Fraud Case Report — C11ad90855d85
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Transaction
- txn_id: T552138667
- user_id: U1004 (grade=A)
- type: purchase
- status: approved
- amount: 1741.67 ZAR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: GB (home=AE)
- device_id: D04000
- ip_address: 10.0.4.157

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 >= 1000, High-risk merchant category
- User avg amount (last 80): 560.78
- Velocity proxy (15): 15
- User status counts: {'approved': 98, 'chargeback': 4, 'declined': 17, 'reversed': 1}
- User type counts: {'purchase': 37, 'subscription': 17, 'refund': 16, 'transfer': 37, 'cash_withdrawal': 13}
- IP/device reuse top: [('U1004', 200)]

Rationale
- Risk HIGH (score=75).
- 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.