

Fraud Case Report — Cc3f15ea683c2
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Transaction

- txn_id: T303475406
- user_id: U1005 (grade=D)
- type: cash_withdrawal
- status: approved
- amount: 3719.55 AED
- merchant: Travel (mcc=4511)
- channel: card_not_present
- country: GB (home=NG)
- device_id: D26336
- ip_address: 98.122.237.132

Decision

- Decision: **BLOCK**
- Recommended action: High-confidence fraud: amount extremely above baseline

Evidence

- Risk level: CRITICAL (score=97)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 548.01
- Velocity proxy (15): 15
- User status counts: {'approved': 85, 'declined': 29, 'chargeback': 5, 'reversed': 1}
- User type counts: {'cash_withdrawal': 16, 'purchase': 24, 'transfer': 54, 'refund': 12, 'subscription': 14}
- IP/device reuse top: [('U1005', 1)]

Rationale

- Risk CRITICAL (score=97).
- 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.