

Fraud Case Report — Cb6815b8b086b
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Transaction

- txn_id: T707152071
- user_id: U1006 (grade=C)
- type: refund
- status: approved
- amount: 30.01 GBP
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: FR (home=KE)
- device_id: D06000
- ip_address: 10.0.6.140

Decision

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

Evidence

- Risk level: HIGH (score=63)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk merchant category
- User avg amount (last 80): 564.85
- Velocity proxy (15): 15
- User status counts: {'approved': 88, 'declined': 20, 'chargeback': 8, 'reversed': 4}
- User type counts: {'refund': 15, 'transfer': 46, 'cash_withdrawal': 21, 'purchase': 33, 'subscription': 5}
- IP/device reuse top: [('U1006', 123)]

Rationale

- Risk HIGH (score=63).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.