

# Fraud Case Report — Ca65581e18e01  
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### ## Transaction

- txn\_id: T316734174
- user\_id: U1005 (grade=D)
- type: cash\_withdrawal
- status: reversed
- amount: 2856.66 USD
- merchant: Luxury Goods (mcc=5944)
- channel: card\_not\_present
- country: ZA (home=NG)
- device\_id: D69536
- ip\_address: 91.23.134.44

### ## Decision

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

### ## 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): 556.88
- Velocity proxy (15): 15
- User status counts: {'reversed': 4, 'approved': 94, 'declined': 21, 'chargeback': 1}
- User type counts: {'cash\_withdrawal': 23, 'purchase': 28, 'refund': 16, 'transfer': 42, 'subscription': 11}
- 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.