

Fraud Case Report — C698dc407a011
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Transaction

- txn_id: T112608582
- user_id: U1004 (grade=A)
- type: cash_withdrawal
- status: approved
- amount: 2891.66 GBP
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: KE (home=AE)
- device_id: D41118
- ip_address: 201.70.29.177

Decision

- Decision: **BLOCK**
- Recommended action: High-confidence fraud: amount extremely above baseline

Evidence

- Risk level: CRITICAL (score=87)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash_withdrawal, High a
- User avg amount (last 80): 459.8
- Velocity proxy (15): 15
- User status counts: {'approved': 87, 'declined': 24, 'chargeback': 5, 'reversed': 4}
- User type counts: {'cash_withdrawal': 21, 'subscription': 15, 'refund': 15, 'transfer': 44, 'purchase': 25}
- IP/device reuse top: [('U1004', 1)]

Rationale

- Risk CRITICAL (score=87).
- 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.