Fraud Case Report — Cc7db5268dfca
- Created: 2026-01-18T22:49:57.647837+00:00

Transaction
- txn_id: T648076332
- user_id: U1002 (grade=B)
- type: transfer
- status: approved
- amount: 80.83 AED
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: DE (home=GB)
- device_id: D02000
- ip_address: 10.0.2.125

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

Evidence
- Risk level: HIGH (score=67)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, High-risk merch
- User avg amount (last 80): 534.04
- Velocity proxy (15): 15
- User status counts: {'approved': 80, 'chargeback': 6, 'declined': 28, 'reversed': 6}
- User type counts: {'transfer': 48, 'refund': 17, 'purchase': 24, 'cash_withdrawal': 21, 'subscription': 10}
- IP/device reuse top: [('U1002', 200)]

Rationale
- Risk HIGH (score=67).
- 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.