

Fraud Case Report — Cdef7915edfe1
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Transaction

- txn_id: T542048270
- user_id: U1006 (grade=C)
- type: cash_withdrawal
- status: approved
- amount: 3836.04 USD
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: AE (home=KE)
- device_id: D97435
- ip_address: 31.239.200.71

Decision

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

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): 536.57
- Velocity proxy (15): 15
- User status counts: {'approved': 82, 'declined': 29, 'reversed': 6, 'chargeback': 3}
- User type counts: {'cash_withdrawal': 16, 'transfer': 59, 'purchase': 23, 'refund': 10, 'subscription': 12}
- IP/device reuse top: [('U1006', 1)]

Rationale

- Risk CRITICAL (score=90).
- 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.