

Fraud Case Report — C13da4b87d4e1
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Transaction

- txn_id: T644634475
- user_id: U1002 (grade=B)
- type: cash_withdrawal
- status: approved
- amount: 2806.46 ZAR
- merchant: Travel (mcc=4511)
- channel: card_not_present
- country: DE (home=GB)
- device_id: D79501
- ip_address: 122.95.165.53

Decision

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

Evidence

- Risk level: HIGH (score=82)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash_withdrawal, High amount
- User avg amount (last 80): 562.46
- Velocity proxy (15): 15
- User status counts: {'approved': 20, 'reversed': 4, 'declined': 2}
- User type counts: {'cash_withdrawal': 4, 'transfer': 12, 'subscription': 4, 'refund': 4, 'purchase': 2}
- IP/device reuse top: [('U1002', 1)]

Rationale

- Risk HIGH (score=82).
- 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.