Fraud Case Report — C4334c4d6206c
- Created: 2026-01-18T22:42:40.395666+00:00

Transaction
- txn_id: T485264357
- user_id: U1001 (grade=A)
- type: cash_withdrawal
- status: declined
- amount: 3396.2 GBP
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: NG (home=US)
- device_id: D88300
- ip_address: 84.250.181.202

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

Evidence
- Risk level: CRITICAL (score=85)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash_withdrawal, Suspic
- User avg amount (last 80): 433.76
- Velocity proxy (15): 15
- User status counts: {'declined': 21, 'approved': 93, 'chargeback': 3, 'reversed': 3}
- User type counts: {'cash_withdrawal': 24, 'purchase': 17, 'subscription': 17, 'transfer': 46, 'refund': 16}
- IP/device reuse top: [('U1001', 1)]

Rationale
- Risk CRITICAL (score=85).
- Geo mismatch relative to customer profile.
- Amount significantly above customer baseline (>=3x).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.