

## # Fraud Case Report — C5d78d57ab5eb

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### ## Transaction

- txn\_id: T107333930
- user\_id: U1006 (grade=C)
- type: purchase
- status: approved
- amount: 827.3 AED
- merchant: Online Electronics (mcc=5411)
- channel: card\_not\_present
- country: US (home=KE)
- device\_id: D86943
- ip\_address: 10.0.6.37

### ## 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, Amount >= 500, High-risk
- User avg amount (last 80): 515.93
- Velocity proxy (15): 15
- User status counts: {'approved': 92, 'chargeback': 4, 'declined': 22, 'reversed': 2}
- User type counts: {'purchase': 27, 'subscription': 13, 'refund': 17, 'transfer': 51, 'cash\_withdrawal': 12}
- IP/device reuse top: [('U1006', 4)]

### ## Rationale

- Risk HIGH (score=75).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.