

Fraud Case Report — C96db05bf2ab6
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Transaction

- txn_id: T241345124
- user_id: U1003 (grade=C)
- type: transfer
- status: approved
- amount: 539.92 EUR
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: KE (home=ZA)
- device_id: D03000
- ip_address: 154.171.94.92

Decision

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

Evidence

- Risk level: HIGH (score=77)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 427.42
- Velocity proxy (15): 15
- User status counts: {'approved': 85, 'declined': 22, 'chargeback': 9, 'reversed': 4}
- User type counts: {'transfer': 47, 'subscription': 20, 'purchase': 19, 'refund': 17, 'cash_withdrawal': 17}
- IP/device reuse top: [('U1003', 200)]

Rationale

- Risk HIGH (score=77).
- 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.