

Fraud Case Report — C037265e59a25

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Transaction

- txn_id: T400770910
- user_id: U1001 (grade=A)
- type: transfer
- status: approved
- amount: 520.14 EUR
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: ZA (home=US)
- device_id: D01000
- ip_address: 171.80.230.222

Decision

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

Evidence

- Risk level: HIGH (score=64)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Amount >= 500
- User avg amount (last 80): 550.02
- Velocity proxy (15): 15
- User status counts: {'approved': 93, 'chargeback': 4, 'declined': 16, 'reversed': 7}
- User type counts: {'transfer': 36, 'subscription': 14, 'refund': 18, 'purchase': 29, 'cash_withdrawal': 23}
- IP/device reuse top: [('U1001', 200)]

Rationale

- Risk HIGH (score=64).
- 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.