Fraud Case Report — C3cd8f4e47510
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Transaction
- txn_id: T287112771
- user_id: U1005 (grade=D)
- type: purchase
- status: approved
- amount: 2836.37 EUR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: ZA (home=NG)
- device_id: D90449
- ip_address: 10.0.5.55

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): 674.53
- Velocity proxy (15): 15
- User status counts: {'approved': 93, 'declined': 22, 'reversed': 4, 'chargeback': 1}
- User type counts: {'purchase': 27, 'cash_withdrawal': 23, 'transfer': 43, 'subscription': 13, 'refund': 14}
- IP/device reuse top: [('U1005', 3)]

Rationale
- Risk CRITICAL (score=95).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline (>=3x).
- High velocity behavior consistent with burst activity.