

Fraud Case Report — C7546d0315f30
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Transaction

- txn_id: T332159266
- user_id: U1005 (grade=D)
- type: transfer
- status: approved
- amount: 348.38 USD
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: ZA (home=NG)
- device_id: D05000
- ip_address: 10.0.5.153

Decision

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

Evidence

- Risk level: HIGH (score=72)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 540.5
- Velocity proxy (15): 15
- User status counts: {'approved': 87, 'declined': 26, 'chargeback': 6, 'reversed': 1}
- User type counts: {'transfer': 48, 'purchase': 28, 'subscription': 14, 'refund': 11, 'cash_withdrawal': 19}
- IP/device reuse top: [('U1005', 179)]

Rationale

- Risk HIGH (score=72).
- 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.