

# Fraud Case Report — Cfa3635bdab9e  
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#### ## Transaction

- txn\_id: T567949673
- user\_id: U1006 (grade=C)
- type: cash\_withdrawal
- status: reversed
- amount: 1698.86 USD
- merchant: Travel (mcc=4511)
- channel: card\_not\_present
- country: AE (home=KE)
- device\_id: D91502
- ip\_address: 148.64.134.126

#### ## Decision

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

#### ## 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): 563.34
- Velocity proxy (15): 15
- User status counts: {'reversed': 4, 'approved': 93, 'chargeback': 3, 'declined': 20}
- User type counts: {'cash\_withdrawal': 14, 'refund': 12, 'transfer': 49, 'subscription': 14, 'purchase': 31}
- 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 velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.