Fraud Case Report — C941bdf2f040b
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Transaction
- txn_id: T379614542
- user_id: U1006 (grade=C)
- type: cash_withdrawal
- status: declined
- amount: 1559.19 ZAR
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: AE (home=KE)
- device_id: D66913
- ip_address: 74.188.173.24

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 typ
- User avg amount (last 80): 645.06
- Velocity proxy (15): 15
- User status counts: {'declined': 14, 'chargeback': 4, 'approved': 92, 'reversed': 10}
- User type counts: {'cash_withdrawal': 20, 'purchase': 29, 'subscription': 17, 'transfer': 31, 'refund': 23}
- 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.