

Fraud Case Report — Caeb7bf59894c
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Transaction

- txn_id: T440687216
- user_id: U1002 (grade=B)
- type: cash_withdrawal
- status: reversed
- amount: 1526.69 EUR
- merchant: Travel (mcc=4511)
- channel: card_not_present
- country: US (home=GB)
- device_id: D86842
- ip_address: 30.168.216.237

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 behavior
- User avg amount (last 80): 556.28
- Velocity proxy (15): 15
- User status counts: {'reversed': 9, 'approved': 89, 'declined': 20, 'chargeback': 2}
- User type counts: {'cash_withdrawal': 19, 'purchase': 19, 'transfer': 47, 'refund': 21, 'subscription': 14}
- 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.