

Fraud Case Report — C54e515077787

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Transaction

- txn_id: T301375731
- user_id: U1004 (grade=A)
- type: purchase
- status: approved
- amount: 4.87 EUR
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: NG (home=AE)
- device_id: D04000
- ip_address: 10.0.4.202

Decision

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

Evidence

- Risk level: HIGH (score=70)
- Reasons: Card-not-present, Geo mismatch vs home, Test-charge pattern
- User avg amount (last 80): 429.6
- Velocity proxy (15): 15
- User status counts: {'approved': 92, 'reversed': 4, 'chargeback': 5, 'declined': 19}
- User type counts: {'purchase': 24, 'subscription': 20, 'cash_withdrawal': 19, 'transfer': 41, 'refund': 16}
- IP/device reuse top: [('U1004', 200)]

Rationale

- Risk HIGH (score=70).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.