

Fraud Case Report — C680c8ad45b85

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Transaction

- txn_id: T372256359
- user_id: U1005 (grade=D)
- type: transfer
- status: approved
- amount: 425.83 USD
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: KE (home=NG)
- device_id: D05000
- ip_address: 10.0.5.72

Decision

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

Evidence

- Risk level: HIGH (score=82)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 532.06
- Velocity proxy (15): 15
- User status counts: {'approved': 88, 'declined': 25, 'reversed': 2, 'chargeback': 5}
- User type counts: {'transfer': 46, 'purchase': 27, 'cash_withdrawal': 17, 'subscription': 15, 'refund': 15}
- IP/device reuse top: [('U1005', 149)]

Rationale

- Risk HIGH (score=82).
- 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.