Fraud Case Report — C89a7c892b065
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Transaction
- txn_id: T580347441
- user_id: U1005 (grade=D)
- type: transfer
- status: approved
- amount: 380.19 GBP
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: KE (home=NG)
- device_id: D05000
- ip_address: 90.30.240.86

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

Evidence
- Risk level: HIGH (score=72)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- User avg amount (last 80): 535.76
- Velocity proxy (15): 15
- User status counts: {'approved': 96, 'chargeback': 5, 'declined': 16, 'reversed': 3}
- User type counts: {'transfer': 35, 'cash_withdrawal': 25, 'purchase': 23, 'refund': 19, 'subscription': 18}
- IP/device reuse top: [('U1005', 97)]

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.