

Fraud Case Report — C03e928452c0c
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Transaction

- txn_id: T705759030
- user_id: U1001 (grade=A)
- type: purchase
- status: approved
- amount: 2496.29 EUR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: GB (home=US)
- device_id: D01000
- ip_address: 10.0.1.139

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 ≥ 1000 , High-risk merchant category
- User avg amount (last 80): 613.21
- Velocity proxy (15): 15
- User status counts: {'approved': 95, 'declined': 15, 'reversed': 7, 'chargeback': 3}
- User type counts: {'purchase': 24, 'transfer': 23, 'cash_withdrawal': 31, 'refund': 21, 'subscription': 21}
- IP/device reuse top: [('U1001', 200)]

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.