

Fraud Case Report — C8205987383b7

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Transaction

- txn_id: T534261125
- user_id: U1004 (grade=A)
- type: transfer
- status: declined
- amount: 1947.45 ZAR
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: GB (home=AE)
- device_id: D04000
- ip_address: 10.0.4.199

Decision

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

Evidence

- Risk level: CRITICAL (score=85)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Suspicious status
- User avg amount (last 80): 591.01
- Velocity proxy (15): 15
- User status counts: {'declined': 30, 'approved': 81, 'chargeback': 7, 'reversed': 2}
- User type counts: {'transfer': 58, 'cash_withdrawal': 15, 'subscription': 14, 'refund': 12, 'purchase': 21}
- IP/device reuse top: [('U1004', 108)]

Rationale

- Risk CRITICAL (score=85).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline ($\geq 3x$).
- 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.