

# Fraud Case Report — C557d755d9c3b  
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#### ## Transaction

- txn\_id: T434983914
- user\_id: U1006 (grade=C)
- type: purchase
- status: approved
- amount: 2554.78 USD
- merchant: Online Electronics (mcc=5411)
- channel: card\_not\_present
- country: US (home=KE)
- device\_id: D67643
- ip\_address: 10.0.6.10

#### ## 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, High velocity
- User avg amount (last 80): 641.16
- Velocity proxy (15): 15
- User status counts: {'approved': 91, 'declined': 17, 'chargeback': 6, 'reversed': 6}
- User type counts: {'purchase': 34, 'cash\_withdrawal': 21, 'refund': 19, 'subscription': 9, 'transfer': 37}
- IP/device reuse top: [('U1006', 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.