

Fraud Case Report — C733747e395f2

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Transaction

- txn_id: T235760629
- user_id: U1002 (grade=B)
- type: transfer
- status: declined
- amount: 612.92 EUR
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: DE (home=GB)
- device_id: D02000
- ip_address: 10.0.2.173

Decision

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

Evidence

- Risk level: CRITICAL (score=87)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Suspicious status
- User avg amount (last 80): 574.07
- Velocity proxy (15): 15
- User status counts: {'declined': 29, 'approved': 68, 'reversed': 6, 'chargeback': 2}
- User type counts: {'transfer': 57, 'refund': 9, 'cash_withdrawal': 14, 'subscription': 10, 'purchase': 15}
- IP/device reuse top: [('U1002', 86)]

Rationale

- Risk CRITICAL (score=87).
- 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.