

Fraud Case Report — C757120955ddd

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Transaction

- txn_id: T900017693
- user_id: U1005 (grade=D)
- type: transfer
- status: declined
- amount: 259.49 AED
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: US (home=NG)
- device_id: D05000
- ip_address: 199.177.23.203

Decision

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

Evidence

- Risk level: CRITICAL (score=90)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 633.98
- Velocity proxy (15): 15
- User status counts: {'declined': 14, 'approved': 98, 'reversed': 3, 'chargeback': 5}
- User type counts: {'transfer': 36, 'cash_withdrawal': 25, 'subscription': 18, 'refund': 16, 'purchase': 25}
- IP/device reuse top: [('U1005', 200)]

Rationale

- Risk CRITICAL (score=90).
- 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.