

Fraud Case Report — C85acf272ebc5

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Transaction

- txn_id: T857169849
- user_id: U1003 (grade=C)
- type: cash_withdrawal
- status: approved
- amount: 3787.73 GBP
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: US (home=ZA)
- device_id: D41804
- ip_address: 248.37.37.24

Decision

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

Evidence

- Risk level: CRITICAL (score=100)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 673.88
- Velocity proxy (15): 15
- User status counts: {'approved': 95, 'reversed': 6, 'chargeback': 4, 'declined': 15}
- User type counts: {'cash_withdrawal': 20, 'transfer': 46, 'purchase': 28, 'refund': 9, 'subscription': 17}
- IP/device reuse top: [('U1003', 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.