

Fraud Case Report — Cd172e4c9e35b
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Transaction

- txn_id: T703516355
- user_id: U1006 (grade=C)
- type: transfer
- status: approved
- amount: 459.57 ZAR
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: US (home=KE)
- device_id: D52277
- ip_address: 10.0.6.214

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, High-risk transaction type
- User avg amount (last 80): 571.62
- Velocity proxy (15): 15
- User status counts: {'approved': 103, 'declined': 14, 'reversed': 2, 'chargeback': 1}
- User type counts: {'transfer': 44, 'cash_withdrawal': 13, 'purchase': 35, 'refund': 13, 'subscription': 15}
- IP/device reuse top: [('U1006', 6)]

Rationale

- Risk HIGH (score=75).
- 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.