

## # Fraud Case Report — C16250284cb45

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### ## Transaction

- txn\_id: T987298126
- user\_id: U1004 (grade=A)
- type: purchase
- status: approved
- amount: 2644.58 EUR
- merchant: Online Electronics (mcc=5411)
- channel: card\_not\_present
- country: ZA (home=AE)
- device\_id: D51452
- ip\_address: 36.28.105.213

### ## 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  $\geq 1000$ , High-risk merchant category
- User avg amount (last 80): 555.53
- Velocity proxy (15): 15
- User status counts: {'approved': 97, 'reversed': 2, 'chargeback': 5, 'declined': 16}
- User type counts: {'purchase': 39, 'cash\_withdrawal': 11, 'refund': 19, 'transfer': 34, 'subscription': 17}
- IP/device reuse top: [('U1004', 2)]

### ## 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.