

Fraud Case Report — C39799599bb35

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Transaction

- txn_id: T217982736
- user_id: U1001 (grade=A)
- type: cash_withdrawal
- status: approved
- amount: 2248.41 EUR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: GB (home=US)
- device_id: D55899
- ip_address: 133.96.30.150

Decision

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

Evidence

- Risk level: CRITICAL (score=87)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash_withdrawal, High amount
- User avg amount (last 80): 582.92
- Velocity proxy (15): 15
- User status counts: {'approved': 81, 'chargeback': 4, 'declined': 32, 'reversed': 3}
- User type counts: {'cash_withdrawal': 16, 'purchase': 19, 'refund': 6, 'transfer': 70, 'subscription': 9}
- IP/device reuse top: [('U1001', 1)]

Rationale

- Risk CRITICAL (score=87).
- 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.