Fraud Case Report — Ce966c7a5966f
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Transaction
- txn_id: T687825356
- user_id: U1001 (grade=A)
- type: transfer
- status: approved
- amount: 562.88 EUR
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: ZA (home=US)
- device_id: D01000
- ip_address: 171.80.230.222

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

Evidence
- Risk level: HIGH (score=64)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Amount >= 500
- User avg amount (last 80): 527.01
- Velocity proxy (15): 15
- User status counts: {'approved': 90, 'declined': 20, 'chargeback': 4, 'reversed': 6}
- User type counts: {'transfer': 43, 'subscription': 11, 'refund': 18, 'purchase': 28, 'cash_withdrawal': 20}
- IP/device reuse top: [('U1001', 200)]

Rationale
- Risk HIGH (score=64).
- 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.