Fraud Case Report — Caca2775796b7
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Transaction
- txn_id: T468310289
- user_id: U1006 (grade=C)
- type: refund
- status: declined
- amount: 237.31 GBP
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: NG (home=KE)
- device_id: D06000
- ip_address: 10.0.6.163

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

Evidence
- Risk level: HIGH (score=61)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, Suspicious status: declin
- User avg amount (last 80): 542.63
- Velocity proxy (15): 15
- User status counts: {'declined': 28, 'approved': 81, 'reversed': 4, 'chargeback': 7}
- User type counts: {'refund': 13, 'cash_withdrawal': 12, 'purchase': 29, 'transfer': 59, 'subscription': 7}
- IP/device reuse top: [('U1006', 71)]

Rationale
- Risk HIGH (score=61).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.