

Fraud Case Report — C71bc7732209d

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Transaction

- txn_id: T475477273
- user_id: U1002 (grade=B)
- type: cash_withdrawal
- status: reversed
- amount: 2398.35 ZAR
- merchant: Travel (mcc=4511)
- channel: card_not_present
- country: FR (home=GB)
- device_id: D33936
- ip_address: 236.201.117.60

Decision

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

Evidence

- Risk level: CRITICAL (score=90)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash_withdrawal, Suspicious
- User avg amount (last 80): 529.26
- Velocity proxy (15): 15
- User status counts: {'reversed': 6, 'approved': 82, 'declined': 32}
- User type counts: {'cash_withdrawal': 13, 'purchase': 14, 'transfer': 75, 'subscription': 10, 'refund': 8}
- IP/device reuse top: [('U1002', 1)]

Rationale

- Risk CRITICAL (score=90).
- 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.