

Fraud Case Report — Cfefe4627fb60

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Transaction

- txn_id: T592823395
- user_id: U1002 (grade=B)
- type: cash_withdrawal
- status: approved
- amount: 1119.96 GBP
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: ZA (home=GB)
- device_id: D52812
- ip_address: 230.39.235.12

Decision

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

Evidence

- Risk level: HIGH (score=82)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash_withdrawal, High a
- User avg amount (last 80): 585.82
- Velocity proxy (15): 15
- User status counts: {'approved': 85, 'declined': 27, 'reversed': 3, 'chargeback': 5}
- User type counts: {'cash_withdrawal': 13, 'transfer': 57, 'refund': 15, 'purchase': 22, 'subscription': 13}
- IP/device reuse top: [('U1002', 1)]

Rationale

- Risk HIGH (score=82).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.