

Fraud Case Report — C0c5239973aea
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Transaction

- txn_id: T533301520
- user_id: U1001 (grade=A)
- type: purchase
- status: approved
- amount: 3.2 GBP
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: FR (home=US)
- device_id: D01000
- ip_address: 114.252.199.224

Decision

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

Evidence

- Risk level: HIGH (score=70)
- Reasons: Card-not-present, Geo mismatch vs home, Test-charge pattern
- User avg amount (last 80): 501.06
- Velocity proxy (15): 15
- User status counts: {'approved': 104, 'declined': 12, 'reversed': 3, 'chargeback': 1}
- User type counts: {'purchase': 20, 'subscription': 19, 'refund': 25, 'transfer': 41, 'cash_withdrawal': 15}
- IP/device reuse top: [('U1001', 200)]

Rationale

- Risk HIGH (score=70).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.