Fraud Case Report — Ca2d76489d5de
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Transaction
- txn_id: T341934209
- user_id: U1003 (grade=C)
- type: refund
- status: declined
- amount: 94.48 ZAR
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D26147
- ip_address: 10.0.3.107

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

Evidence
- Risk level: HIGH (score=61)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, Suspicious status: declir
- User avg amount (last 80): 561.59
- Velocity proxy (15): 15
- User status counts: {'declined': 25, 'approved': 84, 'chargeback': 6, 'reversed': 5}
- User type counts: {'refund': 11, 'purchase': 24, 'transfer': 51, 'cash_withdrawal': 24, 'subscription': 10}
- IP/device reuse top: [('U1003', 4)]

Rationale
- Risk HIGH (score=61).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.