

Fraud Case Report — Cddefde295623
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Transaction

- txn_id: T789845280
- user_id: U1002 (grade=B)
- type: transfer
- status: approved
- amount: 582.62 GBP
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: KE (home=GB)
- device_id: D02000
- ip_address: 10.0.2.88

Decision

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

Evidence

- Risk level: HIGH (score=69)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Amount >= 500
- User avg amount (last 80): 480.46
- Velocity proxy (15): 15
- User status counts: {'approved': 82, 'declined': 30, 'chargeback': 1, 'reversed': 7}
- User type counts: {'transfer': 72, 'cash_withdrawal': 8, 'subscription': 10, 'purchase': 14, 'refund': 16}
- IP/device reuse top: [('U1002', 167)]

Rationale

- Risk HIGH (score=69).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple users is suspicious.