Fraud Case Report — C944c390c5641
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Transaction
- txn_id: T856626686
- user_id: U1003 (grade=C)
- type: transfer
- status: declined
- amount: 387.71 EUR
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: US (home=ZA)
- device_id: D99001
- ip_address: 199.40.207.149

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

Evidence
- Risk level: HIGH (score=83)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- User avg amount (last 80): 620.22
- Velocity proxy (15): 15
- User status counts: {'declined': 21, 'approved': 87, 'chargeback': 7, 'reversed': 5}
- User type counts: {'transfer': 43, 'cash_withdrawal': 26, 'subscription': 14, 'refund': 11, 'purchase': 26}
- IP/device reuse top: [('U1003', 1)]

Rationale
- Risk HIGH (score=83).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.