

Fraud Case Report — C2ded815804df
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Transaction

- txn_id: T414938308
- user_id: U1001 (grade=A)
- type: transfer
- status: declined
- amount: 1054.48 AED
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: FR (home=US)
- device_id: D01000
- ip_address: 144.96.129.105

Decision

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

Evidence

- Risk level: CRITICAL (score=95)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Suspicious stat
- User avg amount (last 80): 380.49
- Velocity proxy (15): 15
- User status counts: {'declined': 7, 'approved': 28, 'chargeback': 2, 'reversed': 2}
- User type counts: {'transfer': 13, 'refund': 6, 'purchase': 4, 'cash_withdrawal': 7, 'subscription': 9}
- IP/device reuse top: [('U1001', 29)]

Rationale

- Risk CRITICAL (score=95).
- 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.