

Fraud Case Report — C2940b4b889ff

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Transaction

- txn_id: T192708685
- user_id: U1004 (grade=A)
- type: cash_withdrawal
- status: declined
- amount: 1699.4 USD
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: NG (home=AE)
- device_id: D23616
- ip_address: 126.166.183.148

Decision

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

Evidence

- Risk level: CRITICAL (score=95)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash_withdrawal, Suspicious
- User avg amount (last 80): 556.21
- Velocity proxy (15): 15
- User status counts: {'declined': 17, 'chargeback': 6, 'approved': 95, 'reversed': 2}
- User type counts: {'cash_withdrawal': 12, 'purchase': 39, 'subscription': 17, 'refund': 18, 'transfer': 34}
- IP/device reuse top: [('U1004', 1)]

Rationale

- Risk CRITICAL (score=95).
- 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.