

Fraud Case Report — Ca10d27ba756e

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Transaction

- txn_id: T242743680
- user_id: U1002 (grade=B)
- type: cash_withdrawal
- status: approved
- amount: 730.68 EUR
- merchant: Gaming (mcc=7994)
- channel: card_not_present
- country: ZA (home=GB)
- device_id: D02000
- ip_address: 10.0.2.243

Decision

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

Evidence

- Risk level: HIGH (score=69)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash_withdrawal, Amount
- User avg amount (last 80): 567.26
- Velocity proxy (15): 15
- User status counts: {'approved': 93, 'reversed': 4, 'declined': 21, 'chargeback': 2}
- User type counts: {'cash_withdrawal': 16, 'refund': 17, 'transfer': 50, 'purchase': 28, 'subscription': 9}
- IP/device reuse top: [('U1002', 200)]

Rationale

- Risk HIGH (score=69).
- 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.