

Fraud Case Report — Cc9d8b1654bd7

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Transaction

- txn_id: T202483550
- user_id: U1006 (grade=C)
- type: transfer
- status: approved
- amount: 1131.45 EUR
- merchant: Travel (mcc=4511)
- channel: card_not_present
- country: DE (home=KE)
- device_id: D06000
- ip_address: 10.0.6.228

Decision

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

Evidence

- Risk level: CRITICAL (score=90)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 683.12
- Velocity proxy (15): 15
- User status counts: {'approved': 94, 'declined': 16, 'reversed': 6, 'chargeback': 4}
- User type counts: {'transfer': 37, 'subscription': 12, 'refund': 20, 'purchase': 32, 'cash_withdrawal': 19}
- IP/device reuse top: [('U1006', 172)]

Rationale

- Risk CRITICAL (score=90).
- 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.