

Fraud Case Report — C1fd7dd2ebe36
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Transaction

- txn_id: T155172018
- user_id: U1005 (grade=D)
- type: cash_withdrawal
- status: reversed
- amount: 3969.85 EUR
- merchant: Online Electronics (mcc=5411)
- channel: card_not_present
- country: FR (home=NG)
- device_id: D71878
- ip_address: 240.136.92.55

Decision

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

Evidence

- Risk level: CRITICAL (score=115)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 653.55
- Velocity proxy (15): 15
- User status counts: {'reversed': 3, 'approved': 98, 'chargeback': 5, 'declined': 14}
- User type counts: {'cash_withdrawal': 24, 'subscription': 17, 'refund': 17, 'purchase': 26, 'transfer': 36}
- IP/device reuse top: [('U1005', 1)]

Rationale

- Risk CRITICAL (score=115).
- 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.