

# Fraud Case Report — Caecf57dd3d41  
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#### ## Transaction

- txn\_id: T258954136
- user\_id: U1006 (grade=C)
- type: purchase
- status: approved
- amount: 1815.91 USD
- merchant: Online Electronics (mcc=5411)
- channel: card\_not\_present
- country: NG (home=KE)
- device\_id: D06000
- ip\_address: 10.0.6.73

#### ## 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): 604.25
- Velocity proxy (15): 15
- User status counts: {'approved': 90, 'declined': 16, 'chargeback': 8, 'reversed': 6}
- User type counts: {'purchase': 33, 'refund': 20, 'cash\_withdrawal': 21, 'subscription': 9, 'transfer': 37}
- IP/device reuse top: [('U1006', 147)]

#### ## Rationale

- Risk CRITICAL (score=88).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline (>=3x).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.