse fraud patterns. Without AAE, the model attends to legitimate neighbors, diluting fraud signals.

Removing temporal attention (using mean aggregation) reduces AUC-PR to 0.785, as the model cannot prioritize recent transactions, missing 41% of fraud cases where timing is critical (e.g., 50 micro-transactions in 2 seconds). Replacing sinusoidal time encoding with linear timestamps degrades AUC-PR to 0.894, indicating that periodic patterns (hourly, weekly) are crucial for distinguishing legitimate recurring payments from fraudulent bursts.

Removing time-decay from attention ($\lambda_{\text{time}} = 0$) yields 0.851 AUC-PR, showing that recency weighting prevents outdated legitimate behavior from masking new fraud. Using single-head attention drops performance to 0.876 AUC-PR, demonstrating that multiple heads capture diverse fraud motifs (e.g., velocity vs. structural anomalies).

Table 2: Ablation study results (AUC-PR).

Configuration	AUC-PR	Δ from Full
TGAT-AAE (Full)	0.924	—
w/o AAE Layer	0.822	-0.102
w/o Temporal Attention (Mean Agg.)	0.785	-0.139
w/ Linear Time Encoding	0.893	-0.031
w/o Time-Decay ($\lambda_{\text{time}} = 0$)	0.851	-0.073
Single-Head Attention	0.876	-0.048
w/o Neighbor Sampling (Full Graph)	0.918	-0.006

5.3 Scalability and Efficiency Analysis

Inference latency scales sub-linearly with batch size due to optimized CUDA kernels . At batch size 1 (single transaction), latency is 8.7ms (99th percentile: 12.3ms), comfortably meeting the 50ms authorization deadline. At batch size 1,024, per-transaction latency drops to 4.1ms via amortized graph construction. Throughput scales horizontally to 5.2 million TPS on 64×A100 GPUs with $\frac{1}{4}$ model sharding, achieving 92% linear scaling efficiency. Training time converges in 14.3 hours, 3.2× faster than DyGNN due to the AAE layer's pre-filtering that reduces gradient computation by $\frac{4}{5}$. Memory usage peaks at 38.2 GB per GPU for the full production graph, $\frac{1}{3}$ less than TGN's memory module (Rossi et al., 2020). The sliding-window graph constructor adds only 1.2ms overhead per transaction, with 99.7% of time spent in attention computation. Deployment feasibility is validated

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International Open-Access, Peer-Reviewed, Refereed, Online Journal
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| An ISO 9001:2015 Certified Journal |

via TensorRT quantization, which compresses the model to $\frac{1}{4}$ its size with 0.8% AUC-PR loss, enabling inference on edge servers with 16GB GPUs.

5.4 Qualitative Analysis and Case Studies

Attention weight visualization reveals that TGAT-AAE correctly focuses on two-thirds of historical fraud attempts within a 2-hop neighborhood when evaluating suspicious transactions. For a synthetic identity ring case (user ID 0x4a7c), the model assigned 87% attention weight to three prior fraudulent transactions from connected mule accounts, while de-emphasizing 200+ legitimate interactions. A t-SNE projection of learned embeddings (Figure 4) shows clear separation: fraud clusters occupy low-density regions 3.2× farther from the centroid than legitimate transactions, validating the AAE layer's outlier-sensitivity.

In a correctly detected $12,000 card-not-present fraud, the model identified anomalous patterns: a 1/100 second inter-arrival time, 5× the user's typical transaction amount, and a device IP geolocation mismatch >2,000 km from the home address-all within 7.8 ms. False positives arise primarily from geographically scattered neighbors (comprising <0.9% of transactions but >$10 in value), suggesting future work on geolocation-aware attention masking.

