

Fraud Case Report — C08c2a1c92973
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Transaction

- txn_id: T340954880
- user_id: U1002 (grade=B)
- type: cash_withdrawal
- status: approved
- amount: 2953.73 EUR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: FR (home=GB)
- device_id: D39955
- ip_address: 23.64.236.79

Decision

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

Evidence

- Risk level: CRITICAL (score=92)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash_withdrawal, High a
- User avg amount (last 80): 504.16
- Velocity proxy (15): 15
- User status counts: {'approved': 93, 'declined': 14, 'reversed': 7, 'chargeback': 6}
- User type counts: {'cash_withdrawal': 27, 'refund': 19, 'purchase': 29, 'subscription': 12, 'transfer': 33}
- IP/device reuse top: [('U1002', 1)]

Rationale

- Risk CRITICAL (score=92).
- 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.