

Fraud Case Report — C5c5dca5b4871

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Transaction

- txn_id: T312580146
- user_id: U1004 (grade=A)
- type: cash_withdrawal
- status: declined
- amount: 3694.9 ZAR
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: NG (home=AE)
- device_id: D48841
- ip_address: 118.68.184.82

Decision

- Decision: ****BLOCK****
- Recommended action: High-confidence fraud: amount extremely above baseline

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): 544.42
- Velocity proxy (15): 15
- User status counts: {'declined': 19, 'approved': 93, 'chargeback': 7, 'reversed': 1}
- User type counts: {'cash_withdrawal': 18, 'purchase': 31, 'subscription': 21, 'transfer': 33, 'refund': 17}
- IP/device reuse top: [('U1004', 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.