

Fraud Case Report — C40d50af652eb
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Transaction

- txn_id: T484518479
- user_id: U1006 (grade=C)
- type: purchase
- status: approved
- amount: 6.09 USD
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: AE (home=KE)
- device_id: D06000
- ip_address: 10.0.6.131

Decision

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

Evidence

- Risk level: HIGH (score=83)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, Test-charge pattern
- User avg amount (last 80): 478.29
- Velocity proxy (15): 15
- User status counts: {'approved': 15, 'declined': 2, 'reversed': 1}
- User type counts: {'purchase': 6, 'transfer': 2, 'refund': 2, 'cash_withdrawal': 5, 'subscription': 3}
- IP/device reuse top: [('U1006', 10)]

Rationale

- Risk HIGH (score=83).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple users is suspicious.