

Fraud Case Report — C461d69a30b0c

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Transaction

- txn_id: T495125538
- user_id: U1002 (grade=B)
- type: transfer
- status: declined
- amount: 417.73 GBP
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: KE (home=GB)
- device_id: D02000
- ip_address: 10.0.2.88

Decision

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

Evidence

- Risk level: HIGH (score=65)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Suspicious status
- User avg amount (last 80): 496.18
- Velocity proxy (15): 15
- User status counts: {'declined': 31, 'approved': 81, 'chargeback': 1, 'reversed': 7}
- User type counts: {'transfer': 70, 'cash_withdrawal': 9, 'subscription': 10, 'purchase': 14, 'refund': 17}
- IP/device reuse top: [('U1002', 164)]

Rationale

- Risk HIGH (score=65).
- 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.