

Fraud Case Report — C818bfccbb992e
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Transaction

- txn_id: T669115490
- user_id: U1006 (grade=C)
- type: cash_withdrawal
- status: reversed
- amount: 2210.07 GBP
- merchant: Travel (mcc=4511)
- channel: card_not_present
- country: ZA (home=KE)
- device_id: D81344
- ip_address: 198.185.195.27

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 type
- User avg amount (last 80): 533.54
- Velocity proxy (15): 15
- User status counts: {'reversed': 6, 'approved': 89, 'declined': 17, 'chargeback': 8}
- User type counts: {'cash_withdrawal': 22, 'subscription': 7, 'transfer': 40, 'refund': 18, 'purchase': 33}
- IP/device reuse top: [('U1006', 1)]

Rationale

- Risk CRITICAL (score=98).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.