Fraud Case Report — Ce38570303d8b
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Transaction
- txn_id: T770068479
- user_id: U1003 (grade=C)
- type: purchase
- status: approved
- amount: 3142.01 EUR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D03000
- ip_address: 63.219.136.219

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

Evidence
- Risk level: CRITICAL (score=88)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High amount >= 1000, H
- User avg amount (last 80): 555.38
- Velocity proxy (15): 15
- User status counts: {'approved': 88, 'declined': 23, 'chargeback': 4, 'reversed': 5}
- User type counts: {'purchase': 23, 'transfer': 58, 'subscription': 12, 'cash_withdrawal': 20, 'refund': 7}
- IP/device reuse top: [('U1003', 122)]

Rationale
- Risk CRITICAL (score=88).
- 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.