Fraud Case Report — C6a9f5f5a9e75
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Transaction
- txn_id: T600382472
- user_id: U1005 (grade=D)
- type: refund
- status: declined
- amount: 184.17 AED
- merchant: Gaming (mcc=7994)
- channel: card_not_present
- country: GB (home=NG)
- device_id: D05000
- ip_address: 10.0.5.69

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

Evidence
- Risk level: HIGH (score=68)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, Suspicious status: declir
- User avg amount (last 80): 477.74
- Velocity proxy (15): 15
- User status counts: {'declined': 22, 'approved': 92, 'chargeback': 1, 'reversed': 5}
- User type counts: {'refund': 16, 'cash_withdrawal': 18, 'purchase': 23, 'transfer': 48, 'subscription': 15}
- IP/device reuse top: [('U1005', 200)]

Rationale
- Risk HIGH (score=68).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.