

Fraud Case Report — C3e09be4d762c
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Transaction

- txn_id: T133385628
- user_id: U1005 (grade=D)
- type: refund
- status: approved
- amount: 145.74 EUR
- merchant: Travel (mcc=4511)
- channel: card_not_present
- country: GB (home=NG)
- device_id: D05000
- ip_address: 145.49.161.223

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): 683.96
- Velocity proxy (15): 15
- User status counts: {'approved': 94, 'chargeback': 3, 'declined': 21, 'reversed': 2}
- User type counts: {'refund': 19, 'purchase': 28, 'transfer': 40, 'cash_withdrawal': 21, 'subscription': 12}
- 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.