

Fraud Case Report — Cdb4c91c57e1d
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Transaction

- txn_id: T488516175
- user_id: U1006 (grade=C)
- type: cash_withdrawal
- status: declined
- amount: 891.54 ZAR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: FR (home=KE)
- device_id: D14355
- ip_address: 227.228.129.81

Decision

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

Evidence

- Risk level: CRITICAL (score=95)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 612.31
- Velocity proxy (15): 12
- User status counts: {'declined': 2, 'approved': 9, 'reversed': 1}
- User type counts: {'cash_withdrawal': 4, 'subscription': 3, 'transfer': 1, 'purchase': 3, 'refund': 1}
- IP/device reuse top: [('U1006', 1)]

Rationale

- Risk CRITICAL (score=95).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.