Fraud Case Report — Cae54b409155d
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Transaction
- txn_id: T127067953
- user_id: U1003 (grade=C)
- type: refund
- status: approved
- amount: 186.6 ZAR
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: DE (home=ZA)
- device_id: D03000
- ip_address: 18.238.238.168

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

Evidence
- Risk level: HIGH (score=63)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk merchant categ
- User avg amount (last 80): 455.87
- Velocity proxy (15): 15
- User status counts: {'approved': 88, 'declined': 25, 'reversed': 3, 'chargeback': 4}
- User type counts: {'refund': 10, 'subscription': 13, 'purchase': 28, 'transfer': 55, 'cash_withdrawal': 14}
- IP/device reuse top: [('U1003', 166)]

Rationale
- Risk HIGH (score=63).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.