

## # Fraud Case Report — C2a6fb7a0c985

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### ## Transaction

- txn\_id: T433045676
- user\_id: U1004 (grade=A)
- type: cash\_withdrawal
- status: declined
- amount: 2530.82 GBP
- merchant: Gaming (mcc=7994)
- channel: card\_not\_present
- country: FR (home=AE)
- device\_id: D61149
- ip\_address: 42.43.49.39

### ## Decision

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

### ## Evidence

- Risk level: CRITICAL (score=85)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: cash\_withdrawal, Suspicious
- User avg amount (last 80): 628.01
- Velocity proxy (15): 15
- User status counts: {'declined': 28, 'approved': 85, 'chargeback': 5, 'reversed': 2}
- User type counts: {'cash\_withdrawal': 16, 'transfer': 57, 'refund': 15, 'purchase': 19, 'subscription': 13}
- IP/device reuse top: [('U1004', 1)]

### ## Rationale

- Risk CRITICAL (score=85).
- 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.