

Fraud Case Report — C1bd1b38105e7
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Transaction

- txn_id: T280763536
- user_id: U1001 (grade=A)
- type: cash_withdrawal
- status: approved
- amount: 1441.88 AED
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: KE (home=US)
- device_id: D17068
- ip_address: 14.58.154.190

Decision

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

Evidence

- Risk level: HIGH (score=77)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash_withdrawal, High a
- User avg amount (last 80): 442.51
- Velocity proxy (15): 15
- User status counts: {'approved': 92, 'declined': 22, 'reversed': 3, 'chargeback': 3}
- User type counts: {'cash_withdrawal': 15, 'subscription': 14, 'refund': 14, 'transfer': 59, 'purchase': 18}
- IP/device reuse top: [('U1001', 1)]

Rationale

- Risk HIGH (score=77).
- 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.