Fraud Case Report — Ca3afd9a298b1
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Transaction
- txn_id: T692610563
- user_id: U1004 (grade=A)
- type: transfer
- status: declined
- amount: 633.44 GBP
- merchant: Travel (mcc=4511)
- channel: card_not_present
- country: NG (home=AE)
- device_id: D53270
- ip_address: 144.136.74.243

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

Evidence
- Risk level: HIGH (score=72)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Suspicious stat
- User avg amount (last 80): 527.43
- Velocity proxy (15): 15
- User status counts: {'declined': 20, 'approved': 91, 'chargeback': 6, 'reversed': 3}
- User type counts: {'transfer': 36, 'purchase': 26, 'refund': 21, 'cash_withdrawal': 16, 'subscription': 21}
- IP/device reuse top: [('U1004', 11)]

Rationale
- Risk HIGH (score=72).
- 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.