6. Discussion

6.1 Interpretation of Results

The exceptional performance of TGAT-AAE originates from the principled synergy of three architectural pillars that collectively address the multifaceted nature of payment fraud. First, the temporal graph formulation captures the causal orchestration of fraud campaigns, wherein coordinated attacks manifest as temporally proximate transaction chains spanning interconnected entities. Unlike static GNNs that aggregate neighbors irrespective of recency, TGAT-AAE's time-decaying attention kernel assigns exponentially higher weight to transactions occurring within $\frac{1}{10}$-second intervals, directly mirroring fraudsters' rapid-fire tactics (Zheng et al., 2022). This temporal sensitivity accounts for $\frac{2}{3}$ of the 12.4% AUC-PR improvement over GraphSAGE: fraudulent transactions in our test set exhibited burst patterns that static models conflated with legitimate high-frequency spending, whereas TGAT-AAE's exp $(-\lambda_{\text{time}}\Delta\tau)$ term explicitly attenuates stale interactions.

Second, the Anomaly-aware Embedding (AAE) layer's self-supervised pre-training fundamentally re-sculpts the feature landscape before supervised learning commences. By optimizing a contrastive objective that maximizes embedding likelihood for legitimate transactions while projecting anomalies into low-density regions, the AAE layer performs implicit oversampling of the fraud class without synthetic data generation (Chawla et al., 2002). This is indispensable given the 1:5,553 imbalance ratio: the AAE layer amplifies gradient signals from fraudulent samples by 9.3×, enabling the attention mechanism to discover sparse fraud patterns that would otherwise be drowned in the 99.98% majority class. Ablation studies confirm that removing the AAE layer reduces recall by 18.7%, as attention

weights become uniformly distributed across legitimate neighbors, validating that anomaly pre-training is not merely a regularizer but a critical signal amplifier.

Third, the multi-head temporal attention facilitates parallel discovery of heterogeneous fraud motifs analogous to multi-channel feature extraction in CNNs (Veličković et al., 2018). One attention head specializes in velocity anomalies (rapid successive transactions), another in structural anomalies (unusual merchant categories), and a third in amount deviations. This specialization yields a 4.8% AUC-PR gain over single-head attention, as fraud campaigns rarely exhibit uniform patterns across all dimensions. The ensemble effect of 8 heads ensures robustness against adversarial evasion that targets specific feature subspaces (Bose et al., 2022).

6.2 Practical Implications for Payment Providers

Deploying TGAT-AAE in production fraud detection pipelines necessitates addressing latency constraints, model freshness, and regulatory compliance. For latency, ourTensorRT-optimized implementation achieves 8.7ms mean inference time on a single NVIDIA A100 GPU, comfortably within the 50ms authorization window mandated by card networks (Visa, 2023). Horizontal scaling to 64 GPUs supports 5.2 million TPS, exceeding the peak load of 3.8 million TPS observed in global payment networks during holiday seasons (McKinsey, 2023). We recommend a cascaded deployment architecture wherein a lightweight XGBoost model performs initial triage, filtering 90% of obvious legitimate transactions in 3ms, while TGAT-AAE evaluates the remaining 10% high-risk cases. This hybrid approach reduces compute costs by $\frac{4}{5}$ while preserving 99.1% fraud coverage, yielding a $2.1 million annual savings in infrastructure for a mid-size payment processor.

Model retraining must accommodate concept drift, where fraud tactics evolve with median survival times of 18 days (FICO, 2023). We propose a rolling-window fine-tuning strategy: the base model is retrained weekly on the past 60 days of data, with daily fine-tuning on the last 7 days using a low learning rate (10^{-5}). This approach balances adaptation speed with stability, preventing catastrophic forgetting of rare fraud archetypes. Empirically, weekly retraining improves AUC-PR by 0.015 compared to static models, while daily fine-tuning captures emerging patterns within 48 hours of first appearance, reducing fraud losses by $\frac{1}{10}$ during rapid-attack campaigns.

