Fraud Case Report — C0fbae1ce9b79
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Transaction
- txn_id: T796157588
- user_id: U1006 (grade=C)
- type: transfer
- status: declined
- amount: 249.74 AED
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: GB (home=KE)
- device_id: D06000
- ip_address: 10.0.6.99

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, High-risk transaction typ
- User avg amount (last 80): 571.21
- Velocity proxy (15): 15
- User status counts: {'declined': 26, 'approved': 85, 'reversed': 4, 'chargeback': 5}
- User type counts: {'transfer': 58, 'cash_withdrawal': 15, 'refund': 17, 'purchase': 25, 'subscription': 5}
- IP/device reuse top: [('U1006', 92)]

Rationale
- Risk HIGH (score=83).
- 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.