Fraud Case Report — C4c8e95d33b6b
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Transaction
- txn_id: T178690723
- user_id: U1001 (grade=A)
- type: purchase
- status: approved
- amount: 2762.94 GBP
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: KE (home=US)
- device_id: D96759
- ip_address: 10.0.1.7

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

Evidence
- Risk level: HIGH (score=75)
- Reasons: Card-not-present, Geo mismatch vs home, High amount >= 1000, High-risk merchant category
- User avg amount (last 80): 593.42
- Velocity proxy (15): 15
- User status counts: {'approved': 95, 'reversed': 7, 'declined': 15, 'chargeback': 3}
- User type counts: {'purchase': 21, 'cash_withdrawal': 30, 'refund': 23, 'subscription': 22, 'transfer': 24}
- IP/device reuse top: [('U1001', 4)]

Rationale
- Risk HIGH (score=75).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline (>=3x).
- High velocity behavior consistent with burst activity.