Fraud Case Report — Cfd45f033f76d
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Transaction
- txn_id: T746042393
- user_id: U1001 (grade=A)
- type: purchase
- status: approved
- amount: 3.62 EUR
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: AE (home=US)
- device_id: D11205
- ip_address: 10.0.1.131

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, Test-charge pattern
- User avg amount (last 80): 514.28
- Velocity proxy (15): 15
- User status counts: {'approved': 92, 'declined': 21, 'reversed': 5, 'chargeback': 2}
- User type counts: {'purchase': 26, 'refund': 20, 'subscription': 13, 'transfer': 46, 'cash_withdrawal': 15}
- IP/device reuse top: [('U1001', 3)]

Rationale
- Risk HIGH (score=70).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.