

Fraud Case Report — C133e22efc7ff
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Transaction

- txn_id: T527118933
- user_id: U1003 (grade=C)
- type: purchase
- status: approved
- amount: 1059.22 AED
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: KE (home=ZA)
- device_id: D88117
- ip_address: 72.156.33.91

Decision

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

Evidence

- Risk level: CRITICAL (score=88)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High amount >= 1000, High velocity
- User avg amount (last 80): 511.62
- Velocity proxy (15): 15
- User status counts: {'approved': 93, 'reversed': 6, 'declined': 20, 'chargeback': 1}
- User type counts: {'purchase': 23, 'cash_withdrawal': 21, 'transfer': 52, 'refund': 10, 'subscription': 14}
- IP/device reuse top: [('U1003', 2)]

Rationale

- Risk CRITICAL (score=88).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.