

Fraud Case Report — C1f4832700e50
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Transaction

- txn_id: T211740549
- user_id: U1001 (grade=A)
- type: cash_withdrawal
- status: approved
- amount: 687.24 GBP
- merchant: Gaming (mcc=7994)
- channel: card_not_present
- country: AE (home=US)
- device_id: D01000
- ip_address: 5.232.119.16

Decision

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

Evidence

- Risk level: HIGH (score=64)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash_withdrawal, Amount: 687.24 GBP
- User avg amount (last 80): 405.41
- Velocity proxy (15): 15
- User status counts: {'approved': 93, 'declined': 21, 'reversed': 3, 'chargeback': 3}
- User type counts: {'cash_withdrawal': 17, 'refund': 15, 'subscription': 14, 'transfer': 57, 'purchase': 17}
- IP/device reuse top: [('U1001', 200)]

Rationale

- Risk HIGH (score=64).
- 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.