

Fraud Case Report — C3a8ef417cff6

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Transaction

- txn_id: T367306369
- user_id: U1005 (grade=D)
- type: purchase
- status: approved
- amount: 93.71 EUR
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: FR (home=NG)
- device_id: D84542
- ip_address: 10.0.5.100

Decision

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

Evidence

- Risk level: HIGH (score=60)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home
- User avg amount (last 80): 547.38
- Velocity proxy (15): 15
- User status counts: {'approved': 90, 'declined': 25, 'reversed': 5}
- User type counts: {'purchase': 19, 'cash_withdrawal': 16, 'transfer': 53, 'refund': 15, 'subscription': 17}
- IP/device reuse top: [('U1005', 1)]

Rationale

- Risk HIGH (score=60).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.