

Fraud Case Report — Caeee45689a11
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Transaction

- txn_id: T540967724
- user_id: U1001 (grade=A)
- type: transfer
- status: declined
- amount: 188.91 ZAR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: GB (home=US)
- device_id: D60743
- ip_address: 194.201.193.99

Decision

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

Evidence

- Risk level: HIGH (score=70)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Suspicious stat
- User avg amount (last 80): 468.37
- Velocity proxy (15): 15
- User status counts: {'declined': 21, 'approved': 94, 'chargeback': 3, 'reversed': 2}
- User type counts: {'transfer': 60, 'refund': 12, 'cash_withdrawal': 17, 'purchase': 19, 'subscription': 12}
- IP/device reuse top: [('U1001', 9)]

Rationale

- Risk HIGH (score=70).
- 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.