Fraud Case Report — C756fbb251b89
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Transaction
- txn_id: T163713846
- user_id: U1003 (grade=C)
- type: cash_withdrawal
- status: reversed
- amount: 2755.93 ZAR
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: KE (home=ZA)
- device_id: D93696
- ip_address: 111.19.211.111

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

Evidence
- Risk level: CRITICAL (score=98)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- User avg amount (last 80): 478.64
- Velocity proxy (15): 15
- User status counts: {'reversed': 3, 'approved': 56, 'declined': 5, 'chargeback': 2}
- User type counts: {'cash_withdrawal': 11, 'subscription': 10, 'transfer': 19, 'refund': 7, 'purchase': 19}
- IP/device reuse top: [('U1003', 1)]

Rationale
- Risk CRITICAL (score=98).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline (>=3x).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.