

Fraud Case Report — C30689c9a8a60
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Transaction

- txn_id: T949982381
- user_id: U1006 (grade=C)
- type: transfer
- status: declined
- amount: 443.63 ZAR
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: US (home=KE)
- device_id: D52277
- ip_address: 10.0.6.214

Decision

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

Evidence

- Risk level: HIGH (score=83)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 561.43
- Velocity proxy (15): 15
- User status counts: {'declined': 13, 'approved': 104, 'reversed': 2, 'chargeback': 1}
- User type counts: {'transfer': 41, 'cash_withdrawal': 14, 'purchase': 36, 'refund': 14, 'subscription': 15}
- IP/device reuse top: [('U1006', 3)]

Rationale

- Risk HIGH (score=83).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.