

# Fraud Case Report — C34527bc4a598  
- Created: 2026-01-18T22:58:01.147911+00:00

#### ## Transaction

- txn\_id: T890417053
- user\_id: U1002 (grade=B)
- type: cash\_withdrawal
- status: approved
- amount: 2766.53 ZAR
- merchant: Travel (mcc=4511)
- channel: card\_not\_present
- country: AE (home=GB)
- device\_id: D84840
- ip\_address: 59.95.210.34

#### ## Decision

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

#### ## Evidence

- Risk level: HIGH (score=82)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash\_withdrawal, High a
- User avg amount (last 80): 568.06
- Velocity proxy (15): 15
- User status counts: {'approved': 93, 'chargeback': 2, 'reversed': 2, 'declined': 23}
- User type counts: {'cash\_withdrawal': 15, 'transfer': 56, 'subscription': 15, 'purchase': 20, 'refund': 14}
- IP/device reuse top: [('U1002', 1)]

#### ## Rationale

- Risk HIGH (score=82).
- 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.