

Fraud Case Report — Caa8e20c5a98f

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Transaction

- txn_id: T596265885
- user_id: U1006 (grade=C)
- type: purchase
- status: approved
- amount: 8.69 GBP
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: NG (home=KE)
- device_id: D06000
- ip_address: 10.0.6.46

Decision

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

Evidence

- Risk level: HIGH (score=83)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, Test-charge pattern
- User avg amount (last 80): 567.82
- Velocity proxy (15): 15
- User status counts: {'approved': 101, 'declined': 16, 'reversed': 2, 'chargeback': 1}
- User type counts: {'purchase': 35, 'transfer': 46, 'cash_withdrawal': 13, 'refund': 11, 'subscription': 15}
- IP/device reuse top: [('U1006', 200)]

Rationale

- Risk HIGH (score=83).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.