

Fraud Case Report — C3801bf8e10ce
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Transaction

- txn_id: T486652342
- user_id: U1005 (grade=D)
- type: transfer
- status: approved
- amount: 595.84 GBP
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: KE (home=NG)
- device_id: D05000
- ip_address: 90.30.240.86

Decision

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

Evidence

- Risk level: HIGH (score=84)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 538.09
- Velocity proxy (15): 15
- User status counts: {'approved': 95, 'declined': 18, 'chargeback': 5, 'reversed': 2}
- User type counts: {'transfer': 38, 'cash_withdrawal': 23, 'purchase': 23, 'refund': 19, 'subscription': 17}
- IP/device reuse top: [('U1005', 101)]

Rationale

- Risk HIGH (score=84).
- 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.