

$$\text{fraud \%} = \frac{\sum_{u: p_u < 0.01} c_u}{\sum_{i=1}^N c_i} \quad \text{where } p_u = \text{bpdf}(A_u, c_u, a) = \binom{c_u}{A_u} a^{A_u} (1-a)^{(c_u - A_u)}$$

$$\text{fraud \%} = \frac{\sum_{j=1}^M c_j}{\sum_{i=1}^N c_i}$$