

Fraud Case Report — C12c8bc5f5580

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Transaction

- txn_id: T983728062
- user_id: U1001 (grade=A)
- type: transfer
- status: declined
- amount: 521.81 GBP
- merchant: Travel (mcc=4511)
- channel: card_not_present
- country: NG (home=US)
- device_id: D01000
- ip_address: 241.236.90.253

Decision

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

Evidence

- Risk level: HIGH (score=72)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Suspicious status
- User avg amount (last 80): 359.02
- Velocity proxy (15): 15
- User status counts: {'declined': 13, 'approved': 95, 'reversed': 7, 'chargeback': 5}
- User type counts: {'transfer': 22, 'subscription': 26, 'purchase': 31, 'cash_withdrawal': 17, 'refund': 24}
- IP/device reuse top: [('U1001', 84)]

Rationale

- Risk HIGH (score=72).
- 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.