Fraud Case Report — Cdeef34b0f1a8
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Transaction
- txn_id: T577238236
- user_id: U1002 (grade=B)
- type: transfer
- status: declined
- amount: 427.65 ZAR
- merchant: Gaming (mcc=7994)
- channel: card_not_present
- country: US (home=GB)
- device_id: D10153
- ip_address: 12.24.245.224

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

Evidence
- Risk level: HIGH (score=65)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Suspicious stat
- User avg amount (last 80): 516.95
- Velocity proxy (15): 15
- User status counts: {'declined': 24, 'approved': 83, 'reversed': 7, 'chargeback': 6}
- User type counts: {'transfer': 41, 'refund': 17, 'purchase': 25, 'cash_withdrawal': 25, 'subscription': 12}
- IP/device reuse top: [('U1002', 2)]

Rationale
- Risk HIGH (score=65).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.