

# Fraud Case Report — C75341f51be0c  
- Created: 2026-01-18T22:43:49.740255+00:00

#### ## Transaction

- txn\_id: T436153608
- user\_id: U1005 (grade=D)
- type: cash\_withdrawal
- status: approved
- amount: 746.12 USD
- merchant: Gaming (mcc=7994)
- channel: card\_not\_present
- country: KE (home=NG)
- device\_id: D29703
- ip\_address: 10.0.5.214

#### ## Decision

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

#### ## Evidence

- Risk level: HIGH (score=84)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, High-risk transaction type
- User avg amount (last 80): 598.79
- Velocity proxy (15): 15
- User status counts: {'approved': 99, 'reversed': 5, 'declined': 11, 'chargeback': 5}
- User type counts: {'cash\_withdrawal': 24, 'refund': 15, 'purchase': 26, 'subscription': 20, 'transfer': 35}
- IP/device reuse top: [('U1005', 2)]

#### ## Rationale

- Risk HIGH (score=84).
- Geo mismatch relative to customer profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.