

# Fraud Case Report — C96e0851fd82d  
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### ## Transaction

- txn\_id: T902873400
- user\_id: U1002 (grade=B)
- type: cash\_withdrawal
- status: declined
- amount: 2533.54 EUR
- merchant: Online Electronics (mcc=5411)
- channel: card\_not\_present
- country: NG (home=GB)
- device\_id: D78665
- ip\_address: 106.201.164.179

### ## Decision

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

### ## Evidence

- Risk level: CRITICAL (score=100)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash\_withdrawal, Suspicious
- User avg amount (last 80): 493.43
- Velocity proxy (15): 15
- User status counts: {'declined': 28, 'approved': 84, 'chargeback': 1, 'reversed': 7}
- User type counts: {'cash\_withdrawal': 9, 'transfer': 69, 'purchase': 15, 'subscription': 11, 'refund': 16}
- IP/device reuse top: [('U1002', 1)]

### ## Rationale

- Risk CRITICAL (score=100).
- 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.