

Fraud Case Report — Ca97f719f43c7
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Transaction

- txn_id: T978686984
- user_id: U1003 (grade=C)
- type: subscription
- status: approved
- amount: 114.89 USD
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D03000
- ip_address: 10.0.3.38

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): 467.71
- Velocity proxy (15): 15
- User status counts: {'approved': 88, 'chargeback': 6, 'declined': 22, 'reversed': 4}
- User type counts: {'subscription': 14, 'purchase': 25, 'refund': 12, 'cash_withdrawal': 24, 'transfer': 45}
- 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.