

Fraud Case Report — C1318a29678ae
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Transaction

- txn_id: T664035216
- user_id: U1004 (grade=A)
- type: cash_withdrawal
- status: declined
- amount: 3712.09 EUR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: FR (home=AE)
- device_id: D27743
- ip_address: 85.190.11.236

Decision

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

Evidence

- Risk level: CRITICAL (score=95)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash_withdrawal, Suspicious device
- User avg amount (last 80): 540.39
- Velocity proxy (15): 15
- User status counts: {'declined': 26, 'approved': 71, 'reversed': 3, 'chargeback': 6}
- User type counts: {'cash_withdrawal': 19, 'purchase': 18, 'transfer': 46, 'refund': 15, 'subscription': 8}
- IP/device reuse top: [('U1004', 1)]

Rationale

- Risk CRITICAL (score=95).
- 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.