Fraud Case Report — C30ff53f8a956
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Transaction
- txn_id: T724555572
- user_id: U1005 (grade=D)
- type: transfer
- status: declined
- amount: 135.15 ZAR
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: KE (home=NG)
- device_id: D05000
- ip_address: 10.0.5.97

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

Evidence
- Risk level: HIGH (score=80)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- User avg amount (last 80): 483.07
- Velocity proxy (15): 15
- User status counts: {'declined': 22, 'approved': 88, 'reversed': 4, 'chargeback': 6}
- User type counts: {'transfer': 46, 'subscription': 15, 'refund': 15, 'purchase': 30, 'cash_withdrawal': 14}
- IP/device reuse top: [('U1005', 200)]

Rationale
- Risk HIGH (score=80).
- 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.