

Fraud Case Report — C831391e0fe5e

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Transaction

- txn_id: T208471225
- user_id: U1004 (grade=A)
- type: cash_withdrawal
- status: approved
- amount: 759.54 GBP
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: NG (home=AE)
- device_id: D04000
- ip_address: 184.64.17.197

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
- User avg amount (last 80): 603.3
- Velocity proxy (15): 15
- User status counts: {'approved': 48, 'chargeback': 4, 'reversed': 2, 'declined': 9}
- User type counts: {'cash_withdrawal': 14, 'transfer': 21, 'subscription': 7, 'refund': 11, 'purchase': 10}
- IP/device reuse top: [('U1004', 44)]

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.