Fraud Case Report — Cdb12939d4394
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Transaction
- txn_id: T668401000
- user_id: U1005 (grade=D)
- type: purchase
- status: approved
- amount: 2551.58 EUR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: ZA (home=NG)
- device_id: D05000
- ip_address: 10.0.5.148

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

Evidence
- Risk level: CRITICAL (score=95)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High amount >= 1000, H
- User avg amount (last 80): 501.81
- Velocity proxy (15): 15
- User status counts: {'approved': 85, 'declined': 29, 'chargeback': 5, 'reversed': 1}
- User type counts: {'purchase': 24, 'transfer': 55, 'refund': 12, 'subscription': 14, 'cash_withdrawal': 15}
- IP/device reuse top: [('U1005', 200)]

Rationale
- Risk CRITICAL (score=95).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline (>=3x).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.