Fraud Case Report — C325d20fc30b8
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Transaction
- txn_id: T802000081
- user_id: U1005 (grade=D)
- type: refund
- status: approved
- amount: 236.11 USD
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: US (home=NG)
- device_id: D05000
- ip_address: 10.0.5.18

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

Evidence
- Risk level: HIGH (score=70)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk merchant categ
- User avg amount (last 80): 656.73
- Velocity proxy (15): 15
- User status counts: {'approved': 100, 'reversed': 5, 'declined': 11, 'chargeback': 4}
- User type counts: {'refund': 18, 'cash_withdrawal': 19, 'subscription': 20, 'purchase': 25, 'transfer': 38}
- IP/device reuse top: [('U1005', 200)]

Rationale
- Risk HIGH (score=70).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.