

Fraud Case Report — C380167107c79
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Transaction

- txn_id: T814313501
- user_id: U1004 (grade=A)
- type: transfer
- status: approved
- amount: 620.18 EUR
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: ZA (home=AE)
- device_id: D04000
- ip_address: 10.0.4.214

Decision

- Decision: **BLOCK**
- Recommended action: High-confidence fraud: CNP + geo mismatch + velocity

Evidence

- Risk level: HIGH (score=74)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Amount >= 500
- User avg amount (last 80): 588.96
- Velocity proxy (15): 15
- User status counts: {'approved': 56, 'declined': 10, 'reversed': 3, 'chargeback': 6}
- User type counts: {'transfer': 24, 'cash_withdrawal': 16, 'subscription': 8, 'refund': 14, 'purchase': 13}
- IP/device reuse top: [('U1004', 52)]

Rationale

- Risk HIGH (score=74).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple users is suspicious.