

## # Fraud Case Report — Caa9f37781884

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### ## Transaction

- txn\_id: T899815762
- user\_id: U1004 (grade=A)
- type: cash\_withdrawal
- status: declined
- amount: 1069.8 USD
- merchant: Luxury Goods (mcc=5944)
- channel: card\_not\_present
- country: US (home=AE)
- device\_id: D83974
- ip\_address: 201.14.190.116

### ## Decision

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

### ## Evidence

- Risk level: CRITICAL (score=95)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash\_withdrawal, Suspicious
- User avg amount (last 80): 499.51
- Velocity proxy (15): 15
- User status counts: {'declined': 21, 'approved': 90, 'chargeback': 5, 'reversed': 4}
- User type counts: {'cash\_withdrawal': 22, 'refund': 17, 'transfer': 42, 'subscription': 16, 'purchase': 23}
- IP/device reuse top: [('U1004', 1)]

### ## Rationale

- Risk CRITICAL (score=95).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.