

Fraud Case Report — C44be7f583c95
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Transaction

- txn_id: T110075865
- user_id: U1004 (grade=A)
- type: purchase
- status: approved
- amount: 8.62 AED
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: DE (home=AE)
- device_id: D04000
- ip_address: 10.0.4.140

Decision

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

Evidence

- Risk level: HIGH (score=70)
- Reasons: Card-not-present, Geo mismatch vs home, Test-charge pattern
- User avg amount (last 80): 749.76
- Velocity proxy (15): 15
- User status counts: {'approved': 23, 'declined': 4, 'chargeback': 2, 'reversed': 1}
- User type counts: {'purchase': 7, 'transfer': 7, 'refund': 7, 'cash_withdrawal': 9}
- IP/device reuse top: [('U1004', 19)]

Rationale

- Risk HIGH (score=70).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.