

Fraud Case Report — Cae0bc1e2903b
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Transaction

- txn_id: T465626563
- user_id: U1001 (grade=A)
- type: purchase
- status: approved
- amount: 1441.03 AED
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: DE (home=US)
- device_id: D96865
- ip_address: 10.0.1.243

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): 381.89
- Velocity proxy (15): 15
- User status counts: {'approved': 52, 'chargeback': 4, 'reversed': 4, 'declined': 11}
- User type counts: {'purchase': 15, 'cash_withdrawal': 11, 'subscription': 17, 'transfer': 17, 'refund': 11}
- IP/device reuse top: [('U1001', 2)]

Rationale

- Risk HIGH (score=75).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.