

## # Fraud Case Report — Cdde8fe5878d8

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### ## Transaction

- txn\_id: T448918814
- user\_id: U1006 (grade=C)
- type: transfer
- status: declined
- amount: 568.85 AED
- merchant: Online Electronics (mcc=5411)
- channel: card\_not\_present
- country: AE (home=KE)
- device\_id: D06000
- ip\_address: 183.206.93.20

### ## Decision

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

### ## Evidence

- Risk level: CRITICAL (score=95)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 562.65
- Velocity proxy (15): 15
- User status counts: {'declined': 8, 'approved': 40, 'reversed': 2, 'chargeback': 2}
- User type counts: {'transfer': 18, 'refund': 4, 'purchase': 16, 'cash\_withdrawal': 7, 'subscription': 7}
- IP/device reuse top: [('U1006', 28)]

### ## Rationale

- Risk CRITICAL (score=95).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple users is suspicious.