

Fraud Case Report — C232cab1e101d
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Transaction

- txn_id: T812038725
- user_id: U1006 (grade=C)
- type: purchase
- status: approved
- amount: 1123.69 USD
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: DE (home=KE)
- device_id: D06000
- ip_address: 10.0.6.131

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, Home country mismatch
- User avg amount (last 80): 512.25
- Velocity proxy (15): 15
- User status counts: {'approved': 16, 'declined': 2, 'reversed': 1}
- User type counts: {'purchase': 7, 'transfer': 2, 'refund': 2, 'cash_withdrawal': 5, 'subscription': 3}
- IP/device reuse top: [('U1006', 11)]

Rationale

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