

Fraud Case Report — C540ddb5d57d6
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Transaction

- txn_id: T620795266
- user_id: U1001 (grade=A)
- type: transfer
- status: approved
- amount: 1913.38 AED
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: ZA (home=US)
- device_id: D01000
- ip_address: 10.0.1.68

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 >= 1000 AED
- User avg amount (last 80): 515.78
- Velocity proxy (15): 15
- User status counts: {'approved': 91, 'declined': 23, 'reversed': 4, 'chargeback': 2}
- User type counts: {'transfer': 53, 'refund': 19, 'purchase': 25, 'subscription': 11, 'cash_withdrawal': 12}
- IP/device reuse top: [('U1001', 200)]

Rationale

- Risk CRITICAL (score=87).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline ($\geq 3x$).
- 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.