

# Fraud Case Report — Cc4b3d259ecc6  
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### ## Transaction

- txn\_id: T386946277
- user\_id: U1002 (grade=B)
- type: transfer
- status: declined
- amount: 598.67 AED
- merchant: Digital Goods (mcc=5816)
- channel: card\_not\_present
- country: US (home=GB)
- device\_id: D36959
- ip\_address: 10.0.2.51

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=77)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Suspicious status
- User avg amount (last 80): 487.09
- Velocity proxy (15): 15
- User status counts: {'declined': 25, 'approved': 90, 'chargeback': 3, 'reversed': 2}
- User type counts: {'transfer': 58, 'subscription': 14, 'cash\_withdrawal': 14, 'refund': 15, 'purchase': 19}
- IP/device reuse top: [('U1002', 4)]

### ## Rationale

- Risk HIGH (score=77).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.