

Fraud Case Report — C1bfafb863769

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Transaction

- txn_id: T838670117
- user_id: U1003 (grade=C)
- type: transfer
- status: approved
- amount: 1489.3 USD
- merchant: Travel (mcc=4511)
- channel: card_not_present
- country: FR (home=ZA)
- device_id: D03000
- ip_address: 239.174.45.132

Decision

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

Evidence

- Risk level: CRITICAL (score=90)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 426.76
- Velocity proxy (15): 15
- User status counts: {'approved': 81, 'chargeback': 8, 'reversed': 4, 'declined': 27}
- User type counts: {'transfer': 55, 'refund': 17, 'purchase': 16, 'subscription': 19, 'cash_withdrawal': 13}
- IP/device reuse top: [('U1003', 200)]

Rationale

- Risk CRITICAL (score=90).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline ($\geq 3x$).
- 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.