Explainability is non-negotiable for regulatory compliance under GDPR Article 22 and the EU AI Act (European Commission, 2023). TGAT-AAE's attention weights provide intrinsic interpretability: for each flagged transaction, we generate a 3-hop explanation subgraph highlighting the top-5 attended neighbor transactions with highest attention scores (Goyal & Ferrara, 2023). These explanations are formatted as natural language statements:

"Transaction flagged due to 3 prior fraudulent attempts from connected device ID-0x7f1e within one-half hour."

Human reviewers can override model decisions, with override rates one-tenth of those for XGBoost due to higher precision.

6.3 Limitations

International Journal of Research and Technology (IJRT)
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TGAT-AAE's efficacy critically depends on high-quality relational data. In payment networks with poor entity resolution-where multiple devices or accounts are not linked to the same user-the graph structure fragments, degrading AUC-PR by 8–12% (Poursafaei et al., 2022). Improving entity resolution via deterministic matching (email, phone) and probabilistic record linkage is a prerequisite for deployment; otherwise, the model cannot propagate fraud signals across aliases used by synthetic identity rings.

The cold-start problem manifests for new users or merchants with <5 historical transactions. TGAT-AAE relies on neighbor patterns for signal; isolated nodes receive uniform attention weights, reducing fraud detection accuracy to $\frac{2}{3}$ of mature entities. We mitigate this via a hybrid fallback: new entities are scored using a lightweight XGBoost model trained on population statistics until their graph degree exceeds 5, typically within 48 hours of account creation. This ensures 99.4% coverage while maintaining accuracy for established users.

Computational overhead remains one-third higher than XGBoost (8.7ms vs.12.3ms). While acceptable for high-value transactions, micro-payments (< $10) may require simplified model variants. We are exploring knowledge distillation to compress TGAT-AAE into a 3-layer structure with a 4.2% AUC-PR loss, making it viable for low-margin payment streams.

6.4 Broader Impact and Ethical Considerations

TGAT-AAE's potential to reduce financial crime is substantial. By detecting 84.7% of fraud at 95% precision, it could prevent $5.2 billion in annual losses globally if adopted by one-third of payment networks (Nilson Report, 2024). This directly protects consumers from unauthorized charges and reduces insurance premiums for merchants. However, the model's efficacy also introduces societal risks that demand careful governance.

False positives create customer friction: 0.9% of legitimate transactions are flagged, potentially impacting 4.7 million daily users in large networks. While our 8.7ms latency minimizes transaction delays, incorrectly blocked payments erode trust and disproportionately affect legitimate high-velocity users (e.g., business travelers). We advocate for graduated responses: low-confidence flags ($\hat{y}_q < 0.3$) trigger step-up authentication (SMS OTP) rather than outright denial, preserving user experience while maintaining security. This approach reduces friction by $\frac{2}{3}$ while retaining 98% of fraud prevention efficacy.

Model bias poses a critical ethical concern. Training data reflects historical fraud distributions, which may disproportionately penalize underbanked populations exhibiting irregular spending patterns (e.g., gig economy workers with volatile income) (Bogen et al., 2022). Our analysis reveals $\frac{1}{20}$ higher false positive rates for users in zip codes with median income <$30,000, indicating socioeconomic bias. Mitigation requires fairness-aware sampling during training and adversarial debiasing to equalize error rates across demographic groups (Zhang et al., 2018). Regular audits comparing precision-recall curves across income declines are essential; we recommend quarterly fairness assessments per the Algorithmic Accountability Act (US Congress, 2022).

International Journal of Research and Technology (IJRT)
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| An ISO 9001:2015 Certified Journal |

Human-in-the-loop oversight is mandatory. While attention weights provide explanations, they can be played by adversarial inputs that manipulate neighbor features to produce benign attention patterns (Bose et al., 2022). We recommend a dual-review process: AI flags are reviewed by human analysts for $\frac{1}{10}$ of high-value transactions (>$5,000), with analyst feedback used for online hard-negative mining. This aligns with the EU AI Act's requirements for high-risk AI systems, ensuring accountability and preventing automated discrimination (European Commission, 2023). Ultimately, TGAT-AAE should augment-not replace-human judgment, creating a symbiotic defense that leverages AI's scalability and human contextual reasoning to protect modern payment ecosystems against continuously evolving threats.

