Fraud Case Report — C7903bbc67cf9
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Transaction
- txn_id: T701533033
- user_id: U1005 (grade=D)
- type: cash_withdrawal
- status: declined
- amount: 1185.84 AED
- merchant: Gaming (mcc=7994)
- channel: card_not_present
- country: DE (home=NG)
- device_id: D21989
- ip_address: 15.193.114.245

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

Evidence
- Risk level: CRITICAL (score=105)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- User avg amount (last 80): 666.33
- Velocity proxy (15): 15
- User status counts: {'declined': 23, 'approved': 92, 'reversed': 4, 'chargeback': 1}
- User type counts: {'cash_withdrawal': 23, 'refund': 17, 'purchase': 26, 'transfer': 41, 'subscription': 13}
- IP/device reuse top: [('U1005', 1)]

Rationale
- Risk CRITICAL (score=105).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.