

Fraud Case Report — Cee2b6101d24a
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Transaction

- txn_id: T470128019
- user_id: U1002 (grade=B)
- type: purchase
- status: approved
- amount: 1745.47 AED
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: ZA (home=GB)
- device_id: D02000
- ip_address: 74.171.237.33

Decision

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

Evidence

- Risk level: HIGH (score=80)
- Reasons: Card-not-present, Geo mismatch vs home, High amount \geq 1000, High-risk merchant category
- User avg amount (last 80): 413.05
- Velocity proxy (15): 15
- User status counts: {'approved': 15, 'reversed': 1, 'declined': 2}
- User type counts: {'purchase': 2, 'refund': 2, 'subscription': 3, 'transfer': 10, 'cash_withdrawal': 1}
- IP/device reuse top: [('U1002', 11)]

Rationale

- Risk HIGH (score=80).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.