

Fraud Case Report — C1a2c8e6f2e71
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Transaction

- txn_id: T242128986
- user_id: U1001 (grade=A)
- type: cash_withdrawal
- status: declined
- amount: 1458.16 USD
- merchant: Luxury Goods (mcc=5944)
- channel: card_not_present
- country: FR (home=US)
- device_id: D44618
- ip_address: 175.18.226.195

Decision

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

Evidence

- Risk level: CRITICAL (score=95)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash_withdrawal, Suspicious IP
- User avg amount (last 80): 522.5
- Velocity proxy (15): 15
- User status counts: {'declined': 22, 'approved': 87, 'reversed': 7, 'chargeback': 4}
- User type counts: {'cash_withdrawal': 18, 'refund': 19, 'subscription': 10, 'purchase': 30, 'transfer': 43}
- IP/device reuse top: [('U1001', 1)]

Rationale

- Risk CRITICAL (score=95).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.