Fraud Case Report — C1729930f3114
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Transaction
- txn_id: T858472556
- user_id: U1003 (grade=C)
- type: transfer
- status: approved
- amount: 209.52 EUR
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D03000
- ip_address: 10.0.3.175

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

Evidence
- Risk level: HIGH (score=65)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- User avg amount (last 80): 528.55
- Velocity proxy (15): 15
- User status counts: {'approved': 90, 'declined': 21, 'chargeback': 4, 'reversed': 5}
- User type counts: {'transfer': 52, 'purchase': 24, 'cash_withdrawal': 21, 'subscription': 12, 'refund': 11}
- IP/device reuse top: [('U1003', 113)]

Rationale
- Risk HIGH (score=65).
- 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.