Fraud Case Report — C92ca30189df3
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Transaction
- txn_id: T585428787
- user_id: U1002 (grade=B)
- type: purchase
- status: approved
- amount: 2130.58 EUR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: NG (home=GB)
- device_id: D02000
- ip_address: 10.0.2.215

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

Evidence
- Risk level: HIGH (score=80)
- Reasons: Card-not-present, Geo mismatch vs home, High amount >= 1000, High-risk merchant category
- User avg amount (last 80): 552.62
- Velocity proxy (15): 15
- User status counts: {'approved': 98, 'declined': 14, 'chargeback': 5, 'reversed': 3}
- User type counts: {'purchase': 31, 'subscription': 15, 'transfer': 44, 'refund': 16, 'cash_withdrawal': 14}
- IP/device reuse top: [('U1002', 200)]

Rationale
- Risk HIGH (score=80).
- 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.