Fraud Case Report — C07039efaa4c0
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Transaction
- txn_id: T961659878
- user_id: U1006 (grade=C)
- type: subscription
- status: approved
- amount: 88.41 USD
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: FR (home=KE)
- device_id: D79678
- ip_address: 76.58.65.174

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

Evidence
- Risk level: HIGH (score=63)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk merchant categ
- User avg amount (last 80): 385.73
- Velocity proxy (15): 15
- User status counts: {'approved': 88, 'declined': 24, 'reversed': 4, 'chargeback': 4}
- User type counts: {'subscription': 14, 'refund': 21, 'transfer': 47, 'purchase': 21, 'cash_withdrawal': 17}
- IP/device reuse top: [('U1006', 1)]

Rationale
- Risk HIGH (score=63).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.