Fraud Case Report — C23b386de5d4c
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Transaction
- txn_id: T165976691
- user_id: U1001 (grade=A)
- type: purchase
- status: approved
- amount: 1627.83 ZAR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: GB (home=US)
- device_id: D01000
- ip_address: 10.0.1.190

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

Evidence
- Risk level: HIGH (score=75)
- Reasons: Card-not-present, Geo mismatch vs home, High amount >= 1000, High-risk merchant category
- User avg amount (last 80): 412.05
- Velocity proxy (15): 15
- User status counts: {'approved': 86, 'declined': 24, 'chargeback': 4, 'reversed': 6}
- User type counts: {'purchase': 30, 'transfer': 38, 'refund': 20, 'cash_withdrawal': 14, 'subscription': 18}
- IP/device reuse top: [('U1001', 121)]

Rationale
- Risk HIGH (score=75).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline (>=3x).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.