

Fraud Case Report — C3e66d48caa1f

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Transaction

- txn_id: T306049793
- user_id: U1005 (grade=D)
- type: transfer
- status: approved
- amount: 160.34 ZAR
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: ZA (home=NG)
- device_id: D05000
- ip_address: 214.168.52.168

Decision

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

Evidence

- Risk level: HIGH (score=82)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 596.2
- Velocity proxy (15): 15
- User status counts: {'approved': 89, 'declined': 26, 'reversed': 5}
- User type counts: {'transfer': 55, 'subscription': 17, 'refund': 14, 'purchase': 18, 'cash_withdrawal': 16}
- IP/device reuse top: [('U1005', 200)]

Rationale

- Risk HIGH (score=82).
- 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.