

Fraud Case Report — Ca38312664959

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Transaction

- txn_id: T640633170
- user_id: U1005 (grade=D)
- type: cash_withdrawal
- status: reversed
- amount: 1100.24 EUR
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: KE (home=NG)
- device_id: D45953
- ip_address: 92.23.202.31

Decision

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

Evidence

- Risk level: CRITICAL (score=105)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 570.92
- Velocity proxy (15): 15
- User status counts: {'reversed': 4, 'declined': 9, 'approved': 75, 'chargeback': 4}
- User type counts: {'cash_withdrawal': 17, 'refund': 16, 'transfer': 26, 'purchase': 18, 'subscription': 15}
- IP/device reuse top: [('U1005', 1)]

Rationale

- Risk CRITICAL (score=105).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.