

Fraud Case Report — C337bcbcfbdba

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Transaction

- txn_id: T190861289
- user_id: U1004 (grade=A)
- type: cash_withdrawal
- status: reversed
- amount: 652.85 USD
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: ZA (home=AE)
- device_id: D04000
- ip_address: 10.0.4.204

Decision

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

Evidence

- Risk level: HIGH (score=72)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash_withdrawal, Suspicious
- User avg amount (last 80): 516.63
- Velocity proxy (15): 15
- User status counts: {'reversed': 6, 'approved': 84, 'declined': 26, 'chargeback': 4}
- User type counts: {'cash_withdrawal': 19, 'purchase': 26, 'transfer': 48, 'subscription': 9, 'refund': 18}
- IP/device reuse top: [('U1004', 196)]

Rationale

- Risk HIGH (score=72).
- 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.