

Fraud Case Report — C638a1b14460a
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Transaction

- txn_id: T820947966
- user_id: U1001 (grade=A)
- type: transfer
- status: approved
- amount: 372.9 ZAR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: GB (home=US)
- device_id: D60743
- ip_address: 194.201.193.99

Decision

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

Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, High-risk merchant
- User avg amount (last 80): 471.33
- Velocity proxy (15): 15
- User status counts: {'approved': 96, 'declined': 19, 'chargeback': 3, 'reversed': 2}
- User type counts: {'transfer': 58, 'refund': 12, 'cash_withdrawal': 17, 'purchase': 21, 'subscription': 12}
- IP/device reuse top: [('U1001', 7)]

Rationale

- Risk HIGH (score=62).
- 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.