

Fraud Case Report — Cce8a0430cd5d
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Transaction

- txn_id: T348240568
- user_id: U1002 (grade=B)
- type: transfer
- status: declined
- amount: 557.03 GBP
- merchant: Gaming (mcc=7994)
- channel: card_not_present
- country: US (home=GB)
- device_id: D02000
- ip_address: 234.178.63.223

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 stat
- User avg amount (last 80): 501.93
- Velocity proxy (15): 15
- User status counts: {'declined': 33, 'approved': 82, 'reversed': 3, 'chargeback': 2}
- User type counts: {'transfer': 73, 'subscription': 9, 'refund': 10, 'purchase': 17, 'cash_withdrawal': 11}
- IP/device reuse top: [('U1002', 125)]

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.
- IP/device reuse pattern across multiple users is suspicious.