

Fraud Case Report — C87de29f1e4ea
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Transaction

- txn_id: T612710759
- user_id: U1005 (grade=D)
- type: transfer
- status: approved
- amount: 620.3 USD
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: FR (home=NG)
- device_id: D05000
- ip_address: 222.12.90.94

Decision

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

Evidence

- Risk level: CRITICAL (score=94)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 486.39
- Velocity proxy (15): 15
- User status counts: {'approved': 83, 'declined': 30, 'chargeback': 6, 'reversed': 1}
- User type counts: {'transfer': 57, 'refund': 9, 'cash_withdrawal': 16, 'subscription': 13, 'purchase': 25}
- IP/device reuse top: [('U1005', 195)]

Rationale

- Risk CRITICAL (score=94).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple users is suspicious.