Fraud Case Report — C147a0b75e733
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Transaction
- txn_id: T771044626
- user_id: U1002 (grade=B)
- type: transfer
- status: declined
- amount: 644.15 GBP
- merchant: Gaming (mcc=7994)
- channel: card_not_present
- country: ZA (home=GB)
- device_id: D71939
- ip_address: 10.0.2.94

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, Suspicious stat
- User avg amount (last 80): 565.58
- Velocity proxy (15): 15
- User status counts: {'declined': 25, 'approved': 86, 'chargeback': 6, 'reversed': 3}
- User type counts: {'transfer': 57, 'subscription': 13, 'refund': 13, 'purchase': 23, 'cash_withdrawal': 14}
- IP/device reuse top: [('U1002', 6)]

Rationale
- Risk HIGH (score=77).
- 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.