

Fraud Case Report — C77d743cce571
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Transaction

- txn_id: T854044315
- user_id: U1005 (grade=D)
- type: cash_withdrawal
- status: approved
- amount: 1379.78 EUR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: US (home=NG)
- device_id: D19106
- ip_address: 82.184.219.89

Decision

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

Evidence

- Risk level: CRITICAL (score=107)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 642.36
- Velocity proxy (15): 15
- User status counts: {'approved': 89, 'declined': 24, 'chargeback': 4, 'reversed': 3}
- User type counts: {'cash_withdrawal': 25, 'subscription': 17, 'purchase': 17, 'refund': 12, 'transfer': 49}
- IP/device reuse top: [('U1005', 1)]

Rationale

- Risk CRITICAL (score=107).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.