Fraud Case Report — C139f7d852379
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Transaction
- txn_id: T340915863
- user_id: U1004 (grade=A)
- type: purchase
- status: approved
- amount: 1875.24 USD
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: US (home=AE)
- device_id: D04000
- ip_address: 10.0.4.150

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 amount >= 1000, High-risk merchant category
- User avg amount (last 80): 534.51
- Velocity proxy (15): 15
- User status counts: {'approved': 89, 'chargeback': 6, 'declined': 22, 'reversed': 3}
- User type counts: {'purchase': 24, 'cash_withdrawal': 20, 'transfer': 42, 'subscription': 18, 'refund': 16}
- IP/device reuse top: [('U1004', 200)]

Rationale
- Risk HIGH (score=75).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline (>=3x).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.