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(54) Title: SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR DETERMINING FRAUD

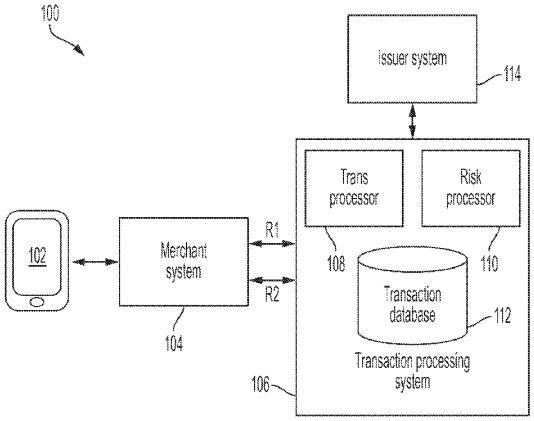


FIG. 1

(57) Abstract: A method of determining fraud includes: receiving a transaction request associated with a first payment transaction between a merchant and a user from a merchant system; generating a first risk score based on the transaction request and a first set of transaction data received prior to the transaction request; processing a transaction request approval based on the first risk score not satisfying a first threshold; receiving a risk score request associated with the first payment transaction, where the risk score request is received after the transaction request has been approved; generating a second risk score based on a second set of transaction data received after the first risk score is determined; and automatically classifying the first payment transaction as potentially fraudulent in response to determining that the second risk score satisfies a second threshold.

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