

Fraud Case Report — C78bc0617b5e8

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Transaction

- txn_id: T704061645
- user_id: U1005 (grade=D)
- type: cash_withdrawal
- status: declined
- amount: 1539.41 USD
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: KE (home=NG)
- device_id: D77630
- ip_address: 10.143.6.134

Decision

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

Evidence

- Risk level: CRITICAL (score=105)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 539.86
- Velocity proxy (15): 15
- User status counts: {'declined': 26, 'approved': 87, 'chargeback': 6, 'reversed': 1}
- User type counts: {'cash_withdrawal': 21, 'subscription': 15, 'transfer': 48, 'purchase': 27, 'refund': 9}
- IP/device reuse top: [('U1005', 1)]

Rationale

- Risk CRITICAL (score=105).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.