Fraud Case Report — Cb9bf82a4af13
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Transaction
- txn_id: T697697617
- user_id: U1005 (grade=D)
- type: cash_withdrawal
- status: declined
- amount: 3882.28 EUR
- merchant: Travel (mcc=4511)
- channel: card_not_present
- country: FR (home=NG)
- device_id: D77189
- ip_address: 124.201.183.215

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 typ
- User avg amount (last 80): 648.37
- Velocity proxy (15): 15
- User status counts: {'declined': 22, 'approved': 93, 'reversed': 4, 'chargeback': 1}
- User type counts: {'cash_withdrawal': 24, 'transfer': 43, 'subscription': 13, 'purchase': 25, 'refund': 15}
- IP/device reuse top: [('U1005', 1)]

Rationale
- Risk CRITICAL (score=105).
- 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.