

Fraud Case Report — Cb8c446495492

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Transaction

- txn_id: T211186742
- user_id: U1001 (grade=A)
- type: transfer
- status: declined
- amount: 83.29 GBP
- merchant: Gaming (mcc=7994)
- channel: card_not_present
- country: ZA (home=US)
- device_id: D56640
- ip_address: 118.35.49.210

Decision

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

Evidence

- Risk level: HIGH (score=60)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Suspicious status
- User avg amount (last 80): 572.66
- Velocity proxy (15): 15
- User status counts: {'declined': 14, 'approved': 102, 'chargeback': 2, 'reversed': 2}
- User type counts: {'transfer': 47, 'cash_withdrawal': 19, 'purchase': 18, 'refund': 20, 'subscription': 16}
- IP/device reuse top: [('U1001', 9)]

Rationale

- Risk HIGH (score=60).
- 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.