

Fraud Case Report — C6c7f2f435cf8
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Transaction

- txn_id: T246990088
- user_id: U1005 (grade=D)
- type: refund
- status: approved
- amount: 28.92 USD
- merchant: Gaming (mcc=7994)
- channel: card_not_present
- country: GB (home=NG)
- device_id: D05000
- ip_address: 10.0.5.28

Decision

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

Evidence

- Risk level: HIGH (score=60)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home
- User avg amount (last 80): 664.93
- Velocity proxy (15): 15
- User status counts: {'approved': 20, 'chargeback': 2, 'declined': 1, 'reversed': 2}
- User type counts: {'refund': 4, 'purchase': 4, 'cash_withdrawal': 5, 'subscription': 5, 'transfer': 7}
- IP/device reuse top: [('U1005', 17)]

Rationale

- Risk HIGH (score=60).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.