

Fraud Case Report — C742059a51006

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Transaction

- txn_id: T664026948
- user_id: U1005 (grade=D)
- type: transfer
- status: approved
- amount: 1094.97 USD
- merchant: Luxury Goods (mcc=5944)
- channel: card_present
- country: FR (home=NG)
- device_id: D05000
- ip_address: 228.171.45.204

Decision

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

Evidence

- Risk level: CRITICAL (score=87)
- Reasons: Lower customer grade: D, Geo mismatch vs home, High-risk transaction type: transfer, High amount
- User avg amount (last 80): 553.16
- Velocity proxy (15): 15
- User status counts: {'approved': 90, 'declined': 25, 'chargeback': 4, 'reversed': 1}
- User type counts: {'transfer': 50, 'cash_withdrawal': 20, 'purchase': 22, 'subscription': 16, 'refund': 12}
- IP/device reuse top: [('U1005', 200)]

Rationale

- Risk CRITICAL (score=87).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.