

Fraud Case Report — C6b9e8d8e05d0
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Transaction

- txn_id: T870116244
- user_id: U1006 (grade=C)
- type: cash_withdrawal
- status: declined
- amount: 3677.65 AED
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: US (home=KE)
- device_id: D40150
- ip_address: 200.222.214.216

Decision

- Decision: **BLOCK**
- Recommended action: Block transaction + lock account + step-up verification

Evidence

- Risk level: CRITICAL (score=98)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 744.15
- Velocity proxy (15): 6
- User status counts: {'declined': 1, 'approved': 4, 'reversed': 1}
- User type counts: {'cash_withdrawal': 1, 'subscription': 2, 'purchase': 2, 'refund': 1}
- IP/device reuse top: [('U1006', 1)]

Rationale

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