Fraud Case Report — C472d2497d7b7
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Transaction
- txn_id: T540967959
- user_id: U1005 (grade=D)
- type: transfer
- status: declined
- amount: 394.19 EUR
- merchant: Gaming (mcc=7994)
- channel: card_not_present
- country: GB (home=NG)
- device_id: D05000
- ip_address: 201.209.247.94

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

Evidence
- Risk level: HIGH (score=80)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- User avg amount (last 80): 610.97
- Velocity proxy (15): 15
- User status counts: {'declined': 13, 'reversed': 6, 'approved': 98, 'chargeback': 3}
- User type counts: {'transfer': 40, 'subscription': 21, 'refund': 17, 'purchase': 25, 'cash_withdrawal': 17}
- IP/device reuse top: [('U1005', 200)]

Rationale
- Risk HIGH (score=80).
- 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.