

Fraud Case Report — C3f23df5d2b9e
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Transaction

- txn_id: T743095087
- user_id: U1005 (grade=D)
- type: purchase
- status: approved
- amount: 4.84 EUR
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: US (home=NG)
- device_id: D05000
- ip_address: 81.13.228.219

Decision

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

Evidence

- Risk level: CRITICAL (score=90)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, Test-charge pattern
- User avg amount (last 80): 462.87
- Velocity proxy (15): 15
- User status counts: {'approved': 92, 'declined': 22, 'chargeback': 4, 'reversed': 2}
- User type counts: {'purchase': 23, 'subscription': 15, 'transfer': 41, 'cash_withdrawal': 22, 'refund': 19}
- IP/device reuse top: [('U1005', 115)]

Rationale

- Risk CRITICAL (score=90).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.