

Fraud Case Report — C51410b5f6724

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Transaction

- txn_id: T489677138
- user_id: U1003 (grade=C)
- type: purchase
- status: approved
- amount: 3072.42 GBP
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D34187
- ip_address: 10.0.3.158

Decision

- Decision: ****BLOCK****
- Recommended action: High-confidence fraud: amount extremely above baseline

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): 490.19
- Velocity proxy (15): 15
- User status counts: {'approved': 86, 'reversed': 5, 'declined': 23, 'chargeback': 6}
- User type counts: {'purchase': 25, 'transfer': 44, 'cash_withdrawal': 25, 'refund': 12, 'subscription': 14}
- IP/device reuse top: [('U1003', 5)]

Rationale

- Risk CRITICAL (score=88).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.