

Fraud Case Report — C9cc21bc19316
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Transaction

- txn_id: T818806955
- user_id: U1001 (grade=A)
- type: purchase
- status: approved
- amount: 1529.99 ZAR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: NG (home=US)
- device_id: D01000
- ip_address: 10.0.1.95

Decision

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

Evidence

- Risk level: HIGH (score=75)
- Reasons: Card-not-present, Geo mismatch vs home, High amount >= 1000, High-risk merchant category
- User avg amount (last 80): 517.74
- Velocity proxy (15): 15
- User status counts: {'approved': 83, 'declined': 28, 'reversed': 6, 'chargeback': 3}
- User type counts: {'purchase': 26, 'transfer': 53, 'cash_withdrawal': 15, 'subscription': 13, 'refund': 13}
- IP/device reuse top: [('U1001', 142)]

Rationale

- Risk HIGH (score=75).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.