

Fraud Case Report — C204655c9cf4e

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Transaction

- txn_id: T284495056
- user_id: U1006 (grade=C)
- type: purchase
- status: approved
- amount: 1722.54 ZAR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: AE (home=KE)
- device_id: D90971
- ip_address: 10.0.6.202

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 , H
- User avg amount (last 80): 580.55
- Velocity proxy (15): 15
- User status counts: {'approved': 84, 'reversed': 4, 'declined': 27, 'chargeback': 5}
- User type counts: {'purchase': 25, 'cash_withdrawal': 15, 'transfer': 58, 'refund': 17, 'subscription': 5}
- IP/device reuse top: [('U1006', 3)]

Rationale

- Risk CRITICAL (score=88).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.