

Fraud Case Report — C46ba13cd53c0
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Transaction

- txn_id: T117953464
- user_id: U1005 (grade=D)
- type: cash_withdrawal
- status: declined
- amount: 2440.84 AED
- merchant: Travel (mcc=4511)
- channel: card_not_present
- country: AE (home=NG)
- device_id: D18947
- ip_address: 137.139.219.111

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): 665.37
- Velocity proxy (15): 15
- User status counts: {'declined': 2, 'approved': 28, 'chargeback': 2, 'reversed': 2}
- User type counts: {'cash_withdrawal': 9, 'refund': 7, 'subscription': 6, 'transfer': 8, 'purchase': 4}
- IP/device reuse top: [('U1005', 1)]

Rationale

- Risk CRITICAL (score=105).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.