

Fraud Case Report — C5901cd8c0ef8
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Transaction

- txn_id: T914890271
- user_id: U1005 (grade=D)
- type: transfer
- status: declined
- amount: 1293.12 EUR
- merchant: Gaming (mcc=7994)
- channel: card_present
- country: KE (home=NG)
- device_id: D05000
- ip_address: 10.0.5.70

Decision

- Decision: **BLOCK**
- Recommended action: Block transaction + lock account + step-up verification

Evidence

- Risk level: CRITICAL (score=85)
- Reasons: Lower customer grade: D, Geo mismatch vs home, High-risk transaction type: transfer, Suspicious device reuse
- User avg amount (last 80): 624.13
- Velocity proxy (15): 15
- User status counts: {'declined': 12, 'approved': 98, 'reversed': 5, 'chargeback': 5}
- User type counts: {'transfer': 38, 'cash_withdrawal': 22, 'refund': 16, 'purchase': 25, 'subscription': 19}
- IP/device reuse top: [('U1005', 200)]

Rationale

- Risk CRITICAL (score=85).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.