

Fraud Case Report — C75341f51be0c
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Transaction

- txn_id: T436153608
- user_id: U1005 (grade=D)
- type: cash_withdrawal
- status: approved
- amount: 746.12 USD
- merchant: Gaming (mcc=7994)
- channel: card_not_present
- country: KE (home=NG)
- device_id: D29703
- ip_address: 10.0.5.214

Decision

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

Evidence

- Risk level: HIGH (score=84)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 598.79
- Velocity proxy (15): 15
- User status counts: {'approved': 99, 'reversed': 5, 'declined': 11, 'chargeback': 5}
- User type counts: {'cash_withdrawal': 24, 'refund': 15, 'purchase': 26, 'subscription': 20, 'transfer': 35}
- IP/device reuse top: [('U1005', 2)]

Rationale

- Risk HIGH (score=84).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.