

Fraud Case Report — C03e2bf0b40f8
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Transaction

- txn_id: T814926226
- user_id: U1003 (grade=C)
- type: cash_withdrawal
- status: reversed
- amount: 3155.13 AED
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: FR (home=ZA)
- device_id: D55650
- ip_address: 190.86.105.37

Decision

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

Evidence

- Risk level: CRITICAL (score=98)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 536.27
- Velocity proxy (15): 15
- User status counts: {'reversed': 8, 'approved': 91, 'chargeback': 5, 'declined': 16}
- User type counts: {'cash_withdrawal': 17, 'purchase': 29, 'transfer': 43, 'subscription': 19, 'refund': 12}
- IP/device reuse top: [('U1003', 1)]

Rationale

- Risk CRITICAL (score=98).
- 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.