Fraud Case Report — Ca6990125c9aa
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Transaction
- txn_id: T973378577
- user_id: U1004 (grade=A)
- type: transfer
- status: approved
- amount: 1843.01 EUR
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: KE (home=AE)
- device_id: D04000
- ip_address: 10.0.4.118

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

Evidence
- Risk level: HIGH (score=77)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, High amount >=
- User avg amount (last 80): 513.18
- Velocity proxy (15): 15
- User status counts: {'approved': 99, 'declined': 13, 'chargeback': 7, 'reversed': 1}
- User type counts: {'transfer': 31, 'purchase': 41, 'cash_withdrawal': 18, 'subscription': 14, 'refund': 16}
- IP/device reuse top: [('U1004', 200)]

Rationale
- Risk HIGH (score=77).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline (>=3x).
- 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.