

Fraud Case Report — Cc4dc6bbcad9e
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Transaction

- txn_id: T478701507
- user_id: U1002 (grade=B)
- type: cash_withdrawal
- status: approved
- amount: 3859.78 USD
- merchant: Travel (mcc=4511)
- channel: card_not_present
- country: DE (home=GB)
- device_id: D70922
- ip_address: 112.218.50.213

Decision

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

Evidence

- Risk level: HIGH (score=82)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash_withdrawal, High amount
- User avg amount (last 80): 471.59
- Velocity proxy (15): 15
- User status counts: {'approved': 89, 'reversed': 9, 'chargeback': 2, 'declined': 20}
- User type counts: {'cash_withdrawal': 15, 'refund': 21, 'purchase': 16, 'subscription': 16, 'transfer': 52}
- IP/device reuse top: [('U1002', 1)]

Rationale

- Risk HIGH (score=82).
- 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.