

# Fraud Case Report — Cc193602c88a8  
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### ## Transaction

- txn\_id: T183324504
- user\_id: U1004 (grade=A)
- type: cash\_withdrawal
- status: approved
- amount: 2283.85 GBP
- merchant: Online Electronics (mcc=5411)
- channel: card\_not\_present
- country: DE (home=AE)
- device\_id: D92103
- ip\_address: 39.95.101.162

### ## Decision

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

### ## Evidence

- Risk level: CRITICAL (score=87)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash\_withdrawal, High amount
- User avg amount (last 80): 593.16
- Velocity proxy (15): 15
- User status counts: {'approved': 86, 'reversed': 4, 'chargeback': 4, 'declined': 26}
- User type counts: {'cash\_withdrawal': 17, 'purchase': 27, 'subscription': 11, 'refund': 19, 'transfer': 46}
- IP/device reuse top: [('U1004', 1)]

### ## Rationale

- Risk CRITICAL (score=87).
- 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.