Fraud Case Report — C1d569c36b573
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Transaction
- txn_id: T232470616
- user_id: U1005 (grade=D)
- type: cash_withdrawal
- status: approved
- amount: 2454.46 ZAR
- merchant: Gaming (mcc=7994)
- channel: card_not_present
- country: ZA (home=NG)
- device_id: D12237
- ip_address: 167.231.165.174

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

Evidence
- Risk level: CRITICAL (score=97)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- User avg amount (last 80): 504.17
- Velocity proxy (15): 15
- User status counts: {'approved': 94, 'chargeback': 5, 'declined': 18, 'reversed': 3}
- User type counts: {'cash_withdrawal': 18, 'refund': 13, 'subscription': 21, 'transfer': 44, 'purchase': 24}
- IP/device reuse top: [('U1005', 1)]

Rationale
- Risk CRITICAL (score=97).
- 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.