

## # Fraud Case Report — C6b9e8d8e05d0

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### ## Transaction

- txn\_id: T870116244
- user\_id: U1006 (grade=C)
- type: cash\_withdrawal
- status: declined
- amount: 3677.65 AED
- merchant: Digital Goods (mcc=5816)
- channel: card\_not\_present
- country: US (home=KE)
- device\_id: D40150
- ip\_address: 200.222.214.216

### ## Decision

- Decision: **\*\*BLOCK\*\***
- Recommended action: Block transaction + lock account + step-up verification

### ## 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): 744.15
- Velocity proxy (15): 6
- User status counts: {'declined': 1, 'approved': 4, 'reversed': 1}
- User type counts: {'cash\_withdrawal': 1, 'subscription': 2, 'purchase': 2, 'refund': 1}
- 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-risk type combined with CNP channel increases fraud likelihood.