

Fraud Case Report — C334115689ccb
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Transaction

- txn_id: T766267934
- user_id: U1006 (grade=C)
- type: cash_withdrawal
- status: approved
- amount: 1316.97 GBP
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: GB (home=KE)
- device_id: D72983
- ip_address: 142.205.210.234

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 type
- User avg amount (last 80): 684.67
- Velocity proxy (15): 15
- User status counts: {'approved': 95, 'reversed': 6, 'declined': 15, 'chargeback': 4}
- User type counts: {'cash_withdrawal': 20, 'refund': 21, 'subscription': 11, 'purchase': 32, 'transfer': 36}
- IP/device reuse top: [('U1006', 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.