

# Fraud Case Report — Cea1cd312205a  
- Created: 2026-01-18T22:33:39.006315+00:00

### ## Transaction

- txn\_id: T530307949
- user\_id: U1006 (grade=C)
- type: cash\_withdrawal
- status: reversed
- amount: 2208.75 USD
- merchant: Gaming (mcc=7994)
- channel: card\_not\_present
- country: US (home=KE)
- device\_id: D64926
- ip\_address: 118.204.132.3

### ## Decision

- Decision: \*\*BLOCK\*\*
- Recommended action: High-confidence fraud: CNP + geo mismatch + velocity

### ## Evidence

- Risk level: CRITICAL (score=98)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 567.37
- Velocity proxy (15): 15
- User status counts: {'reversed': 5, 'approved': 81, 'declined': 28, 'chargeback': 6}
- User type counts: {'cash\_withdrawal': 13, 'refund': 14, 'purchase': 28, 'transfer': 59, 'subscription': 6}
- IP/device reuse top: [('U1006', 1)]

### ## Rationale

- Risk CRITICAL (score=98).
- 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.