Fraud Case Report — C528b96396cd5
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Transaction
- txn_id: T329718657
- user_id: U1001 (grade=A)
- type: cash_withdrawal
- status: approved
- amount: 821.39 ZAR
- merchant: Travel (mcc=4511)
- channel: card_not_present
- country: ZA (home=US)
- device_id: D71272
- ip_address: 98.141.109.92

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

Evidence
- Risk level: HIGH (score=64)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash_withdrawal, Amoun
- User avg amount (last 80): 361.94
- Velocity proxy (15): 15
- User status counts: {'approved': 92, 'declined': 16, 'reversed': 7, 'chargeback': 5}
- User type counts: {'cash_withdrawal': 17, 'purchase': 29, 'refund': 24, 'transfer': 26, 'subscription': 24}
- IP/device reuse top: [('U1001', 1)]

Rationale
- Risk HIGH (score=64).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.