Fraud Case Report — C61cb4fe6bb3b
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Transaction
- txn_id: T430561183
- user_id: U1006 (grade=C)
- type: cash_withdrawal
- status: declined
- amount: 2598.36 USD
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: AE (home=KE)
- device_id: D78595
- ip_address: 197.206.206.49

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

Evidence
- Risk level: CRITICAL (score=98)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- User avg amount (last 80): 716.23
- Velocity proxy (15): 15
- User status counts: {'declined': 17, 'approved': 93, 'reversed': 6, 'chargeback': 4}
- User type counts: {'cash_withdrawal': 20, 'subscription': 14, 'transfer': 37, 'refund': 19, 'purchase': 30}
- IP/device reuse top: [('U1006', 1)]

Rationale
- Risk CRITICAL (score=98).
- 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.