

## # Fraud Case Report — Cad31eb9d0953

- Created: 2026-01-18T22:42:23.084951+00:00

### ## Transaction

- txn\_id: T201403414
- user\_id: U1002 (grade=B)
- type: cash\_withdrawal
- status: declined
- amount: 1392.74 USD
- merchant: Travel (mcc=4511)
- channel: card\_not\_present
- country: ZA (home=GB)
- device\_id: D34982
- ip\_address: 192.193.83.247

### ## 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
- User avg amount (last 80): 510.1
- Velocity proxy (15): 15
- User status counts: {'declined': 21, 'approved': 92, 'reversed': 4, 'chargeback': 3}
- User type counts: {'cash\_withdrawal': 17, 'transfer': 47, 'refund': 18, 'purchase': 25, 'subscription': 13}
- 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.