

Fraud Case Report — C0b41e7df02ee

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Transaction

- txn_id: T575321294
- user_id: U1001 (grade=A)
- type: cash_withdrawal
- status: declined
- amount: 3153.87 ZAR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: AE (home=US)
- device_id: D37549
- ip_address: 194.222.145.246

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
- User avg amount (last 80): 403.74
- Velocity proxy (15): 15
- User status counts: {'declined': 15, 'approved': 94, 'reversed': 6, 'chargeback': 5}
- User type counts: {'cash_withdrawal': 15, 'transfer': 31, 'subscription': 24, 'purchase': 29, 'refund': 21}
- IP/device reuse top: [('U1001', 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.