

# Fraud Case Report — Cd8ba5ba86f3c  
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#### ## Transaction

- txn\_id: T696110790
- user\_id: U1006 (grade=C)
- type: transfer
- status: approved
- amount: 187.81 AED
- merchant: Grocery (mcc=5411)
- channel: card\_not\_present
- country: AE (home=KE)
- device\_id: D39513
- ip\_address: 10.0.6.225

#### ## Decision

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

#### ## Evidence

- Risk level: HIGH (score=65)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 577.04
- Velocity proxy (15): 15
- User status counts: {'approved': 86, 'declined': 26, 'reversed': 6, 'chargeback': 2}
- User type counts: {'transfer': 57, 'cash\_withdrawal': 16, 'subscription': 12, 'purchase': 26, 'refund': 9}
- IP/device reuse top: [('U1006', 5)]

#### ## Rationale

- Risk HIGH (score=65).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.