

Fraud Case Report — C9b482a346b3e
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Transaction

- txn_id: T560500683
- user_id: U1005 (grade=D)
- type: purchase
- status: approved
- amount: 1951.86 GBP
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: KE (home=NG)
- device_id: D05000
- ip_address: 10.0.5.191

Decision

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

Evidence

- Risk level: CRITICAL (score=95)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High amount ≥ 1000 , H
- User avg amount (last 80): 539.81
- Velocity proxy (15): 15
- User status counts: {'approved': 92, 'chargeback': 1, 'declined': 22, 'reversed': 5}
- User type counts: {'purchase': 23, 'transfer': 48, 'refund': 15, 'cash_withdrawal': 17, 'subscription': 17}
- IP/device reuse top: [('U1005', 200)]

Rationale

- Risk CRITICAL (score=95).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.