

Fraud Case Report — C6dc2a7ffa59f

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Transaction

- txn_id: T601145461
- user_id: U1006 (grade=C)
- type: transfer
- status: declined
- amount: 435.79 ZAR
- merchant: Travel (mcc=4511)
- channel: card_not_present
- country: NG (home=KE)
- device_id: D75499
- ip_address: 220.74.37.116

Decision

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

Evidence

- Risk level: HIGH (score=73)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 507.36
- Velocity proxy (15): 15
- User status counts: {'declined': 4, 'approved': 18, 'reversed': 1}
- User type counts: {'transfer': 5, 'purchase': 8, 'refund': 2, 'cash_withdrawal': 5, 'subscription': 3}
- IP/device reuse top: [('U1006', 3)]

Rationale

- Risk HIGH (score=73).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.