

Fraud Case Report — C71578538b797

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Transaction

- txn_id: T971773394
- user_id: U1003 (grade=C)
- type: purchase
- status: approved
- amount: 2819.09 EUR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: US (home=ZA)
- device_id: D52543
- ip_address: 10.0.3.15

Decision

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

Evidence

- Risk level: CRITICAL (score=88)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High amount ≥ 1000 , H
- User avg amount (last 80): 602.93
- Velocity proxy (15): 15
- User status counts: {'approved': 87, 'declined': 23, 'chargeback': 3, 'reversed': 7}
- User type counts: {'purchase': 24, 'refund': 11, 'cash_withdrawal': 16, 'transfer': 53, 'subscription': 16}
- IP/device reuse top: [('U1003', 3)]

Rationale

- Risk CRITICAL (score=88).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.