

Fraud Case Report — Cbc6ecd8bbadd
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Transaction

- txn_id: T643257323
- user_id: U1002 (grade=B)
- type: cash_withdrawal
- status: reversed
- amount: 1983.91 USD
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: US (home=GB)
- device_id: D66987
- ip_address: 249.144.207.88

Decision

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

Evidence

- Risk level: CRITICAL (score=90)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash_withdrawal, Suspicious user behavior
- User avg amount (last 80): 472.7
- Velocity proxy (15): 15
- User status counts: {'reversed': 4, 'approved': 19, 'declined': 2}
- User type counts: {'cash_withdrawal': 3, 'transfer': 12, 'subscription': 4, 'refund': 4, 'purchase': 2}
- IP/device reuse top: [('U1002', 1)]

Rationale

- Risk CRITICAL (score=90).
- 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.