Fraud Case Report — C538976e53ec5
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Transaction
- txn_id: T948861360
- user_id: U1001 (grade=A)
- type: cash_withdrawal
- status: reversed
- amount: 2454.1 ZAR
- merchant: Travel (mcc=4511)
- channel: card_not_present
- country: NG (home=US)
- device_id: D80209
- ip_address: 75.147.201.23

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

Evidence
- Risk level: CRITICAL (score=85)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash_withdrawal, Suspic
- User avg amount (last 80): 427.7
- Velocity proxy (15): 15
- User status counts: {'reversed': 3, 'approved': 94, 'chargeback': 3, 'declined': 20}
- User type counts: {'cash_withdrawal': 12, 'refund': 18, 'purchase': 21, 'subscription': 15, 'transfer': 54}
- IP/device reuse top: [('U1001', 1)]

Rationale
- Risk CRITICAL (score=85).
- 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.