Fraud Case Report — Cdb137f2f07b1
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Transaction
- txn_id: T516331191
- user_id: U1006 (grade=C)
- type: transfer
- status: approved
- amount: 109.5 ZAR
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: AE (home=KE)
- device_id: D06000
- ip_address: 10.0.6.45

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

Evidence
- Risk level: HIGH (score=65)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- User avg amount (last 80): 551.21
- Velocity proxy (15): 15
- User status counts: {'approved': 94, 'declined': 13, 'chargeback': 3, 'reversed': 10}
- User type counts: {'transfer': 25, 'cash_withdrawal': 24, 'subscription': 19, 'purchase': 28, 'refund': 24}
- IP/device reuse top: [('U1006', 200)]

Rationale
- Risk HIGH (score=65).
- 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.