Fraud Case Report — C5d466d02dfda
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Transaction
- txn_id: T755910359
- user_id: U1005 (grade=D)
- type: cash_withdrawal
- status: approved
- amount: 2422.48 USD
- merchant: Travel (mcc=4511)
- channel: card_not_present
- country: FR (home=NG)
- device_id: D31060
- ip_address: 128.235.2.19

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

Evidence
- Risk level: CRITICAL (score=97)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- User avg amount (last 80): 591.34
- Velocity proxy (15): 15
- User status counts: {'approved': 95, 'declined': 19, 'chargeback': 4, 'reversed': 2}
- User type counts: {'cash_withdrawal': 26, 'refund': 16, 'transfer': 42, 'purchase': 22, 'subscription': 14}
- IP/device reuse top: [('U1005', 1)]

Rationale
- Risk CRITICAL (score=97).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline (>=3x).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.