

Fraud Case Report — Cad31eb9d0953
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Transaction

- txn_id: T201403414
- user_id: U1002 (grade=B)
- type: cash_withdrawal
- status: declined
- amount: 1392.74 USD
- merchant: Travel (mcc=4511)
- channel: card_not_present
- country: ZA (home=GB)
- device_id: D34982
- ip_address: 192.193.83.247

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 IP
- User avg amount (last 80): 510.1
- Velocity proxy (15): 15
- User status counts: {'declined': 21, 'approved': 92, 'reversed': 4, 'chargeback': 3}
- User type counts: {'cash_withdrawal': 17, 'transfer': 47, 'refund': 18, 'purchase': 25, 'subscription': 13}
- IP/device reuse top: [('U1002', 1)]

Rationale

- Risk CRITICAL (score=90).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.