

Fraud Case Report — C75e9163cf47d

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Transaction

- txn_id: T893104010
- user_id: U1001 (grade=A)
- type: cash_withdrawal
- status: declined
- amount: 2019.72 USD
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: ZA (home=US)
- device_id: D13302
- ip_address: 105.60.157.96

Decision

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

Evidence

- Risk level: CRITICAL (score=85)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash_withdrawal, Suspicious
- User avg amount (last 80): 545.81
- Velocity proxy (15): 15
- User status counts: {'declined': 24, 'approved': 85, 'reversed': 7, 'chargeback': 4}
- User type counts: {'cash_withdrawal': 18, 'subscription': 11, 'transfer': 44, 'refund': 19, 'purchase': 28}
- IP/device reuse top: [('U1001', 1)]

Rationale

- Risk CRITICAL (score=85).
- 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.