

Fraud Case Report — C35bbc94cf7b4

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Transaction

- txn_id: T954083622
- user_id: U1006 (grade=C)
- type: cash_withdrawal
- status: declined
- amount: 1249.51 EUR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: ZA (home=KE)
- device_id: D30110
- ip_address: 160.196.181.136

Decision

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

Evidence

- Risk level: CRITICAL (score=108)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 616.15
- Velocity proxy (15): 15
- User status counts: {'declined': 17, 'approved': 89, 'chargeback': 8, 'reversed': 6}
- User type counts: {'cash_withdrawal': 21, 'purchase': 34, 'refund': 19, 'subscription': 9, 'transfer': 37}
- IP/device reuse top: [('U1006', 1)]

Rationale

- Risk CRITICAL (score=108).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.