

Fraud Case Report — Cb2b3ee3ae2d3

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Transaction

- txn_id: T582642747
- user_id: U1004 (grade=A)
- type: transfer
- status: approved
- amount: 1576.64 AED
- merchant: Gaming (mcc=7994)
- channel: card_not_present
- country: FR (home=AE)
- device_id: D04000
- ip_address: 10.0.4.140

Decision

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

Evidence

- Risk level: HIGH (score=77)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, High amount >=3x
- User avg amount (last 80): 513.52
- Velocity proxy (15): 15
- User status counts: {'approved': 68, 'declined': 24, 'reversed': 3, 'chargeback': 6}
- User type counts: {'transfer': 46, 'cash_withdrawal': 17, 'refund': 15, 'purchase': 15, 'subscription': 8}
- IP/device reuse top: [('U1004', 77)]

Rationale

- Risk HIGH (score=77).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline (>=3x).
- 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.