

# Fraud Case Report — C7c135306d36b  
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#### ## Transaction

- txn\_id: T229376611
- user\_id: U1004 (grade=A)
- type: purchase
- status: approved
- amount: 2209.16 USD
- merchant: Online Electronics (mcc=5411)
- channel: card\_not\_present
- country: GB (home=AE)
- device\_id: D04000
- ip\_address: 10.0.4.129

#### ## Decision

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

#### ## Evidence

- Risk level: HIGH (score=75)
- Reasons: Card-not-present, Geo mismatch vs home, High amount >= 1000, High-risk merchant category
- User avg amount (last 80): 589.58
- Velocity proxy (15): 15
- User status counts: {'approved': 82, 'declined': 30, 'chargeback': 6, 'reversed': 2}
- User type counts: {'purchase': 21, 'refund': 14, 'transfer': 57, 'cash\_withdrawal': 14, 'subscription': 14}
- IP/device reuse top: [('U1004', 112)]

#### ## Rationale

- Risk HIGH (score=75).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline (>=3x).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.