

Fraud Case Report — C53c9598b021a

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Transaction

- txn_id: T607404849
- user_id: U1003 (grade=C)
- type: transfer
- status: approved
- amount: 693.77 EUR
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: US (home=ZA)
- device_id: D99001
- ip_address: 199.40.207.149

Decision

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

Evidence

- Risk level: CRITICAL (score=87)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 612.35
- Velocity proxy (15): 15
- User status counts: {'approved': 85, 'declined': 23, 'chargeback': 7, 'reversed': 5}
- User type counts: {'transfer': 49, 'cash_withdrawal': 25, 'subscription': 12, 'refund': 10, 'purchase': 24}
- IP/device reuse top: [('U1003', 7)]

Rationale

- Risk CRITICAL (score=87).
- 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.