

Fraud Case Report — C05898a631f43
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Transaction

- txn_id: T686831990
- user_id: U1001 (grade=A)
- type: transfer
- status: declined
- amount: 301.51 ZAR
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: AE (home=US)
- device_id: D76571
- ip_address: 183.59.199.2

Decision

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

Evidence

- Risk level: HIGH (score=60)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Suspicious stat
- User avg amount (last 80): 530.51
- Velocity proxy (15): 15
- User status counts: {'declined': 18, 'approved': 92, 'reversed': 7, 'chargeback': 3}
- User type counts: {'transfer': 31, 'subscription': 17, 'cash_withdrawal': 30, 'purchase': 24, 'refund': 18}
- IP/device reuse top: [('U1001', 9)]

Rationale

- Risk HIGH (score=60).
- 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.