

Fraud Case Report — C6f429cf6b027
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Transaction

- txn_id: T525201119
- user_id: U1002 (grade=B)
- type: transfer
- status: approved
- amount: 1440.69 USD
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: ZA (home=GB)
- device_id: D02000
- ip_address: 197.1.182.53

Decision

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

Evidence

- Risk level: CRITICAL (score=92)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, High amount >= 1000
- User avg amount (last 80): 516.35
- Velocity proxy (15): 15
- User status counts: {'approved': 91, 'reversed': 5, 'declined': 21, 'chargeback': 3}
- User type counts: {'transfer': 48, 'purchase': 25, 'refund': 19, 'subscription': 14, 'cash_withdrawal': 14}
- IP/device reuse top: [('U1002', 200)]

Rationale

- Risk CRITICAL (score=92).
- 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.