

Fraud Case Report — Cfc70f84dd4e8

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Transaction

- txn_id: T815699411
- user_id: U1004 (grade=A)
- type: transfer
- status: approved
- amount: 1611.36 GBP
- merchant: Gaming (mcc=7994)
- channel: card_not_present
- country: NG (home=AE)
- device_id: D51698
- ip_address: 10.0.4.64

Decision

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

Evidence

- Risk level: HIGH (score=77)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, High amount >=3x
- User avg amount (last 80): 536.88
- Velocity proxy (15): 15
- User status counts: {'approved': 95, 'declined': 18, 'chargeback': 6, 'reversed': 1}
- User type counts: {'transfer': 39, 'refund': 15, 'subscription': 13, 'purchase': 38, 'cash_withdrawal': 15}
- IP/device reuse top: [('U1004', 1)]

Rationale

- Risk HIGH (score=77).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline (>=3x).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.