

Fraud Case Report — C78603e7e15c2

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Transaction

- txn_id: T201460869
- user_id: U1005 (grade=D)
- type: purchase
- status: approved
- amount: 148.05 USD
- merchant: Gaming (mcc=7994)
- channel: card_not_present
- country: KE (home=NG)
- device_id: D05000
- ip_address: 10.0.5.233

Decision

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

Evidence

- Risk level: HIGH (score=60)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home
- User avg amount (last 80): 478.99
- Velocity proxy (15): 15
- User status counts: {'approved': 90, 'declined': 22, 'reversed': 3, 'chargeback': 5}
- User type counts: {'purchase': 23, 'cash_withdrawal': 15, 'transfer': 51, 'subscription': 19, 'refund': 12}
- IP/device reuse top: [('U1005', 200)]

Rationale

- Risk HIGH (score=60).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.