Fraud Case Report — C411fbbea890c
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Transaction
- txn_id: T851891210
- user_id: U1003 (grade=C)
- type: cash_withdrawal
- status: approved
- amount: 1687.01 EUR
- merchant: Travel (mcc=4511)
- channel: card_not_present
- country: KE (home=ZA)
- device_id: D34520
- ip_address: 112.227.115.2

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

Evidence
- Risk level: CRITICAL (score=90)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- User avg amount (last 80): 568.72
- Velocity proxy (15): 15
- User status counts: {'approved': 91, 'reversed': 3, 'declined': 25, 'chargeback': 1}
- User type counts: {'cash_withdrawal': 13, 'subscription': 11, 'refund': 17, 'transfer': 60, 'purchase': 19}
- IP/device reuse top: [('U1003', 1)]

Rationale
- Risk CRITICAL (score=90).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.