

Fraud Case Report — C8a9d17458c63

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Transaction

- txn_id: T121775692
- user_id: U1003 (grade=C)
- type: cash_withdrawal
- status: reversed
- amount: 1482.05 GBP
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D68723
- ip_address: 120.66.195.21

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): 540.84
- Velocity proxy (15): 15
- User status counts: {'reversed': 6, 'approved': 82, 'declined': 25, 'chargeback': 7}
- User type counts: {'cash_withdrawal': 12, 'transfer': 61, 'subscription': 16, 'refund': 16, 'purchase': 15}
- IP/device reuse top: [('U1003', 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.