

Fraud Case Report — C16ce72363468

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Transaction

- txn_id: T542057623
- user_id: U1006 (grade=C)
- type: transfer
- status: declined
- amount: 630.84 EUR
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: DE (home=KE)
- device_id: D06000
- ip_address: 174.50.53.68

Decision

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

Evidence

- Risk level: CRITICAL (score=85)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 519.59
- Velocity proxy (15): 15
- User status counts: {'declined': 19, 'approved': 89, 'chargeback': 8, 'reversed': 4}
- User type counts: {'transfer': 42, 'refund': 18, 'subscription': 6, 'cash_withdrawal': 21, 'purchase': 33}
- IP/device reuse top: [('U1006', 131)]

Rationale

- Risk CRITICAL (score=85).
- 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.