

Fraud Case Report — C771dfa87f760
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Transaction

- txn_id: T697499078
- user_id: U1006 (grade=C)
- type: purchase
- status: approved
- amount: 3050.83 USD
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: GB (home=KE)
- device_id: D87760
- ip_address: 229.104.39.249

Decision

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

Evidence

- Risk level: CRITICAL (score=88)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High amount \geq 1000, High velocity
- User avg amount (last 80): 513.62
- Velocity proxy (15): 15
- User status counts: {'approved': 92, 'chargeback': 4, 'declined': 22, 'reversed': 2}
- User type counts: {'purchase': 21, 'cash_withdrawal': 15, 'transfer': 52, 'subscription': 13, 'refund': 19}
- IP/device reuse top: [('U1006', 2)]

Rationale

- Risk CRITICAL (score=88).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.