

Fraud Case Report — C5dc56070adda
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Transaction

- txn_id: T998977416
- user_id: U1004 (grade=A)
- type: transfer
- status: approved
- amount: 1369.64 AED
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: US (home=AE)
- device_id: D04000
- ip_address: 10.0.4.147

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 >=
- User avg amount (last 80): 619.39
- Velocity proxy (15): 15
- User status counts: {'approved': 91, 'declined': 20, 'chargeback': 6, 'reversed': 3}
- User type counts: {'transfer': 37, 'refund': 19, 'purchase': 25, 'cash_withdrawal': 18, 'subscription': 21}
- IP/device reuse top: [('U1004', 200)]

Rationale

- Risk CRITICAL (score=87).
- 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.