Fraud Case Report — C7c08a341b527
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Transaction
- txn_id: T776304016
- user_id: U1001 (grade=A)
- type: transfer
- status: declined
- amount: 227.8 USD
- merchant: Travel (mcc=4511)
- channel: card_not_present
- country: KE (home=US)
- device_id: D01000
- ip_address: 72.15.14.89

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

Evidence
- Risk level: HIGH (score=60)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: transfer, Suspicious stat
- User avg amount (last 80): 567.94
- Velocity proxy (15): 15
- User status counts: {'declined': 17, 'approved': 98, 'reversed': 3, 'chargeback': 2}
- User type counts: {'transfer': 52, 'subscription': 14, 'purchase': 17, 'cash_withdrawal': 19, 'refund': 18}
- IP/device reuse top: [('U1001', 200)]

Rationale
- Risk HIGH (score=60).
- 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.