Fraud Case Report — Ce11fd713ca76
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Transaction
- txn_id: T203183505
- user_id: U1006 (grade=C)
- type: purchase
- status: approved
- amount: 2083.2 USD
- merchant: Travel (mcc=4511)
- channel: card_not_present
- country: US (home=KE)
- device_id: D06000
- ip_address: 10.0.6.167

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

Evidence
- Risk level: HIGH (score=78)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High amount >= 1000
- User avg amount (last 80): 478.06
- Velocity proxy (15): 15
- User status counts: {'approved': 87, 'chargeback': 6, 'declined': 24, 'reversed': 3}
- User type counts: {'purchase': 24, 'transfer': 50, 'subscription': 13, 'refund': 18, 'cash_withdrawal': 15}
- IP/device reuse top: [('U1006', 200)]

Rationale
- Risk HIGH (score=78).
- 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.