

Fraud Case Report — Ccbf9d622b3d1
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Transaction

- txn_id: T401020985
- user_id: U1005 (grade=D)
- type: subscription
- status: approved
- amount: 29.57 EUR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: US (home=NG)
- device_id: D05000
- ip_address: 10.0.5.40

Decision

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

Evidence

- Risk level: HIGH (score=70)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk merchant category
- User avg amount (last 80): 599.7
- Velocity proxy (15): 15
- User status counts: {'approved': 98, 'chargeback': 6, 'declined': 14, 'reversed': 2}
- User type counts: {'subscription': 15, 'cash_withdrawal': 25, 'transfer': 36, 'purchase': 28, 'refund': 16}
- IP/device reuse top: [('U1005', 200)]

Rationale

- Risk HIGH (score=70).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.