

Fraud Case Report — C61ab55ba502d

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Transaction

- txn_id: T100965285
- user_id: U1006 (grade=C)
- type: transfer
- status: approved
- amount: 501.76 AED
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: US (home=KE)
- device_id: D06000
- ip_address: 10.0.6.243

Decision

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

Evidence

- Risk level: HIGH (score=77)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 588.69
- Velocity proxy (15): 15
- User status counts: {'approved': 90, 'chargeback': 8, 'declined': 18, 'reversed': 4}
- User type counts: {'transfer': 47, 'cash_withdrawal': 21, 'purchase': 33, 'subscription': 5, 'refund': 14}
- IP/device reuse top: [('U1006', 116)]

Rationale

- Risk HIGH (score=77).
- 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.