

Fraud Case Report — C1146c3a64808
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Transaction

- txn_id: T624305008
- user_id: U1002 (grade=B)
- type: transfer
- status: declined
- amount: 463.12 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: HIGH (score=75)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Suspicious stat
- User avg amount (last 80): 603.17
- Velocity proxy (15): 15
- User status counts: {'declined': 24, 'approved': 63, 'reversed': 6, 'chargeback': 2}
- User type counts: {'transfer': 47, 'refund': 9, 'cash_withdrawal': 14, 'subscription': 10, 'purchase': 15}
- IP/device reuse top: [('U1002', 76)]

Rationale

- Risk HIGH (score=75).
- 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.