Fraud Case Report — Cc8409f9f7199
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Transaction
- txn_id: T852652875
- user_id: U1006 (grade=C)
- type: cash_withdrawal
- status: approved
- amount: 1477.29 USD
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: FR (home=KE)
- device_id: D22964
- ip_address: 135.3.22.206

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

Evidence
- Risk level: CRITICAL (score=90)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- User avg amount (last 80): 580.23
- Velocity proxy (15): 15
- User status counts: {'approved': 93, 'reversed': 4, 'chargeback': 3, 'declined': 20}
- User type counts: {'cash_withdrawal': 15, 'subscription': 14, 'refund': 12, 'transfer': 48, 'purchase': 31}
- IP/device reuse top: [('U1006', 1)]

Rationale
- Risk CRITICAL (score=90).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.