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## CREDIT CARD FRAUD DETECTION TECHNIQUES

**OMKAR MORE**

*Computer engineering,  
G.M.Vedak Institute of  
Technology, Tala  
Mumbai University, India  
omkarmore40@gmail.com*

**RISHIKESH TAMBAT**

*Computer Engineering,  
G.M.Vedak Institute of  
Technology, Tala  
Mumbai University, India  
Rishitambat495@gmail.com*

**YOGESH PATIL**

*Computer engineering,  
G.M.Vedak Institute of  
Technology, Tala  
Mumbai University, India  
Yogesh1994.013@gmail.com*

**MANOJ SURVE**

*Computer engineering,  
G.M.Vedak Institute of Technology, Tala  
Mumbai University, India  
Survemanoj111@gmail.com*

**ABSTRACT:-** Credit card is a medium of selling goods or services without having cash in hand. A credit card is simple way offering credit to a consumer automatically. Today, almost every credit card is carries an identifying number that help in shopping transactions rapidly. This survey paper categorizes, compares, and summarises from almost all published technical and review articles in automated fraud detection within the last 10 years. It define the professional fraudster, formalizes the main type and subtypes of known fraud, and present the nature of data evidence collected within affected industries. The main purpose of the paper is survey on the various methods applied to detect the credit cards frauds. From the abnormalities in the transaction the fraudulent one is identified, this research presents methods and techniques together with their problems. Compared to all related reviews on fraud detections, this survey cover much more technical articles and is the only one, to the best our knowledge, which propose alternative data and solutions from related domains.

**Keywords—**Fraud Detection, Transaction Technique, Neural Network, HMM, Clustering, Baum-Welch, Algorithms.

## PACE OF ADOPTION OF CLOUD BY STARTUPS TO BOOST BUSINESS VALUE

**PROF.P.R.KUNEKAR**

*Department of Computer  
Engineering,  
G.M.Vedak Institute of Technology,  
Tala-Raigad (MH) India  
kunekarpunekar30@gmail.com*

**PROF.V.H.KSHIRSAGAR**

*Department of Computer  
Engineering,  
G.M.Vedak Institute of Technology,  
Tala-Raigad (MH) India*

**MR.VIPUL MASAL**

*Department of Computer  
Engineering,  
B.I.T.U Lonerve(MH)  
India*

**ABSTRACT:-** A small and Medium Business is an organization that would typically have 1 to 1000 employees. These business owners are well aware of cloud computing. They have adopted cloud computing for its economics of scale, ease of use and low cost. They find cloud to be a great business-enabler but have irksome thoughts and questions. Cloud computing opens up a new way of launching startups. By creating scalable business models with consumption based pricing, the startups can evolve with a higher degree of cost control than earlier. Customer needs and behavior are hard to predict, which means a high risk of developing wrong or too costly services. With a higher level of agility, companies get a better control of cost versus revenue.

**Keywords—**SMB, startups, cloud, cloud adoption

