

Fraud Case Report — C993a1aa6e611
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Transaction

- txn_id: T189325532
- user_id: U1001 (grade=A)
- type: transfer
- status: approved
- amount: 1594.85 USD
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: AE (home=US)
- device_id: D76644
- ip_address: 228.22.32.20

Decision

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

Evidence

- Risk level: CRITICAL (score=87)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, High amount >=3x
- User avg amount (last 80): 497.1
- Velocity proxy (15): 15
- User status counts: {'approved': 103, 'declined': 13, 'reversed': 3, 'chargeback': 1}
- User type counts: {'transfer': 41, 'cash_withdrawal': 15, 'purchase': 21, 'refund': 24, 'subscription': 19}
- IP/device reuse top: [('U1001', 1)]

Rationale

- Risk CRITICAL (score=87).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline (>=3x).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.