

Fraud Case Report — C9dc38e2dd7fe

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Transaction

- txn_id: T803975682
- user_id: U1001 (grade=A)
- type: transfer
- status: approved
- amount: 284.52 EUR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: AE (home=US)
- device_id: D56553
- ip_address: 10.0.1.138

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): 483.1
- Velocity proxy (15): 15
- User status counts: {'approved': 90, 'declined': 25, 'reversed': 3, 'chargeback': 2}
- User type counts: {'transfer': 64, 'purchase': 23, 'subscription': 12, 'refund': 12, 'cash_withdrawal': 9}
- IP/device reuse top: [('U1001', 13)]

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.