

# Fraud Case Report — C6a68dcf5d8ab  
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#### ## Transaction

- txn\_id: T440888282
- user\_id: U1006 (grade=C)
- type: transfer
- status: approved
- amount: 104.36 AED
- merchant: Digital Goods (mcc=5816)
- channel: card\_not\_present
- country: US (home=KE)
- device\_id: D06000
- ip\_address: 10.0.6.243

#### ## Decision

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

#### ## Evidence

- Risk level: HIGH (score=65)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 585.7
- Velocity proxy (15): 15
- User status counts: {'approved': 89, 'chargeback': 8, 'declined': 19, 'reversed': 4}
- User type counts: {'transfer': 47, 'cash\_withdrawal': 21, 'purchase': 33, 'subscription': 5, 'refund': 14}
- IP/device reuse top: [('U1006', 115)]

#### ## 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.