Fraud Case Report — C548243f65aa5
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Transaction
- txn_id: T143765501
- user_id: U1001 (grade=A)
- type: transfer
- status: declined
- amount: 376.22 USD
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: DE (home=US)
- device_id: D01000
- ip_address: 42.151.50.93

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

Evidence
- Risk level: HIGH (score=70)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Suspicious stat
- User avg amount (last 80): 446.87
- Velocity proxy (15): 15
- User status counts: {'declined': 28, 'approved': 81, 'reversed': 7, 'chargeback': 4}
- User type counts: {'transfer': 48, 'cash_withdrawal': 14, 'purchase': 27, 'subscription': 15, 'refund': 16}
- IP/device reuse top: [('U1001', 133)]

Rationale
- Risk HIGH (score=70).
- 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.