Fraud Case Report — C59dee181e2e5
- Created: 2026-01-18T22:39:36.750372+00:00

Transaction
- txn_id: T460985094
- user_id: U1001 (grade=A)
- type: cash_withdrawal
- status: approved
- amount: 113.82 EUR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: FR (home=US)
- device_id: D01000
- ip_address: 10.0.1.188

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

Evidence
- Risk level: HIGH (score=62)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash_withdrawal, High-r
- User avg amount (last 80): 542.0
- Velocity proxy (15): 15
- User status counts: {'approved': 92, 'chargeback': 3, 'reversed': 3, 'declined': 22}
- User type counts: {'cash_withdrawal': 19, 'purchase': 21, 'transfer': 58, 'subscription': 12, 'refund': 10}
- IP/device reuse top: [('U1001', 199)]

Rationale
- Risk HIGH (score=62).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple users is suspicious.