Fraud Case Report — Ceb9902f3fca2
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Transaction
- txn_id: T314790042
- user_id: U1005 (grade=D)
- type: cash_withdrawal
- status: reversed
- amount: 1952.3 AED
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: KE (home=NG)
- device_id: D35091
- ip_address: 20.77.209.134

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

Evidence
- Risk level: CRITICAL (score=115)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- User avg amount (last 80): 677.57
- Velocity proxy (15): 9
- User status counts: {'reversed': 2, 'approved': 7}
- User type counts: {'cash_withdrawal': 2, 'transfer': 4, 'subscription': 1, 'refund': 1, 'purchase': 1}
- IP/device reuse top: [('U1005', 1)]

Rationale
- Risk CRITICAL (score=115).
- Geo mismatch relative to customer profile.
- High-risk type combined with CNP channel increases fraud likelihood.