Fraud Case Report — Caf6775f3a58d
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Transaction
- txn_id: T378575697
- user_id: U1004 (grade=A)
- type: cash_withdrawal
- status: approved
- amount: 1486.89 USD
- merchant: Grocery (mcc=5411)
- channel: card_not_present
- country: FR (home=AE)
- device_id: D23028
- ip_address: 86.33.118.64

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

Evidence
- Risk level: HIGH (score=77)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash_withdrawal, High a
- User avg amount (last 80): 467.07
- Velocity proxy (15): 15
- User status counts: {'approved': 91, 'chargeback': 6, 'reversed': 4, 'declined': 19}
- User type counts: {'cash_withdrawal': 20, 'purchase': 25, 'subscription': 18, 'transfer': 41, 'refund': 16}
- IP/device reuse top: [('U1004', 1)]

Rationale
- Risk HIGH (score=77).
- 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.