

Fraud Case Report — C8871ceb213d6
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Transaction

- txn_id: T181419264
- user_id: U1004 (grade=A)
- type: purchase
- status: approved
- amount: 2648.9 USD
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: NG (home=AE)
- device_id: D79208
- ip_address: 141.113.251.24

Decision

- Decision: **BLOCK**
- Recommended action: High-confidence fraud: amount extremely above baseline

Evidence

- Risk level: HIGH (score=75)
- Reasons: Card-not-present, Geo mismatch vs home, High amount \geq 1000, High-risk merchant category
- User avg amount (last 80): 416.11
- Velocity proxy (15): 15
- User status counts: {'approved': 87, 'chargeback': 6, 'declined': 23, 'reversed': 4}
- User type counts: {'purchase': 27, 'refund': 15, 'cash_withdrawal': 21, 'subscription': 14, 'transfer': 43}
- IP/device reuse top: [('U1004', 2)]

Rationale

- Risk HIGH (score=75).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.