Fraud Case Report — C38526e530021
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Transaction
- txn_id: T968948064
- user_id: U1002 (grade=B)
- type: purchase
- status: approved
- amount: 2466.86 AED
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: AE (home=GB)
- device_id: D02000
- ip_address: 10.0.2.245

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

Evidence
- Risk level: HIGH (score=80)
- Reasons: Card-not-present, Geo mismatch vs home, High amount >= 1000, High-risk merchant category
- User avg amount (last 80): 506.16
- Velocity proxy (15): 15
- User status counts: {'approved': 83, 'reversed': 5, 'declined': 32}
- User type counts: {'purchase': 15, 'cash_withdrawal': 12, 'transfer': 75, 'subscription': 10, 'refund': 8}
- IP/device reuse top: [('U1002', 133)]

Rationale
- Risk HIGH (score=80).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline (>=3x).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.