

Fraud Case Report — C4cc1e082c5b3
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Transaction

- txn_id: T782183342
- user_id: U1003 (grade=C)
- type: cash_withdrawal
- status: approved
- amount: 80.48 USD
- merchant: Travel (mcc=4511)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D49285
- ip_address: 10.0.3.89

Decision

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

Evidence

- Risk level: HIGH (score=65)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 582.68
- Velocity proxy (15): 15
- User status counts: {'approved': 88, 'reversed': 4, 'declined': 27, 'chargeback': 1}
- User type counts: {'cash_withdrawal': 12, 'subscription': 11, 'refund': 16, 'purchase': 19, 'transfer': 62}
- IP/device reuse top: [('U1003', 2)]

Rationale

- Risk HIGH (score=65).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.