

# Fraud Case Report — C77ba9a4bcdf3  
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## Transaction

- txn\_id: T679634511
- user\_id: U1004 (grade=A)
- type: purchase
- status: approved
- amount: 1153.59 GBP
- merchant: Online Electronics (mcc=5411)
- channel: card\_not\_present
- country: DE (home=AE)
- device\_id: D04000
- ip\_address: 108.244.173.195

## 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  $\geq$  1000, High-risk merchant category
- User avg amount (last 80): 503.54
- Velocity proxy (15): 15
- User status counts: {'approved': 94, 'chargeback': 7, 'declined': 18, 'reversed': 1}
- User type counts: {'purchase': 31, 'subscription': 21, 'cash\_withdrawal': 17, 'transfer': 34, 'refund': 17}
- IP/device reuse top: [('U1004', 200)]

## Rationale

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