

Fraud Case Report — Cf65298f7ff81

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Transaction

- txn_id: T812833657
- user_id: U1002 (grade=B)
- type: purchase
- status: approved
- amount: 2789.82 ZAR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: US (home=GB)
- device_id: D02000
- ip_address: 10.0.2.209

Decision

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

Evidence

- Risk level: HIGH (score=80)
- Reasons: Card-not-present, Geo mismatch vs home, High amount ≥ 1000 , High-risk merchant category
- User avg amount (last 80): 567.87
- Velocity proxy (15): 15
- User status counts: {'approved': 43, 'declined': 14, 'chargeback': 2, 'reversed': 4}
- User type counts: {'purchase': 13, 'transfer': 29, 'cash_withdrawal': 8, 'subscription': 7, 'refund': 6}
- IP/device reuse top: [('U1002', 49)]

Rationale

- Risk HIGH (score=80).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.