Fraud Case Report — C93e3d05b0ab1
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Transaction
- txn_id: T177930033
- user_id: U1002 (grade=B)
- type: transfer
- status: approved
- amount: 508.17 USD
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: FR (home=GB)
- device_id: D54927
- ip_address: 24.183.27.11

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

Evidence
- Risk level: HIGH (score=69)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Amount >= 500
- User avg amount (last 80): 538.68
- Velocity proxy (15): 15
- User status counts: {'approved': 80, 'declined': 33, 'reversed': 5, 'chargeback': 2}
- User type counts: {'transfer': 66, 'purchase': 19, 'cash_withdrawal': 15, 'refund': 11, 'subscription': 9}
- IP/device reuse top: [('U1002', 10)]

Rationale
- Risk HIGH (score=69).
- 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.