

## # Fraud Case Report — C30beed88c34f

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### ## Transaction

- txn\_id: T511125694
- user\_id: U1001 (grade=A)
- type: purchase
- status: approved
- amount: 2025.94 AED
- merchant: Online Electronics (mcc=5411)
- channel: card\_not\_present
- country: NG (home=US)
- device\_id: D01000
- ip\_address: 10.0.1.53

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=75)
- Reasons: Card-not-present, Geo mismatch vs home, High amount  $\geq 1000$ , High-risk merchant category
- User avg amount (last 80): 596.56
- Velocity proxy (15): 15
- User status counts: {'approved': 87, 'declined': 28, 'reversed': 2, 'chargeback': 3}
- User type counts: {'purchase': 19, 'refund': 10, 'transfer': 64, 'cash\_withdrawal': 17, 'subscription': 10}
- IP/device reuse top: [('U1001', 194)]

### ## Rationale

- Risk HIGH (score=75).
- 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.