Fraud Case Report — Cc09d3fac1d90
- Created: 2026-01-18T22:48:04.860111+00:00

Transaction
- txn_id: T629603904
- user_id: U1005 (grade=D)
- type: refund
- status: approved
- amount: 266.8 USD
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: ZA (home=NG)
- device_id: D05000
- ip_address: 10.0.5.77

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

Evidence
- Risk level: HIGH (score=60)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home
- User avg amount (last 80): 533.84
- Velocity proxy (15): 15
- User status counts: {'approved': 91, 'chargeback': 1, 'declined': 23, 'reversed': 5}
- User type counts: {'refund': 15, 'cash_withdrawal': 18, 'purchase': 21, 'transfer': 48, 'subscription': 18}
- IP/device reuse top: [('U1005', 200)]

Rationale
- Risk HIGH (score=60).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.