

Fraud Case Report — C18c9ce4ff432
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Transaction

- txn_id: T739347369
- user_id: U1004 (grade=A)
- type: cash_withdrawal
- status: approved
- amount: 2204.39 GBP
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: ZA (home=AE)
- device_id: D48052
- ip_address: 233.228.196.88

Decision

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

Evidence

- Risk level: CRITICAL (score=87)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash_withdrawal, High a
- User avg amount (last 80): 513.73
- Velocity proxy (15): 15
- User status counts: {'approved': 89, 'chargeback': 6, 'declined': 22, 'reversed': 3}
- User type counts: {'cash_withdrawal': 20, 'transfer': 42, 'purchase': 24, 'subscription': 18, 'refund': 16}
- IP/device reuse top: [('U1004', 1)]

Rationale

- Risk CRITICAL (score=87).
- 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.