

Fraud Case Report — C805cecccf45a

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Transaction

- txn_id: T167832435
- user_id: U1003 (grade=C)
- type: cash_withdrawal
- status: approved
- amount: 427.96 ZAR
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D96181
- ip_address: 10.0.3.163

Decision

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

Evidence

- Risk level: HIGH (score=65)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 754.52
- Velocity proxy (15): 15
- User status counts: {'approved': 91, 'reversed': 6, 'declined': 18, 'chargeback': 5}
- User type counts: {'cash_withdrawal': 26, 'refund': 11, 'transfer': 38, 'purchase': 31, 'subscription': 14}
- IP/device reuse top: [('U1003', 1)]

Rationale

- Risk HIGH (score=65).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.