

Fraud Case Report — Cfbef7620ac29
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Transaction

- txn_id: T244852237
- user_id: U1004 (grade=A)
- type: cash_withdrawal
- status: declined
- amount: 3125.89 ZAR
- merchant: Gaming (mcc=7994)
- channel: card_not_present
- country: KE (home=AE)
- device_id: D94378
- ip_address: 121.75.142.185

Decision

- Decision: **BLOCK**
- Recommended action: Block transaction + lock account + step-up verification

Evidence

- Risk level: CRITICAL (score=85)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash_withdrawal, Suspicious user behavior
- User avg amount (last 80): 1939.65
- Velocity proxy (15): 3
- User status counts: {'declined': 1, 'approved': 2}
- User type counts: {'cash_withdrawal': 3}
- IP/device reuse top: [('U1004', 1)]

Rationale

- Risk CRITICAL (score=85).
- Geo mismatch relative to customer profile.
- High-risk type combined with CNP channel increases fraud likelihood.