

Fraud Case Report — C98fbbc18ecbd

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Transaction

- txn_id: T835375647
- user_id: U1003 (grade=C)
- type: purchase
- status: approved
- amount: 3106.95 USD
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: US (home=ZA)
- device_id: D49795
- ip_address: 234.7.4.124

Decision

- Decision: ****BLOCK****
- Recommended action: High-confidence fraud: amount extremely above baseline

Evidence

- Risk level: CRITICAL (score=88)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High amount ≥ 1000 , H
- User avg amount (last 80): 466.63
- Velocity proxy (15): 15
- User status counts: {'approved': 88, 'declined': 25, 'reversed': 3, 'chargeback': 4}
- User type counts: {'purchase': 28, 'transfer': 57, 'refund': 9, 'subscription': 12, 'cash_withdrawal': 14}
- IP/device reuse top: [('U1003', 2)]

Rationale

- Risk CRITICAL (score=88).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.