

Fraud Case Report — C7c3fd14b03b4

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Transaction

- txn_id: T214251641
- user_id: U1005 (grade=D)
- type: cash_withdrawal
- status: reversed
- amount: 3614.63 ZAR
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: DE (home=NG)
- device_id: D73966
- ip_address: 253.185.157.135

Decision

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

Evidence

- Risk level: CRITICAL (score=105)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 597.04
- Velocity proxy (15): 15
- User status counts: {'reversed': 2, 'approved': 89, 'declined': 25, 'chargeback': 4}
- User type counts: {'cash_withdrawal': 21, 'transfer': 50, 'purchase': 21, 'subscription': 16, 'refund': 12}
- IP/device reuse top: [('U1005', 1)]

Rationale

- Risk CRITICAL (score=105).
- 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.