

Fraud Case Report — C117fb60dbc2a

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Transaction

- txn_id: T566291891
- user_id: U1005 (grade=D)
- type: transfer
- status: declined
- amount: 358.03 ZAR
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: ZA (home=NG)
- device_id: D05000
- ip_address: 214.168.52.168

Decision

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

Evidence

- Risk level: CRITICAL (score=90)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 584.75
- Velocity proxy (15): 15
- User status counts: {'declined': 22, 'approved': 92, 'reversed': 6}
- User type counts: {'transfer': 49, 'subscription': 19, 'refund': 15, 'purchase': 19, 'cash_withdrawal': 18}
- IP/device reuse top: [('U1005', 200)]

Rationale

- Risk CRITICAL (score=90).
- 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.