Fraud Case Report — C105448d69d5e
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Transaction
- txn_id: T235359147
- user_id: U1003 (grade=C)
- type: cash_withdrawal
- status: approved
- amount: 2901.89 GBP
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D63855
- ip_address: 176.253.177.184

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

Evidence
- Risk level: CRITICAL (score=100)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- User avg amount (last 80): 521.83
- Velocity proxy (15): 15
- User status counts: {'approved': 90, 'chargeback': 5, 'declined': 19, 'reversed': 6}
- User type counts: {'cash_withdrawal': 22, 'refund': 24, 'transfer': 38, 'subscription': 19, 'purchase': 17}
- IP/device reuse top: [('U1003', 1)]

Rationale
- Risk CRITICAL (score=100).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline (>=3x).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.