

Fraud Case Report — C503a4415c18e
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Transaction

- txn_id: T642035816
- user_id: U1001 (grade=A)
- type: transfer
- status: declined
- amount: 137.3 EUR
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: FR (home=US)
- device_id: D01000
- ip_address: 10.0.1.205

Decision

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

Evidence

- Risk level: HIGH (score=60)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Suspicious stat
- User avg amount (last 80): 439.67
- Velocity proxy (15): 15
- User status counts: {'declined': 20, 'approved': 88, 'chargeback': 5, 'reversed': 7}
- User type counts: {'transfer': 32, 'cash_withdrawal': 15, 'purchase': 32, 'subscription': 21, 'refund': 20}
- IP/device reuse top: [('U1001', 108)]

Rationale

- Risk HIGH (score=60).
- 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.