Fraud Case Report — C97c0b7674581
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Transaction
- txn_id: T796560883
- user_id: U1002 (grade=B)
- type: transfer
- status: approved
- amount: 1674.39 AED
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: DE (home=GB)
- device_id: D38043
- ip_address: 159.18.102.222

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

Evidence
- Risk level: HIGH (score=82)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, High amount >=
- User avg amount (last 80): 502.03
- Velocity proxy (15): 15
- User status counts: {'approved': 82, 'reversed': 3, 'declined': 33, 'chargeback': 2}
- User type counts: {'transfer': 72, 'subscription': 9, 'refund': 10, 'purchase': 18, 'cash_withdrawal': 11}
- IP/device reuse top: [('U1002', 1)]

Rationale
- Risk HIGH (score=82).
- 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.