

Fraud Case Report — Cc80631a440e4

- Created: 2026-01-18T22:38:44.666002+00:00

Transaction

- txn_id: T199072060
- user_id: U1003 (grade=C)
- type: cash_withdrawal
- status: declined
- amount: 3628.16 AED
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D12230
- ip_address: 200.114.174.250

Decision

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

Evidence

- Risk level: CRITICAL (score=98)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 566.96
- Velocity proxy (15): 15
- User status counts: {'declined': 30, 'approved': 86, 'reversed': 3, 'chargeback': 1}
- User type counts: {'cash_withdrawal': 10, 'refund': 14, 'purchase': 18, 'transfer': 67, 'subscription': 11}
- IP/device reuse top: [('U1003', 1)]

Rationale

- Risk CRITICAL (score=98).
- 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.