

Fraud Case Report — Cf211f1f305d1

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Transaction

- txn_id: T967018106
- user_id: U1003 (grade=C)
- type: refund
- status: approved
- amount: 48.61 EUR
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: US (home=ZA)
- device_id: D03000
- ip_address: 10.0.3.36

Decision

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

Evidence

- Risk level: HIGH (score=63)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk merchant category
- User avg amount (last 80): 787.51
- Velocity proxy (15): 15
- User status counts: {'approved': 91, 'chargeback': 5, 'declined': 19, 'reversed': 5}
- User type counts: {'refund': 12, 'subscription': 13, 'transfer': 40, 'purchase': 28, 'cash_withdrawal': 27}
- IP/device reuse top: [('U1003', 200)]

Rationale

- Risk HIGH (score=63).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.