

Fraud Case Report — C5fcad00dd29f

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Transaction

- txn_id: T812130622
- user_id: U1001 (grade=A)
- type: purchase
- status: approved
- amount: 889.46 GBP
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: AE (home=US)
- device_id: D01000
- ip_address: 10.0.1.215

Decision

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

Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, Geo mismatch vs home, Amount >= 500, High-risk merchant category
- User avg amount (last 80): 532.56
- Velocity proxy (15): 15
- User status counts: {'approved': 95, 'chargeback': 3, 'reversed': 3, 'declined': 19}
- User type counts: {'purchase': 24, 'transfer': 54, 'subscription': 13, 'refund': 11, 'cash_withdrawal': 18}
- IP/device reuse top: [('U1001', 200)]

Rationale

- Risk HIGH (score=62).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.