Fraud Case Report — C1ae4ca8bd38b
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Transaction
- txn_id: T490272259
- user_id: U1003 (grade=C)
- type: cash_withdrawal
- status: reversed
- amount: 3770.03 USD
- merchant: Travel (mcc=4511)
- channel: card_not_present
- country: KE (home=ZA)
- device_id: D37095
- ip_address: 17.102.92.78

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

Evidence
- Risk level: CRITICAL (score=98)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- User avg amount (last 80): 764.67
- Velocity proxy (15): 15
- User status counts: {'reversed': 6, 'approved': 91, 'declined': 18, 'chargeback': 5}
- User type counts: {'cash_withdrawal': 23, 'refund': 10, 'transfer': 41, 'purchase': 31, 'subscription': 15}
- IP/device reuse top: [('U1003', 1)]

Rationale
- Risk CRITICAL (score=98).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline (>=3x).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.