Fraud Case Report — C65aee79c5c18
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Transaction
- txn_id: T778077976
- user_id: U1006 (grade=C)
- type: cash_withdrawal
- status: reversed
- amount: 3698.73 AED
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: NG (home=KE)
- device_id: D81285
- ip_address: 226.21.213.241

Decision
- Decision: **BLOCK**
- Recommended action: High-confidence fraud: amount extremely above baseline

Evidence
- Risk level: CRITICAL (score=108)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- User avg amount (last 80): 565.18
- Velocity proxy (15): 15
- User status counts: {'reversed': 6, 'approved': 89, 'declined': 23, 'chargeback': 2}
- User type counts: {'cash_withdrawal': 16, 'subscription': 13, 'transfer': 55, 'purchase': 26, 'refund': 10}
- IP/device reuse top: [('U1006', 1)]

Rationale
- Risk CRITICAL (score=108).
- 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.