

# Fraud Case Report — C698dc407a011  
- Created: 2026-01-18T22:40:27.615044+00:00

## ## Transaction

- txn\_id: T112608582
- user\_id: U1004 (grade=A)
- type: cash\_withdrawal
- status: approved
- amount: 2891.66 GBP
- merchant: Online Electronics (mcc=5411)
- channel: card\_not\_present
- country: KE (home=AE)
- device\_id: D41118
- ip\_address: 201.70.29.177

## ## Decision

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

## ## Evidence

- Risk level: CRITICAL (score=87)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash\_withdrawal, High amount
- User avg amount (last 80): 459.8
- Velocity proxy (15): 15
- User status counts: {'approved': 87, 'declined': 24, 'chargeback': 5, 'reversed': 4}
- User type counts: {'cash\_withdrawal': 21, 'subscription': 15, 'refund': 15, 'transfer': 44, 'purchase': 25}
- IP/device reuse top: [('U1004', 1)]

## ## Rationale

- Risk CRITICAL (score=87).
- 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.