

Fraud Case Report — Cd3fbbb4f6cbd
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Transaction

- txn_id: T970963117
- user_id: U1006 (grade=C)
- type: transfer
- status: declined
- amount: 670.72 GBP
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: AE (home=KE)
- device_id: D06000
- ip_address: 28.80.38.20

Decision

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

Evidence

- Risk level: CRITICAL (score=95)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 551.18
- Velocity proxy (15): 15
- User status counts: {'declined': 18, 'approved': 98, 'chargeback': 2, 'reversed': 2}
- User type counts: {'transfer': 44, 'subscription': 14, 'cash_withdrawal': 14, 'purchase': 37, 'refund': 11}
- IP/device reuse top: [('U1006', 200)]

Rationale

- Risk CRITICAL (score=95).
- 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.