Fraud Case Report — Ce3c1fcf58285
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Transaction
- txn_id: T421107220
- user_id: U1003 (grade=C)
- type: transfer
- status: declined
- amount: 481.52 GBP
- merchant: Travel (mcc=4511)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D03000
- ip_address: 10.0.3.118

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

Evidence
- Risk level: HIGH (score=73)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- User avg amount (last 80): 455.36
- Velocity proxy (15): 15
- User status counts: {'declined': 8, 'approved': 74, 'reversed': 4, 'chargeback': 2}
- User type counts: {'transfer': 30, 'cash_withdrawal': 16, 'refund': 8, 'subscription': 12, 'purchase': 22}
- IP/device reuse top: [('U1003', 62)]

Rationale
- Risk HIGH (score=73).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple users is suspicious.