

## # Fraud Case Report — C58bebd7e2790

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### ## Transaction

- txn\_id: T118758940
- user\_id: U1003 (grade=C)
- type: purchase
- status: approved
- amount: 2539.9 USD
- merchant: Online Electronics (mcc=5411)
- channel: card\_not\_present
- country: KE (home=ZA)
- device\_id: D96405
- ip\_address: 183.151.117.150

### ## 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  $\geq 1000$ , H
- User avg amount (last 80): 474.13
- Velocity proxy (15): 15
- User status counts: {'approved': 89, 'declined': 24, 'reversed': 3, 'chargeback': 4}
- User type counts: {'purchase': 29, 'subscription': 13, 'refund': 11, 'cash\_withdrawal': 16, 'transfer': 51}
- IP/device reuse top: [('U1003', 2)]

### ## Rationale

- Risk CRITICAL (score=88).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline ( $\geq 3x$ ).
- High velocity behavior consistent with burst activity.