

Fraud Case Report — Ca380beb23c2d

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Transaction

- txn_id: T309860065
- user_id: U1002 (grade=B)
- type: transfer
- status: approved
- amount: 629.4 ZAR
- merchant: Gaming (mcc=7994)
- channel: card_not_present
- country: US (home=GB)
- device_id: D10153
- ip_address: 12.24.245.224

Decision

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

Evidence

- Risk level: HIGH (score=69)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Amount >= 500
- User avg amount (last 80): 518.26
- Velocity proxy (15): 15
- User status counts: {'approved': 81, 'declined': 26, 'reversed': 7, 'chargeback': 6}
- User type counts: {'transfer': 42, 'refund': 17, 'purchase': 25, 'cash_withdrawal': 24, 'subscription': 12}
- IP/device reuse top: [('U1002', 5)]

Rationale

- Risk HIGH (score=69).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.