

## # 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  $\geq 1000$ , H
- 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.