

Fraud Case Report — C7cd81498177e

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Transaction

- txn_id: T818056424
- user_id: U1001 (grade=A)
- type: cash_withdrawal
- status: approved
- amount: 3329.44 EUR
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: DE (home=US)
- device_id: D54618
- ip_address: 224.97.197.199

Decision

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

Evidence

- Risk level: HIGH (score=77)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash_withdrawal, High amount
- User avg amount (last 80): 558.37
- Velocity proxy (15): 15
- User status counts: {'approved': 104, 'declined': 12, 'chargeback': 2, 'reversed': 2}
- User type counts: {'cash_withdrawal': 19, 'purchase': 22, 'transfer': 40, 'refund': 22, 'subscription': 17}
- IP/device reuse top: [('U1001', 1)]

Rationale

- Risk HIGH (score=77).
- 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.