

Fraud Case Report — C58a3d5c7233e

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Transaction

- txn_id: T258236247
- user_id: U1006 (grade=C)
- type: transfer
- status: approved
- amount: 246.76 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: HIGH (score=75)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 569.71
- Velocity proxy (15): 15
- User status counts: {'approved': 39, 'declined': 7, 'reversed': 2, 'chargeback': 2}
- User type counts: {'transfer': 16, 'refund': 4, 'purchase': 16, 'cash_withdrawal': 7, 'subscription': 7}
- IP/device reuse top: [('U1006', 26)]

Rationale

- Risk HIGH (score=75).
- 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.