

Fraud Case Report — C17c484285bf2

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Transaction

- txn_id: T304724322
- user_id: U1005 (grade=D)
- type: purchase
- status: approved
- amount: 2807.23 EUR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: DE (home=NG)
- device_id: D05000
- ip_address: 81.13.228.219

Decision

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

Evidence

- Risk level: CRITICAL (score=95)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High amount ≥ 1000 , H
- User avg amount (last 80): 494.3
- Velocity proxy (15): 15
- User status counts: {'approved': 92, 'declined': 22, 'chargeback': 4, 'reversed': 2}
- User type counts: {'purchase': 24, 'subscription': 15, 'transfer': 41, 'cash_withdrawal': 22, 'refund': 18}
- IP/device reuse top: [('U1005', 116)]

Rationale

- Risk CRITICAL (score=95).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.