

Fraud Case Report — Ce0c66db32c38
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Transaction

- txn_id: T104984387
- user_id: U1003 (grade=C)
- type: transfer
- status: declined
- amount: 1889.07 USD
- merchant: Luxury Goods (mcc=5944)
- channel: card_present
- country: DE (home=ZA)
- device_id: D64934
- ip_address: 10.0.3.79

Decision

- Decision: ****BLOCK****
- Recommended action: Block transaction + lock account + step-up verification

Evidence

- Risk level: CRITICAL (score=88)
- Reasons: Lower customer grade: C, Geo mismatch vs home, High-risk transaction type: transfer, Suspicious
- User avg amount (last 80): 617.58
- Velocity proxy (15): 15
- User status counts: {'declined': 27, 'reversed': 4, 'approved': 88, 'chargeback': 1}
- User type counts: {'transfer': 61, 'cash_withdrawal': 14, 'subscription': 12, 'refund': 17, 'purchase': 16}
- IP/device reuse top: [('U1003', 2)]

Rationale

- Risk CRITICAL (score=88).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.