Fraud Case Report — Ce2f6786feed7
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Transaction
- txn_id: T132970682
- user_id: U1006 (grade=C)
- type: transfer
- status: approved
- amount: 528.6 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=87)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- User avg amount (last 80): 563.97
- Velocity proxy (15): 15
- User status counts: {'approved': 96, 'declined': 20, 'chargeback': 2, 'reversed': 2}
- User type counts: {'transfer': 48, 'subscription': 14, 'cash_withdrawal': 12, 'purchase': 35, 'refund': 11}
- IP/device reuse top: [('U1006', 200)]

Rationale
- Risk CRITICAL (score=87).
- 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.