

Fraud Case Report — C38f2c2b19c0f
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Transaction

- txn_id: T303602366
- user_id: U1002 (grade=B)
- type: cash_withdrawal
- status: reversed
- amount: 1830.17 AED
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: ZA (home=GB)
- device_id: D49211
- ip_address: 22.136.225.59

Decision

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

Evidence

- Risk level: CRITICAL (score=100)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash_withdrawal, Suspicious
- User avg amount (last 80): 521.52
- Velocity proxy (15): 15
- User status counts: {'reversed': 2, 'approved': 93, 'declined': 23, 'chargeback': 2}
- User type counts: {'cash_withdrawal': 15, 'subscription': 15, 'purchase': 21, 'refund': 14, 'transfer': 55}
- IP/device reuse top: [('U1002', 1)]

Rationale

- Risk CRITICAL (score=100).
- 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.