

Fraud Case Report — C5c8508d45bbe
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Transaction

- txn_id: T164444227
- user_id: U1003 (grade=C)
- type: transfer
- status: declined
- amount: 215.87 USD
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: DE (home=ZA)
- device_id: D03000
- ip_address: 243.192.237.160

Decision

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

Evidence

- Risk level: HIGH (score=73)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 786.31
- Velocity proxy (15): 15
- User status counts: {'declined': 17, 'approved': 92, 'reversed': 6, 'chargeback': 5}
- User type counts: {'transfer': 39, 'subscription': 10, 'purchase': 30, 'refund': 13, 'cash_withdrawal': 28}
- IP/device reuse top: [('U1003', 200)]

Rationale

- Risk HIGH (score=73).
- 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.