

## # Fraud Case Report — C0209d2086292

- Created: 2026-01-18T22:35:14.623949+00:00

### ## Transaction

- txn\_id: T658569311
- user\_id: U1001 (grade=A)
- type: transfer
- status: approved
- amount: 235.99 USD
- merchant: Online Electronics (mcc=5411)
- channel: card\_not\_present
- country: DE (home=US)
- device\_id: D01000
- ip\_address: 42.151.50.93

### ## 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, High-risk transaction type: transfer, High-risk merchant
- User avg amount (last 80): 452.25
- Velocity proxy (15): 15
- User status counts: {'approved': 82, 'declined': 28, 'reversed': 6, 'chargeback': 4}
- User type counts: {'transfer': 49, 'cash\_withdrawal': 14, 'purchase': 27, 'subscription': 15, 'refund': 15}
- IP/device reuse top: [('U1001', 135)]

### ## Rationale

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