

Fraud Case Report — C00c1dd4aa336

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Transaction

- txn_id: T626351776
- user_id: U1002 (grade=B)
- type: transfer
- status: declined
- amount: 612.67 EUR
- merchant: Gaming (mcc=7994)
- channel: card_not_present
- country: NG (home=GB)
- device_id: D02000
- ip_address: 10.0.2.213

Decision

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

Evidence

- Risk level: HIGH (score=77)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Suspicious status
- User avg amount (last 80): 535.19
- Velocity proxy (15): 15
- User status counts: {'declined': 6, 'approved': 20, 'reversed': 4}
- User type counts: {'transfer': 16, 'cash_withdrawal': 4, 'subscription': 4, 'refund': 4, 'purchase': 2}
- IP/device reuse top: [('U1002', 19)]

Rationale

- Risk HIGH (score=77).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple users is suspicious.