

Fraud Case Report — C6e32aff58a9c

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Transaction

- txn_id: T113617094
- user_id: U1006 (grade=C)
- type: cash_withdrawal
- status: approved
- amount: 236.78 AED
- merchant: Gaming (mcc=7994)
- channel: card_not_present
- country: AE (home=KE)
- device_id: D50977
- ip_address: 238.18.149.36

Decision

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

Evidence

- Risk level: HIGH (score=65)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 532.33
- Velocity proxy (15): 15
- User status counts: {'approved': 12, 'declined': 2, 'reversed': 1}
- User type counts: {'cash_withdrawal': 5, 'purchase': 5, 'subscription': 3, 'transfer': 1, 'refund': 1}
- IP/device reuse top: [('U1006', 1)]

Rationale

- Risk HIGH (score=65).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.