Fraud Case Report — C2fefda38e1c3
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Transaction
- txn_id: T304129181
- user_id: U1006 (grade=C)
- type: transfer
- status: approved
- amount: 575.7 AED
- merchant: Travel (mcc=4511)
- channel: card_not_present
- country: DE (home=KE)
- device_id: D55294
- ip_address: 10.0.6.112

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

Evidence
- Risk level: HIGH (score=77)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- User avg amount (last 80): 605.91
- Velocity proxy (15): 15
- User status counts: {'approved': 84, 'declined': 27, 'chargeback': 3, 'reversed': 6}
- User type counts: {'transfer': 59, 'purchase': 26, 'refund': 9, 'cash_withdrawal': 15, 'subscription': 11}
- IP/device reuse top: [('U1006', 5)]

Rationale
- Risk HIGH (score=77).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.