

Fraud Case Report — C02ba609604dc

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Transaction

- txn_id: T768017097
- user_id: U1004 (grade=A)
- type: transfer
- status: declined
- amount: 433.37 GBP
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: US (home=AE)
- device_id: D04000
- ip_address: 23.13.112.212

Decision

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

Evidence

- Risk level: HIGH (score=60)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Suspicious status
- User avg amount (last 80): 523.67
- Velocity proxy (15): 15
- User status counts: {'declined': 16, 'approved': 96, 'chargeback': 7, 'reversed': 1}
- User type counts: {'transfer': 37, 'cash_withdrawal': 15, 'refund': 15, 'subscription': 13, 'purchase': 40}
- IP/device reuse top: [('U1004', 200)]

Rationale

- Risk HIGH (score=60).
- 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.