Fraud Case Report — Cc370f20af29d
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Transaction
- txn_id: T731372809
- user_id: U1003 (grade=C)
- type: cash_withdrawal
- status: approved
- amount: 3162.41 AED
- merchant: Digital Goods (mcc=5816)
- channel: card_not_present
- country: DE (home=ZA)
- device_id: D84427
- ip_address: 210.145.230.247

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

Evidence
- Risk level: CRITICAL (score=90)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction typ
- User avg amount (last 80): 511.19
- Velocity proxy (15): 15
- User status counts: {'approved': 95, 'declined': 19, 'reversed': 4, 'chargeback': 2}
- User type counts: {'cash_withdrawal': 18, 'subscription': 17, 'transfer': 52, 'purchase': 24, 'refund': 9}
- IP/device reuse top: [('U1003', 1)]

Rationale
- Risk CRITICAL (score=90).
- 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.