

Fraud Case Report — C8d28d6ce43be
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Transaction

- txn_id: T811381874
- user_id: U1005 (grade=D)
- type: transfer
- status: declined
- amount: 604.87 USD
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: FR (home=NG)
- device_id: D05000
- ip_address: 214.186.187.48

Decision

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

Evidence

- Risk level: CRITICAL (score=102)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 549.05
- Velocity proxy (15): 15
- User status counts: {'declined': 12, 'approved': 77, 'reversed': 4, 'chargeback': 4}
- User type counts: {'transfer': 31, 'cash_withdrawal': 17, 'refund': 16, 'purchase': 18, 'subscription': 15}
- IP/device reuse top: [('U1005', 72)]

Rationale

- Risk CRITICAL (score=102).
- 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.