

Fraud Case Report — Cd4a25e4b95e4

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Transaction

- txn_id: T503960062
- user_id: U1001 (grade=A)
- type: cash_withdrawal
- status: declined
- amount: 1981.59 ZAR
- merchant: Travel (mcc=4511)
- channel: card_not_present
- country: DE (home=US)
- device_id: D45850
- ip_address: 48.214.175.44

Decision

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

Evidence

- Risk level: CRITICAL (score=85)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash_withdrawal, Suspicious
- User avg amount (last 80): 414.62
- Velocity proxy (15): 15
- User status counts: {'declined': 8, 'approved': 29, 'chargeback': 2, 'reversed': 2}
- User type counts: {'cash_withdrawal': 8, 'purchase': 5, 'transfer': 13, 'refund': 6, 'subscription': 9}
- IP/device reuse top: [('U1001', 1)]

Rationale

- Risk CRITICAL (score=85).
- 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.