Fraud Case Report — Caa71c426bb57
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Transaction
- txn_id: T192009840
- user_id: U1005 (grade=D)
- type: purchase
- status: approved
- amount: 832.51 GBP
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: DE (home=NG)
- device_id: D05000
- ip_address: 10.0.5.161

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

Evidence
- Risk level: HIGH (score=82)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, Amount >= 500, High-ris
- User avg amount (last 80): 601.92
- Velocity proxy (15): 15
- User status counts: {'approved': 45, 'reversed': 3, 'declined': 3, 'chargeback': 2}
- User type counts: {'purchase': 8, 'cash_withdrawal': 14, 'refund': 9, 'subscription': 12, 'transfer': 10}
- IP/device reuse top: [('U1005', 35)]

Rationale
- Risk HIGH (score=82).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.