Fraud Case Report — C231d0d54bb2e
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Transaction
- txn_id: T751111805
- user_id: U1006 (grade=C)
- type: cash_withdrawal
- status: approved
- amount: 2707.07 GBP
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: GB (home=KE)
- device_id: D21836
- ip_address: 162.137.4.185

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

Evidence
- Risk level: CRITICAL (score=100)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- User avg amount (last 80): 578.45
- Velocity proxy (15): 15
- User status counts: {'approved': 89, 'declined': 17, 'chargeback': 8, 'reversed': 6}
- User type counts: {'cash_withdrawal': 21, 'purchase': 32, 'subscription': 9, 'refund': 19, 'transfer': 39}
- IP/device reuse top: [('U1006', 1)]

Rationale
- Risk CRITICAL (score=100).
- 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.