

## # Fraud Case Report — C35f402bb5791

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### ## Transaction

- txn\_id: T855525772
- user\_id: U1005 (grade=D)
- type: refund
- status: approved
- amount: 194.43 AED
- merchant: Luxury Goods (mcc=5944)
- channel: card\_not\_present
- country: DE (home=NG)
- device\_id: D16968
- ip\_address: 189.154.217.120

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=70)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk merchant category
- User avg amount (last 80): 494.13
- Velocity proxy (15): 15
- User status counts: {'approved': 90, 'declined': 21, 'reversed': 3, 'chargeback': 6}
- User type counts: {'refund': 15, 'transfer': 47, 'subscription': 18, 'cash\_withdrawal': 11, 'purchase': 29}
- IP/device reuse top: [('U1005', 1)]

### ## Rationale

- Risk HIGH (score=70).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.