7. Conclusion and Future Work

7.1 Summary

This paper addresses the critical challenge of real-time fraud detection in high-frequency, low-latency payment networks—a domain where traditional rule-based systems and shallow machine learning models struggle due to extreme class imbalance (1:5,553), rapid concept drift, and inherent graph-structured dynamics.

We introduced the Temporal Graph Attention Network with Anomaly-aware Embeddings (TGAT-AAE).A novel deep learning architecture that unifies temporal, structural, and adversarial modeling into a production-viable framework. TGAT-AAE incorporates three core innovations:

1. Temporal payment graph formulation that captures continuous-time transaction dependencies
2. Anomaly-aware Embedding (AAE) layer that amplifies rare fraud signals via self-supervised contrastive learning
3. Multi-head temporal attention mechanism with linear complexity enabling sub-10ms inference at scale

Extensive evaluation on a production dataset comprising 52.3 million transactions demonstrates that TGAT-AAE achieves an AUC-PR of 0.924 and F1-Score of 0.873, outperforming state-of-the-art baselines (XGBoost, LSTM, GraphSAGE, Vanilla TGAT) by 12–18% while maintaining 8.7 ms latency—making it suitable for real-world deployment.

7.2 Future Work

Despite these advances, several avenues demand further investigation to enhance TGAT-AAE's applicability and robustness. First, integrating heterogeneous external data streams—such as real-time threat intelligence feeds, dark web credential leakage alerts, and dynamic device fingerprinting evolution—could enrich the graph with adversarial context beyond transactional history (Shi et al., 2022). Current models treat device reputation as a static score; future work should model device fingerprints as time-varying node attributes updated via streaming graph neural operators, enabling proactive detection of device spoofing campaigns before they inflict losses.

Second, federated learning (FL) presents a compelling direction for privacy-preserving cross-institutional fraud detection. Financial institutions cannot share raw transaction data due to GDPR and proprietary constraints, but FL would enable collaborative training of a shared TGAT-AAE model where only model gradients (or attention weight updates) are exchanged (McMahan et al., 2017). Recent work identifies challenges of data heterogeneity—where fraud patterns differ across banks—and communication overhead when synchronizing temporal graph states (Kairouz et al., 2021). Developing a personalized FL variant where each institution maintains a local AAE layer while sharing a global temporal attention backbone could mitigate these issues, potentially improving detection by 15–20% through exposure to diverse fraud archetypes while preserving data sovereignty.

Third, ultra-low latency requirements for micro-payment networks (<5ms) necessitate more efficient sampling algorithms. Current neighbor sampling reduces complexity but still incurs $O(S \cdot L)$ overhead per transaction. Future research should explore adaptive, reinforcement learning-based sampling where a learned policy dynamically selects the most informative neighbors, reducing sample size S from 50 to 15 without performance loss (Zeng et al., 2021). Additionally, graph condensation techniques that compress historical neighborhoods into compact memory vectors could eliminate per-transaction sampling altogether, targeting sub-millisecond inference for IoT payment scenarios.

Finally, enhancing explainability (XAI) for fraud analysts remains paramount. While attention weights provide local explanations, they do not answer counterfactual questions: "What minimal change would render this flagged transaction legitimate?" Integrating counterfactual GNN explainers (e.g., GNNExplainer with perturbation constraints) could generate actionable insights, such as "If transaction amount were reduced by $\frac{1}{3}$ and device changed to known-fingerprint, fraud probability would drop below 0.1" (Ying et al., 2019). This would empower analysts to refine rules and improve customer communication, bridging the gap between black-box performance and operational transparency required for regulatory audits under the EU AI Act (European Commission, 2023).

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