

## # Fraud Case Report — C7681c1104816

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### ## Transaction

- txn\_id: T523535999
- user\_id: U1002 (grade=B)
- type: transfer
- status: declined
- amount: 557.46 AED
- merchant: Luxury Goods (mcc=5944)
- channel: card\_not\_present
- country: FR (home=GB)
- device\_id: D02000
- ip\_address: 101.191.97.239

### ## 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, Suspicious status
- User avg amount (last 80): 494.49
- Velocity proxy (15): 15
- User status counts: {'declined': 18, 'approved': 89, 'reversed': 7, 'chargeback': 6}
- User type counts: {'transfer': 37, 'subscription': 12, 'cash\_withdrawal': 27, 'refund': 16, 'purchase': 28}
- IP/device reuse top: [('U1002', 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.