

Fraud Case Report — Ccd0cf52680e9

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Transaction

- txn_id: T401817215
- user_id: U1005 (grade=D)
- type: purchase
- status: approved
- amount: 1252.52 AED
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: AE (home=NG)
- device_id: D05000
- ip_address: 219.161.170.10

Decision

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

Evidence

- Risk level: CRITICAL (score=95)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High amount ≥ 1000 , H
- User avg amount (last 80): 470.74
- Velocity proxy (15): 15
- User status counts: {'approved': 94, 'declined': 21, 'chargeback': 1, 'reversed': 4}
- User type counts: {'purchase': 25, 'cash_withdrawal': 19, 'transfer': 45, 'refund': 16, 'subscription': 15}
- IP/device reuse top: [('U1005', 200)]

Rationale

- Risk CRITICAL (score=95).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.