

Fraud Case Report — C6d3d0541054f

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Transaction

- txn_id: T899247566
- user_id: U1004 (grade=A)
- type: cash_withdrawal
- status: approved
- amount: 127.83 ZAR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: KE (home=AE)
- device_id: D04000
- ip_address: 146.193.54.75

Decision

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

Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash_withdrawal, High-r
- User avg amount (last 80): 515.21
- Velocity proxy (15): 15
- User status counts: {'approved': 93, 'declined': 20, 'chargeback': 5, 'reversed': 2}
- User type counts: {'cash_withdrawal': 23, 'subscription': 17, 'purchase': 23, 'transfer': 41, 'refund': 16}
- IP/device reuse top: [('U1004', 200)]

Rationale

- Risk HIGH (score=62).
- 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.