

Fraud Case Report — C64219ec3af32

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Transaction

- txn_id: T126098229
- user_id: U1003 (grade=C)
- type: refund
- status: reversed
- amount: 55.28 EUR
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D03000
- ip_address: 11.180.53.170

Decision

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

Evidence

- Risk level: HIGH (score=61)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, Suspicious status: reversed
- User avg amount (last 80): 552.53
- Velocity proxy (15): 15
- User status counts: {'reversed': 3, 'approved': 86, 'chargeback': 4, 'declined': 27}
- User type counts: {'refund': 14, 'subscription': 12, 'transfer': 57, 'purchase': 26, 'cash_withdrawal': 11}
- IP/device reuse top: [('U1003', 197)]

Rationale

- Risk HIGH (score=61).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.