Fraud Case Report — Cccad02bb1cf4
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Transaction
- txn_id: T936327876
- user_id: U1006 (grade=C)
- type: cash_withdrawal
- status: declined
- amount: 1029.06 ZAR
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: GB (home=KE)
- device_id: D21649
- ip_address: 39.214.120.12

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): 560.38
- Velocity proxy (15): 15
- User status counts: {'declined': 12, 'approved': 104, 'reversed': 1, 'chargeback': 3}
- User type counts: {'cash_withdrawal': 12, 'transfer': 41, 'subscription': 18, 'purchase': 34, 'refund': 15}
- 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.