

Fraud Case Report — Cbb834e719c82
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Transaction

- txn_id: T366224018
- user_id: U1004 (grade=A)
- type: cash_withdrawal
- status: declined
- amount: 3127.81 GBP
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: FR (home=AE)
- device_id: D75024
- ip_address: 11.40.228.155

Decision

- Decision: **BLOCK**
- Recommended action: High-confidence fraud: amount extremely above baseline

Evidence

- Risk level: CRITICAL (score=95)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash_withdrawal, Suspicious device
- User avg amount (last 80): 482.02
- Velocity proxy (15): 15
- User status counts: {'declined': 25, 'approved': 86, 'reversed': 4, 'chargeback': 5}
- User type counts: {'cash_withdrawal': 18, 'subscription': 17, 'purchase': 22, 'refund': 18, 'transfer': 45}
- IP/device reuse top: [('U1004', 1)]

Rationale

- Risk CRITICAL (score=95).
- 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.