

Fraud Case Report — C73c1c81df7b0
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Transaction

- txn_id: T628280251
- user_id: U1006 (grade=C)
- type: transfer
- status: declined
- amount: 629.63 ZAR
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: ZA (home=KE)
- device_id: D73315
- ip_address: 10.0.6.125

Decision

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

Evidence

- Risk level: CRITICAL (score=85)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 400.87
- Velocity proxy (15): 15
- User status counts: {'declined': 23, 'approved': 88, 'reversed': 5, 'chargeback': 4}
- User type counts: {'transfer': 46, 'purchase': 23, 'refund': 21, 'cash_withdrawal': 17, 'subscription': 13}
- IP/device reuse top: [('U1006', 5)]

Rationale

- Risk CRITICAL (score=85).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.