

Fraud Case Report — C3789b3953467

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Transaction

- txn_id: T890828819
- user_id: U1002 (grade=B)
- type: cash_withdrawal
- status: declined
- amount: 1022.44 ZAR
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: KE (home=GB)
- device_id: D86510
- ip_address: 24.18.208.148

Decision

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

Evidence

- Risk level: CRITICAL (score=100)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash_withdrawal, Suspicious
- User avg amount (last 80): 462.0
- Velocity proxy (15): 15
- User status counts: {'declined': 22, 'approved': 92, 'chargeback': 4, 'reversed': 2}
- User type counts: {'cash_withdrawal': 16, 'subscription': 12, 'refund': 15, 'transfer': 52, 'purchase': 25}
- IP/device reuse top: [('U1002', 1)]

Rationale

- Risk CRITICAL (score=100).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.