Fraud Case Report — Ce58749bbf909
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Transaction
- txn_id: T143718778
- user_id: U1006 (grade=C)
- type: purchase
- status: approved
- amount: 6.01 AED
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: NG (home=KE)
- device_id: D55433
- ip_address: 10.0.6.80

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): 612.74
- Velocity proxy (15): 15
- User status counts: {'approved': 104, 'declined': 10, 'chargeback': 4, 'reversed': 2}
- User type counts: {'purchase': 32, 'transfer': 42, 'refund': 19, 'subscription': 18, 'cash_withdrawal': 9}
- IP/device reuse top: [('U1006', 3)]

Rationale
- Risk HIGH (score=83).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.