

Fraud Case Report — C22c5d538c9ab
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Transaction

- txn_id: T707457884
- user_id: U1003 (grade=C)
- type: cash_withdrawal
- status: declined
- amount: 3492.43 USD
- merchant: Gaming (mcc=7994)
- channel: card_not_present
- country: DE (home=ZA)
- device_id: D89562
- ip_address: 111.152.62.142

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): 856.04
- Velocity proxy (15): 15
- User status counts: {'declined': 20, 'approved': 89, 'reversed': 6, 'chargeback': 5}
- User type counts: {'cash_withdrawal': 28, 'transfer': 40, 'purchase': 29, 'refund': 12, 'subscription': 11}
- 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.